



**United Fidelity Funding**  
**1300 NW Briarcliff Prky, Ste 275**  
**Kansas City MO, 64150**  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	15 days 0.375 30 days 0.625

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT

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Effective: 10/29/2025 10:08

## CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.511	100.469	100.378	5.250	100.165	100.073	99.983	5.000	100.177	100.163	100.050	5.125	100.022	100.008	99.894
5.875	101.077	101.036	100.944	5.375	100.665	100.572	100.483	5.125	100.435	100.421	100.307	5.250	100.324	100.310	100.197
6.000	101.575	101.533	101.442	5.500	100.317	100.212	100.143	5.250	100.681	100.667	100.566	5.375	100.741	100.727	100.614
6.125	102.023	101.981	101.940	5.625	100.815	100.711	100.642	5.375	101.209	101.195	101.082	5.500	100.972	100.958	100.845
6.250	101.714	101.666	101.618	5.750	101.281	101.177	101.108	5.500	101.445	101.431	101.317	5.625	101.164	101.150	101.037
6.375	102.185	102.136	102.088	5.875	101.707	101.602	101.533	5.625	101.697	101.683	101.569	5.750	101.344	101.330	101.217
6.500	102.638	102.590	102.542	6.000	101.867	101.826	101.684	5.750	101.701	101.687	101.573	5.875	101.743	101.729	101.615
6.625	103.019	102.971	102.923	6.125	102.221	102.179	102.038	5.875	102.211	102.197	102.083	6.000	101.946	101.932	101.818
6.750	102.847	102.806	102.765	6.250	102.147	102.042	101.966	6.000	102.439	102.425	102.312	6.125	102.162	102.148	102.034
6.875	103.287	103.245	103.204	6.375	102.499	102.394	102.318	6.125	102.737	102.723	102.610	6.250	102.352	102.338	102.224
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	100.643	100.602	100.454	5.875	100.685	100.643	100.602	6.250	100.534	100.520	100.407	6.250	100.107	100.093	99.980
6.000	101.208	101.166	101.025	6.000	101.121	101.079	101.038	6.375	100.943	100.929	100.815	6.375	100.407	100.393	100.280
6.125	101.538	101.497	101.384	6.125	101.508	101.466	101.425	6.500	101.073	101.059	100.945	6.500	100.604	100.590	100.476
6.250	101.515	101.466	101.418	6.250	101.557	101.515	101.466	6.625	101.233	101.219	101.106	6.625	100.777	100.763	100.650
6.375	101.868	101.819	101.771	6.375	101.910	101.868	101.819	6.750	101.241	101.216	101.089	6.750	100.815	100.790	100.663
6.500	102.219	102.171	102.123	6.500	102.262	102.219	102.171	6.875	101.621	101.596	101.469	6.875	101.088	101.063	100.936
6.625	102.538	102.490	102.441	6.625	102.581	102.538	102.490	7.000	101.724	101.699	101.572	7.000	101.240	101.215	101.088
6.750	101.974	101.939	101.905	6.750	101.993	101.974	101.939	7.125	101.801	101.776	101.650	7.125	101.355	101.330	101.203
6.875	102.259	102.225	102.190	6.875	102.278	102.259	102.225	7.250	99.104	98.987	98.888	7.250	99.104	98.987	98.888
7.000	102.706	102.678	102.551	7.000	102.551	102.532	102.498								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
												Loan < \$50K (exception only)		1.500	

**Loss Payee Clause**      **Lock Desk Hours**      **Contact Us**      **Approved States**

United Fidelity Funding Corp ISAOA ATIMA  
1300 NW Briarcliff Pkwy, Suite 275  
Kansas City, MO 64150

8:30am - 5:00pm CST  
Lock Online Until 8:00pm CST

Email: [locks@uffmortgage.com](mailto:locks@uffmortgage.com)  
Lock Desk: (816) 457-6440  
Inside Sales: (816) 457-6300

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ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,  
SC, TN, TX, VA, WA, WI

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15 Days	11/13/2025	2 days	0.100
30 Days	11/28/2025	7 days	0.250
45 Days	12/13/2025	15 days	0.375
		30 days	0.625

