

United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

OINI	FUNDING CORP	.111	\$1,435		www.uiiwiiolesale.u	20111							30 days	0.625
Effective:	7/15/2025 10:	21			Must be manua	lly priced by	alling or ema	iling the loc	k desk at thi	s time***			,	
			NON-OM:	A DITIC	(Tighter credit	box.	best	nric	ing)					
D14	4		DSCR DSCR	1 LU3	(Highter Credit	DUA,	DESL	pric	<u> </u>					
	dential 30 Yr Fixed				Credit Score	00.01-5) 50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
11.500	109.867	11.500	111.286			1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
11.375	109.617	11.375	111.020			1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
11.250	109.367	11.250	110.755			1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
11.125	109.117	11.125	110.489	Full Doc		0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
11.000	108.867	11.000	110.224	Full Doc		0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	_
10.875	108.617 108.367	10.875	109.958			0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
10.750		10.750	109.692			-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
10.625	108.117	10.625	109.427 109.161			_								
	107.867													
10.375	107.617	10.375	108.895			1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
10.250	107.367	10.250	108.630			1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
10.125	107.117	10.125	108.364			1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
10.000	106.867	10.000	108.099			0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
9.875	106.617	9.875	107.833	Alt Doc		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
9.750	106.367	9.750	107.567			0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
9.625	106.117	9.625	107.302			-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		-
9.500	105.867	9.500	107.036											
9.375	105.617	9.375	106.770		620 - 639									
9.250	105.367	9.250	106.505		Credit LLPA	00.01-5	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
9.125	105.117	9.125	106.239		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
9.000	104.867	9.000	105.974	Loan Size		0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
8.875	104.617	8.875	105.692			0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	
8.750	104.367	8.750	105.411			-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
8.625	104.117	8.625	105.130			0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
8.500	103.867	8.500	104.849			-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
8.375	103.617	8.375	104.567			-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
8.250	103.367	8.250	104.286	Loan Type		0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
8.125	103.085	8.125	104.004	LLPAs		-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
8.000	102.804	8.000	103.723			0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
7.875	102.492	7.875	103.411			0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
7.750	102.179	7.750	103.098			-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
7.625	101.004	7.625	102.723				0.050	0.000	0.000	0.500	0.785	0.000		
	101.804 101.429					-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
7.500 7.375	101.429	7.500 7.375	102.348 101.973	Property		-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
7.250		7.250		LLPAs		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		-
7.125	100.679 100.304	7.125	101.536 101.098			-0.250	-0.250 0.000	-0.375 0.000	-0.375 0.250	-0.500 0.250	-0.500 0.250	-0.750 0.250	-1.250 0.250	0.250
							01000		0.000		0.000		0.200	
7.000	99.929	7.000	100.598			0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
6.875	99.492	6.875	100.098	Full Doc		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.750	99.054	6.750	99.536	LLPAs		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
6.625	98.554	6.625	98.973			0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.500	98.054	6.500	98.411	Alt Doc		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.375	97.492	6.375	97.786	LLPAs		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
6.250	96.929	6.250	97.098		WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
6.125	96.304	6.125	96.411											
6.000	95.679	6.000	95.723											•
5.875	94.992	5.875	94.973											4
5.750	94.304	5.750	94.223		Qualifying Income				come Sumn		4000		Grid	4
5.625	93.617	5.625	93.473		Full Documentation	131			Paystub, V				Full Doc	-
5.500	92.930	5.500	92.723		Streamlined Documentation	1 Yr	W2s, W2 Tr		TD Paystub ets, 84 Mon			ication	Full Doc Full Doc	_

Residential		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		

Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
	Self Employed Borrowers	
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnI.	Alt-Doo
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doo

Prepay Pe	nalty Price							
Investor Only								
5 year	1.000							
4 year	0.500							
3 year	0.000							
2 year	-0.375							
1 year	-0.750							
None	-1.125							

Minimum Loan Size \$150,000

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
		0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.873
DSCR		0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR		0.500	0.125	-0.125	-0.625	-1.250	-2.500	
		0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
		-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	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	-0.50
Loan Size								
DSCR		-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
		-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
Dock		0.000	0.000	0.000	0.000	0.000	0.000	0.00
		0.250	0.250	0.250	0.375	0.375	0.375	0.37
Credit Event		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.12
		0.250	0.250	0.250	0.250	0.250	0.250	0.25
		0.000	0.000	0.000	0.000	0.000	0.000	0.00
Loan Type		-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
LLPAs		-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.37
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
		-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
		0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
Property		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
LLPAs		-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.50
		0.250	0.250	0.250	0.250	0.250	0.250	0.25
			(Contact U	3			Approv