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## Conforming LLPAs

### Purchase Money Loans – LLPA by Credit Score/LTV Ratio

### Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range				
	Applicable for all loans with terms greater than 15 years										Applicable for all loans				
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>0%	>30%	>60%	>70%	>75%		
≥ 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%

### Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

### Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range				
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%

### Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

### All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%						
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						

### Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						



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## GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=780	0.000
5.250	100.323	100.294	100.168	5.250	100.935	100.921	100.807	5.375	99.879	99.816	99.654	FICO 740 - 779	0.000
5.375	100.534	100.475	100.367	5.375	100.348	100.334	100.221	5.500	99.868	99.805	99.643	FICO 680 - 739	0.125
5.500	100.974	100.915	100.807	5.500	100.880	100.866	100.753	5.625	99.857	99.794	99.632	FICO 660 - 679	0.250
5.625	101.514	101.455	101.346	5.625	101.404	101.390	101.276	5.750	100.431	100.368	100.206	FICO 640 - 659	0.500
5.750	101.682	101.639	101.499	5.750	101.915	101.901	101.788	5.875	100.417	100.354	100.192	FICO 620 - 639	1.500
5.875	101.526	101.492	101.409	5.875	101.339	101.325	101.211	6.000	100.403	100.340	100.178	Non-Owner	0.500
6.000	102.052	102.018	101.935	6.000	101.851	101.837	101.723	6.125	100.391	100.328	100.166	Loan Amount \$50K < \$100K	0.500
6.125	102.557	102.523	102.440	6.125	102.355	102.341	102.228	6.250	100.081	100.018	99.856	Loan < \$50K (exception only)	1.500
6.250	102.705	102.672	102.588	6.250	102.853	102.839	102.725					All FHA Streamline Loans	0.250
6.375	102.536	102.520	102.453	6.375	102.375	102.350	102.224					All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=780	0.000
6.250	102.093	102.059	101.976	6.250	98.578	98.564	98.450	6.000	101.790	101.752	101.612	FICO 740 - 779	0.000
6.375	101.844	101.827	101.760	6.375	98.378	98.361	98.320	6.125	102.319	102.281	102.141	FICO 700 - 739	0.125
6.500	102.290	102.273	102.206	6.500	98.598	98.573	98.528	6.250	102.779	102.742	102.601	FICO 680 - 699	0.250
6.625	102.669	102.652	102.585	6.625	99.088	99.064	98.937	6.375	101.991	101.959	101.819	FICO 660 - 679	0.375
6.750	102.419	102.335	102.251	6.750	99.570	99.545	99.419	6.500	102.551	102.518	102.378	FICO 640 - 659	0.875
6.875	102.214	102.131	102.047	6.875	99.029	98.995	98.951	6.625	103.044	103.012	102.871	FICO 620 - 639	1.500
7.000	102.628	102.545	102.461	7.000	99.142	99.108	99.064	6.750	103.520	103.488	103.347	CA Property	0.150
7.125	103.021	102.937	102.854	7.125	99.259	99.226	99.181	6.875	103.018	102.955	102.801	Loan < \$50K (exception)	1.500
7.250	102.805	102.741	102.588	7.250	99.104	98.987	98.888	7.000	103.546	103.483	103.329	All RD Refinance Loans	0.125
7.375	100.012	99.970	99.817					7.125	104.057	103.993	103.840	*Other St. Adjustments may apply	

## GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.851	101.837	101.723	5.500	100.974	100.915	100.807	5.750	100.431	100.368	100.206	5.500	100.974	100.915	100.807
6.125	102.355	102.341	102.228	5.625	101.514	101.455	101.346	5.875	100.417	100.354	100.192	5.625	101.514	101.455	101.346
6.250	102.853	102.839	102.725	5.750	101.682	101.639	101.499	6.000	100.403	100.340	100.178	5.750	101.612	101.578	101.495
6.375	102.375	102.350	102.224	5.875	101.526	101.492	101.409	6.125	100.391	100.328	100.166	5.875	101.526	101.492	101.409
6.500	102.873	102.848	102.721	6.000	102.052	102.018	101.935	6.125	100.081	100.018	99.856	6.000	102.052	102.018	101.935
6.625	103.363	103.339	103.212	6.125	102.557	102.523	102.440	6.250	102.705	102.672	102.588	6.125	102.557	102.523	102.440
6.750	103.845	103.820	103.694	6.250	102.536	102.520	102.453	6.375	102.536	102.520	102.453	6.250	102.705	102.672	102.588
6.875	101.108	101.028	100.897	6.375	101.844	101.827	101.760	6.500	102.290	102.273	102.206	6.375	101.844	101.827	101.760
7.000	101.440	101.360	101.229	6.500	102.669	102.652	102.585	6.625	102.669	102.652	102.585	6.500	102.290	102.273	102.206
7.125	101.762	101.682	101.551	6.625	102.419	102.335	102.251	6.750	102.419	102.335	102.251	6.625	102.669	102.652	102.585
7.250	101.915	101.889	101.864	6.750	102.214	102.131	102.047	6.875	102.214	102.131	102.047	6.875	102.419	102.335	102.251
7.375	101.837	101.812	101.787	7.000	102.628	102.545	102.461	7.125	103.021	102.937	102.854	7.000	102.628	102.545	102.461
7.500	102.278	102.253	102.227	7.125	103.021	102.937	102.854	7.250	102.805	102.741	102.588	7.125	103.021	102.937	102.854
7.625	102.452	102.427	102.402	7.250	102.805	102.741	102.588	7.375	100.012	99.970	99.817	7.250	102.805	102.741	102.588
7.750	99.570	99.545	99.419	7.375	100.012	99.970	99.817					7.375	100.012	99.970	99.817
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.874	100.793	100.663	6.250	102.093	102.059	101.976	6.125	100.391	100.328	100.166	6.250	102.093	102.059	101.976
5.875	101.108	101.028	100.897	6.375	101.844	101.827	101.760	6.250	100.081	100.018	99.856	6.375	101.844	101.827	101.760
6.000	101.440	101.360	101.229	6.500	102.290	102.273	102.206	6.625	102.669	102.652	102.585	6.500	102.290	102.273	102.206
6.125	101.762	101.682	101.551	6.625	102.669	102.652	102.585	6.750	102.419	102.335	102.251	6.625	102.669	102.652	102.585
6.250	101.915	101.889	101.864	6.750	102.214	102.131	102.047	6.875	102.214	102.131	102.047	6.875	102.419	102.335	102.251
6.375	101.837	101.812	101.787	7.000	102.628	102.545	102.461	7.125	103.021	102.937	102.854	7.000	102.628	102.545	102.461
6.500	102.278	102.253	102.227	7.125	103.021	102.937	102.854	7.250	102.805	102.741	102.588	7.125	103.021	102.937	102.854
6.625	102.452	102.427	102.402	7.250	102.805	102.741	102.588	7.375	100.012	99.970	99.817				

VA Price Adjustments		
FICO>740	0.000	VA Loans
FICO 680 - 739	0.125	Non-Owner
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K
FICO 640 - 659	2.000	Loan < \$50K (exception only)
FICO 620 - 639	3.000	

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until: 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OH, SC, TN, TX, VA, WA, WI

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Non-QM UW Fee  
\$1,499

**United Fidelity Funding**  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
30 Days	11/28/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective:

10/29/2025 10:08

Must be manually priced by calling or emailing the lock desk at this time\*\*\*

## NON-QM: A PLUS (Tighter credit box, best pricing)

Residential 30 Yr Fixed		DSCR	
11.500	111.117	11.500	112.635
11.375	110.867	11.375	112.385
11.250	110.617	11.250	112.135
11.125	110.367	11.125	111.885
11.000	110.117	11.000	111.635
10.875	109.867	10.875	111.385
10.750	109.617	10.750	111.135
10.625	109.367	10.625	110.885
10.500	109.117	10.500	110.635
10.375	108.867	10.375	110.385
10.250	108.617	10.250	110.135
10.125	108.367	10.125	109.885
10.000	108.117	10.000	109.635
9.875	107.867	9.875	109.385
9.750	107.617	9.750	109.135
9.625	107.367	9.625	108.885
9.500	107.117	9.500	108.635
9.375	106.867	9.375	108.385
9.250	106.617	9.250	108.135
9.125	106.367	9.125	107.885
9.000	106.117	9.000	107.635
8.875	105.867	8.875	107.385
8.750	105.617	8.750	107.135
8.625	105.367	8.625	106.885
8.500	105.117	8.500	106.635
8.375	104.867	8.375	106.385
8.250	104.617	8.250	106.135
8.125	104.367	8.125	105.854
8.000	104.117	8.000	105.541
7.875	103.835	7.875	105.229
7.750	103.554	7.750	104.916
7.625	103.242	7.625	104.604
7.500	102.929	7.500	104.229
7.375	102.554	7.375	103.854
7.250	102.179	7.250	103.416
7.125	101.804	7.125	102.979
7.000	101.429	7.000	102.479
6.875	100.992	6.875	101.979
6.750	100.554	6.750	101.416
6.625	100.117	6.625	100.854
6.500	99.679	6.500	100.229
6.375	99.179	6.375	99.604
6.250	98.679	6.250	98.916
6.125	98.116	6.125	98.228
6.000	97.554	6.000	97.541
5.875	96.929	5.875	96.791
5.750	96.304	5.750	96.041
5.625	95.616	5.625	95.291
5.500	94.929	5.500	94.541

Residential	Full Doc	Alt Doc	Inv W/PPP
Min Price	99.500	99.500	99.500
Max Price	103.000	103.000	103.000

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250
Full Doc	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.250	0.000	-0.250	-3.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
Loan Size	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	-0.250	-0.375	-0.375	-0.375		

Qualifying Income	Salaried/Wage Earners		Grid
	Income Summary		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099		Full Doc
Streamlined Documentation			
Asset Depletion/Asset Qualifier	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification		Full Doc
12M/24M Bank Statements	Qualifying Assets, 84 Month Amortization		Full Doc
12M PnL	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL		Alt-Doc
	CPA/EA/CTEC Prepared (12M PnL)		Alt-Doc

Prepay Penalty Price			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
<b>Investor Only</b>			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
Minimum Loan Size \$150,000			Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
			UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
			>=52.0mm, <\$2.5mm							
			>=2.5mm, <\$3.0mm							
			No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
			DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
			DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
			FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
			Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
			40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
			Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
			Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
			Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
			Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
			Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
			Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA

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Non-QM UW Fee  
\$1,499

**United Fidelity Funding**  
1300 NW Briarcliff Pkwy, Ste 275  
Kansas City, MO 64150  
[www.ufwholesale.com](http://www.ufwholesale.com)

Lock Expirations	Lock Extensions
30 Days	11/28/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 10/29/2025 10:08

Must be manually priced by calling or emailing the lock desk at this time\*\*\*

## NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.375%	98.375	6.375%	99.300
6.500%	99.325	6.500%	100.200
6.625%	100.025	6.625%	100.700
6.750%	100.625	6.750%	101.200
6.875%	101.075	6.875%	101.675
6.990%	101.525	6.990%	102.125
7.125%	101.900	7.125%	102.625
7.250%	102.300	7.250%	103.075
7.375%	102.675	7.375%	103.550
7.500%	103.000	7.500%	103.975
7.625%	103.250	7.625%	104.350
7.750%	103.525	7.750%	104.725
7.875%	103.775	7.875%	105.100
7.990%	104.025	7.990%	105.475
8.125%	104.275	8.125%	105.850
8.250%	104.525	8.250%	106.190
8.375%	104.775	8.375%	106.490
8.500%	105.025	8.500%	106.790
8.625%	105.275	8.625%	107.071
8.750%	105.525	8.750%	107.353
8.875%	105.775	8.875%	107.634
8.990%	106.025	8.990%	107.899
9.125%	106.275	9.125%	108.165
<b>Max Price (Owner Occ / 3Yr+ PPP)</b>	<b>101.500</b>	<b>Max Price (3Yr PPP)</b>	<b>101.500</b>
<b>Max Price (2 Yr PPP)</b>	<b>101.000</b>	<b>Max Price (2Yr PPP)</b>	<b>101.000</b>
<b>Max Price (1 Yr PPP)</b>	<b>100.000</b>	<b>Max Price (1Yr PPP)</b>	<b>100.500</b>
<b>Max Price (No Prepay)</b>	<b>99.500</b>	<b>Max Price (No Prepay)</b>	<b>99.500</b>