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



United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275

UNITE	SEID) DELIT	Y		QM UW Fee 51,499]		130	D NW Briarcliff Prky, Ste 2' Kansas City, MO 64150 www.uffwholesale.com	75			30 Days	8/14/	1025	2 days 7 days 15 days	0.1 0.2 0.3
FUNDI.	NG COR	P 7/15/2025 10:21							Must be manually priced by o	alling or er	nailing the I	ock desk at th	nis time***		_	30 days	0.6
							<u>ION-QI</u>	M									
Resi Rate	dential 30YI 30 Day	RFixed	_		Rate	westor 30YR Fixed 30 Day	4					ice Adjustr ntial NQN		As			
i.625%	98.800				6.625%	98.650						Full Do	c				
i.750% i.875%	99.300 99.800				6.750% 6.875%	99.400 100.100		$ \ $	FICOxLTV 780	55 0.750	60 0.750	65 0.625	70 0.500	75 0.375	0.000	-1.375	-4.6
.990%	100.175				6.990%	100.725			760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.7
.125% .250%	100.550 100.863				7.125% 7.250%	101.125 101.500		H	740 720	0.625	0.500	0.500	0.375	0.250	-0.250 -0.875	-2.000 -3.000	-5.2 N/
.375%	101.175				7.375%	101.850		ll	700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/
.500%	101.488				7.500%	102.200			680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/
.625% .750%	101.800 102.113				7.625% 7.750%	102.550 102.900		╽╽	660	-1.625	-1.750 Bank S	-2.000 tatement	-2.750 / No Rat		-5.000	N/A	N,
.875%	102.388				7.875%	103.250			FICOxLTV	55	60	65	70	75	80	85	9
.990% .125%	102.638 102.888				7.990% 8.125%	103.600 103.913		H	780 760	0.750	0.750	0.625	0.500	0.375	0.000 -0.125	-1.500 -1.625	-4.8 -5.0
250%	103.138				8.250%	104.225		ll	740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.5
375% 500%	103.388 103.638				8.375% 8.500%	104.538 104.850			720 700	0.500	0.375	0.375	0.250 -0.250	0.000 -0.750	-1.000 -1.625	-3.250 -4.250	N,
.625%	103.888				8.625%	104.830		H	680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N,
750%	104.138				8.750%	105.350			660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N,
.875% .990%	104.388 104.638				8.875% 8.990%	105.600 105.850		H	LTV	55	Reside 60	ntial NQN 65	/ LLP/ 70	15 75	80	85	9
125%	104.888				9.125%	106.100		ll	1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N
250% 375%	105.138				9.250% 9.375%	106.350			Cash-Out FICO ≥ 720	-0.250 -0.375	-0.250 -0.375	-0.250 -0.375	-0.375	-0.875	-1.375 N/A	N/A N/A	N N
Max Price (Ow	105.388 ner Occ / 2	Yr+ PPP)	102.000			106.600 ner Occ / 2Yr+	102.000	1 1	Cash-Out FICO < 720 2nd Home	0.000	0.000	-0.375	-0.625 -0.375	-1.250 -0.500	-0.750	N/A	N.
Max Pri	ce (1 Yr PPF)	100.500		Max Price (1Y	PPP)	100.500		2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N
Max Price	e (No Prepa	ıy)	99.500		Max Price (No	Prepay)	99.500	¹ ∤	Condo NW Condo	-0.125 -0.750	-0.125 -0.750	-0.125 -0.750	-0.250 -0.750	-0.250 -0.750	-0.250 -0.750	-0.500 N/A	-0.
								ı	Investor	-0.250	-0.250	-0.250	-0.250	-0.750	-0.750	N/A	N
									No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N
								ŀ	1 Yr PPP 2 Yr PPP	-1.000 -0.500	-1.000 -0.500	-1.000 -0.500	-1.000 -0.500		-1.000 -0.500	N/A N/A	N N
								ı	3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N
		Inve	stor NQN Othe						4 Yr PPP 5 Yr PPP	0.375	0.375	0.375	0.375 0.625	0.375 0.625	0.375	N/A N/A	N
LTV	50	55	60	65	70	75	80	ł	Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A		Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.
I/O sh-Out FICO ≥ 720	-0.250 -0.125	-0.250 -0.125	-0.250 -0.125	-0.500 -0.250	-0.625 -0.500	-0.750 -1.000	N/A N/A	ŀ	Loan Amt > \$1.5M Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	-0.500	-0.500	N/A N/A	N N
sh-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A	ı	Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N
2-4 Unit Condo	-0.125 0.000	-0.125 0.000	-0.250	-0.250 -0.125	-0.375 -0.125	-0.500 -0.250	-1.500 -0.250	ı	ITIN Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	N N