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	





Non-QM UW Fee  
\$1,395

**United Fidelity Funding**  
1300 NW Briarcliff Pkwy, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

		Lock Expirations	Lock Extensions	
30 Days	11/28/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.625	

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Must be manually priced by calling or emailing the lock desk at this time\*\*\*

## Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.128	111.503	110.753
9.875	111.878	111.253	110.503
9.750	111.628	111.003	110.253
9.625	111.378	110.753	110.003
9.500	111.128	110.503	109.753
9.375	110.878	110.253	109.503
9.250	110.628	110.003	109.253
9.125	110.378	109.753	109.003
9.000	110.128	109.503	108.753
8.875	109.878	109.253	108.503
8.750	109.628	109.003	108.253
8.625	109.378	108.753	108.003
8.500	109.128	108.503	107.753
8.375	108.878	108.253	107.503
8.250	108.628	108.003	107.253
8.125	108.341	107.716	106.966
8.000	108.053	107.428	106.678
7.875	107.766	107.141	106.391
7.750	107.461	106.836	106.086
7.625	107.140	106.515	105.765
7.500	106.802	106.177	105.427
7.375	106.447	105.822	105.072
7.250	106.073	105.448	104.698
7.125	105.679	105.054	104.304
7.000	105.266	104.641	103.891
6.875	104.833	104.208	103.458
6.750	104.381	103.756	103.006
6.625	103.910	103.285	102.535
6.500	103.419	102.794	102.044
6.375	102.909	102.284	101.534
6.250	102.382	101.757	101.007
6.125	101.836	101.275	100.525
6.000	101.273	100.782	100.032
5.875	100.691	100.274	99.524
5.750	100.094	99.751	99.001
5.625	99.480	99.214	98.464
5.500	98.850	98.663	97.913
5.375	98.204	98.079	97.329
5.250	97.543	97.418	96.668
5.125	96.866	96.741	95.991
5.000	96.175	96.050	95.300

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	<b>&gt;= 780</b>	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	<b>760 - 779</b>	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	<b>740 - 759</b>	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	<b>720 - 739</b>	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	<b>700 - 719</b>	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	<b>680 - 699</b>	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
Limited Cash-Out Refinance	<b>660 - 679</b>	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	<b>&gt;= 780</b>	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	<b>760 - 779</b>	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	<b>740 - 759</b>	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	<b>720 - 739</b>	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	<b>700 - 719</b>	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Cash-Out Refinance	<b>680 - 699</b>	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	<b>660 - 679</b>	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	<b>&gt;= 780</b>	-0.375	-0.375	-0.625	-0.875	-1.375		
	<b>760 - 779</b>	-0.375	-0.375	-0.875	-1.250	-1.875		
	<b>740 - 759</b>	-0.375	-0.375	-1.000	-1.625	-2.375		
	<b>720 - 739</b>	-0.375	-0.500	-1.375	-2.000	-2.750		
Purchase Money Loans & Limited Cash-Out Refinance	<b>700 - 719</b>	-0.375	-0.500	-1.625	-2.250	-3.250		
	<b>680 - 699</b>	-0.375	-0.625	-2.000	-2.875	-3.750		
	<b>660 - 679</b>	-0.375	-0.875	-2.750	-4.000	-4.750		
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	<b>Second Home</b>	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	<b>DTI Ratio &gt; 40%</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Agency Jumbo Balances*	<b>High Balance Fixed - Rate</b>	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	<b>2 - 4 Unit Property</b>	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	<b>Condo / Coop</b>	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
	<b>Manufactured Homes</b>	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375		
	<b>Second Home</b>	-1.125	-1.125	-1.625	-2.125	-3.375		
Loan Type LLPAs	<b>DTI Ratio &gt; 40%</b>	0.000	0.000	0.000	0.000	0.000		
	<b>High Balance Fixed - Rate</b>	-1.250	-1.250	-1.500	-1.500	0.000		
	<b>2 - 4 Unit Property</b>	0.000	0.000	-0.375	-0.375	-0.625		
	<b>Condo / Coop</b>	0.000	0.000	-0.125	-0.125	-0.750		
	<b>Manufactured Homes</b>	-0.500	-0.500	-0.500	-0.500	-0.500		
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375		
Agency Jumbo Balances*	<b>Second Home</b>	-1.125	-1.125	-1.625	-2.125	-3.375		
	<b>High Balance Fixed - Rate</b>	-1.250	-1.250	-1.500	-1.500	0.000		
	<b>2 - 4 Unit Property</b>	0.000	0.000	-0.375	-0.375	-0.625		
	<b>Condo / Coop</b>	0.000	0.000	-0.125	-0.125	-0.750		
	<b>Manufactured Homes</b>	-0.500	-0.500	-0.500	-0.500	-0.500		
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375		
Mortgages with Subordinate Financing	<b>CLTV &gt; LTV &amp; FICO &gt; 720</b>	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	<b>CLTV &gt; LTV &amp; FICO &lt; 720</b>	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	<b>Program Notes</b>							
	Program Name	Non-Agency Investor/2nd Home						
	Min Loan Amt	150k						
	Max Loan Amt	Agency Limits or 2.25MM						
Loss Payee Clause	Max Price	103.000						
	Min Price	99.500						
	Contact Us	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300						
	Approved States	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA						

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**United Fidelity Funding**  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
30 Days	11/28/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

## FIXED SECONDS

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

INVESTOR PRICE ADJUSTERS											
		Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FULL DOC	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)			
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)			
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)			
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)			
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)			
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)			
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)				
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)					
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)			
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)			
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)			
	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)			
	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)			
	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)				
	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)					
	660 - 679	(5.750)	(5.875)	(6.250)							
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375			
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
TERM	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)			
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
DTI	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)			
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)					
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)					
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)					
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)			
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)			
PROPERTY	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA

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Lock Expirations	Lock Extensions
30 Days	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

## FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

<b>Underwriting Fee</b> \$1,095
------------------------------------

Standard pricing requires a repayable second on a 10-year term with a note rate 2% above the first mortgage note rate. Standard pricing applies to repayable 3.5% DPA. (See LLPAs for all other DPA options)

Loan Level Pricing Adjustments		
Repayable 3.5%	#	0.000
Repayable 5%	#	-0.750
Manufactured Home (Double Wide)	#	-0.250
2 Units	#	-0.250
Manual Underwrite	#	-0.250
Exceed Income Limits (>135% AMI)	#	-0.250
High Balance	#	-2.500

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120,000		-1.000
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000		-0.500
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000		-0.500
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000		-1.250
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000		-2.125
5% DPA SC & AK Loan Amount <\$70,000		-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA

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**1300 NW Briarcliff Prky, Ste 275**  
**Kansas City MO, 64150**  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
15 Days	2 days
30 Days	7 days
45 Days	15 days 30 days

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## Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee		
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K 0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K 0.390
VA	\$1,395	> \$100K - \$125K	0.950	> \$300K - \$350K 0.330
RD	\$1,395	> \$125K - \$150K	0.750	> \$350K - \$417K 0.280
		> \$150K - \$175K	0.600	> \$417K - \$600K 0.220
Non-appraisal	\$895	> \$175K - \$200K	0.520	> \$600K - \$900K 0.170
(Streamlines, IRRRLS)		> \$200K - \$225K	0.480	> \$900K 0.000



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100
1025MC URAR for 2-4 Unit (FHA)	\$550	2000 Field Review Appraisal	\$250
Appraisal Desk (816) 457-6349			
Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote			
All Refer Eligible Per Automated Findings (UW Exception form required)			0.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until 8:00pm CST	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA, WI

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