NW Condo	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.230 N/A	ŀ	DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.250	-0.500	-0.
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	- 1	1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N
oan Amt <\$250K oan Amt > \$1.5M	0.000	0.000	0.000	0.000 -0.125	0.000 -0.250	-0.125 -0.250	-0.125 N/A	-	1099 *	-0.500 Ir	-0.500 vestor f	-0.500 IQM LLI	-0.500 PAs	-0.500	-0.500	-0.750	-0.
oan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A					x/3YrPı					
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250		FICOxLTV	50	55	60	65	70	75	80	
5 Yr Prepay 4 Yr Prepay	0.625 0.375	0.625 0.375	0.625	0.625 0.375	0.625 0.375	0.625 0.375	0.625 0.375	ŀ	780 760	1.000 0.875	0.750	0.625	0.500	0.125 0.125	-0.250 -0.250	-0.875 -1.250	-
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	ı	740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	1
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	1
1 Yr Prepay DSCR < 1.00x	-1.000 -1.000	-1.000 -1.125	-1.000 -1.250	-1.000 -1.500	-1.000 -2.000	-1.000 N/A	-1.000 N/A	ŀ	700 680	0.250	0.125 -0.250	-0.500	-0.250 -0.750	-1.000 -1.750	-1.750 -3.000	-3.250 N/A	-
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250	ı	660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500	4	FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
SIDENTIAL PROGRA Max Loan Amount	Max DTI		FICO	Purch / R&T	ax LTV C/O			- 1	RESIDENTIAL PROGRAM I Overlays	LIMITAT	UNS	Limit					
			740	90.00%	80.00%]			Interest Only / 2-4 Uni		000/	80% LTV	0 D/T				
\$1,500,000	50%	6 Months	680	85.00%	75.00%				2nd Home / Investor (Min FICO 680 / Max \$2.5)			.TV (Purch					
			660	80.00%	70.00%	1		ı	Size)		75%	LTV (Cash	n-Out)				
\$2 500 000	50%	9 Months	720 700	80.00% 80.00%	75.00% 70.00%			ı	No Ratio / Asset Deplet Non Warrantable Cond			80% LTV 80% LTV					
ψ2,300,000	3070	3 Montala	680	75.00%	65.00%	1		- 1	Residual Income	200		\$2,500.00		1			
\$3,000,000	50%	12 Months	720	75.00%	70.00%	1		ı	12 Mos Profit & Loss	5		1% (Purcha		1			
\$3,500,000	50%	12 Months	700	70.00% 70.00%	70.00% N/A	1		ı	w/ 2mo Bank Stmt		/0	% (Refinan	ice)	1			
VESTOR PROGRAM I		12 WUITUIS	700	Max LTV	INA		1	1	INVESTOR PROGRAM LIM	ITATION	S			Ī			
	Reserves	Min DSCR	FICO	Purch	R/T	C/O		- [Overlays Foreign National			Limit					
			740	80.00%	80.00%	75.00% 75.00%		- 1	First Time Investors	;	80% LT	/ (Purch &	R/T)	1			
\$1,500,000	6 Months	0.75	680	75.00%	75.00%	70.00%		١	Interest Only Min DSCR			/ (Cash-Ou	ıt)				
		-	660 700	75.00% 75.00%	75.00% 75.00%	60.00% 70.00%	+		DSCR < 1.00x (0.75x N Purchase & Rate/Term On		80% LT			1			
\$2,000,000	6 Months	0.75	680	70.00%	70.00%	65.00%	1		680, Min \$250,000 LnA		20 /0 ET			1			
\$2,500,000	6 Months	1.00	700 680	70.00% 65.00%	70.00% 65.00%	65.00% 60.00%	-	•									
clining Markets	< <all pro<="" td=""><td>DUCTS>> If on</td><td></td><td></td><td></td><td></td><td>the appraisal.</td><td>Max</td><td>LTV is reduced by 5%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></all>	DUCTS>> If on					the appraisal.	Max	LTV is reduced by 5%								1
idential Highlights			Primary,	Secondary	Homes and NC	00			.,								
cupancy operty Types					M LnAmt) & In endos, Non War			⊮ . c.	no Guidelines								
an Programs		Fully Amortize	ed - 30 Yea	r Fixed		rantable conde	25 1410.4 21 4 7 0 7	,,,,,	c Galdenies								
al Payment 1/0		Interest Only				he											
al Payment - I/O ax Cash Out					riod - 360 Mont Out > \$500,000		FICO & LTV ≤ 6	60; Ci	sh-Out Proceeds may be	used for	reserve	requireme	ents				
Ratio		Eligible Assets	must cov	er 100% of	the MTG Note,	Minimum Rese	rve Requireme	ent &	12 Months of Total Paym	ents in	OTI dete	mination.					
- Debt Consolidatio	in	See guidelines			age/Title Lien in	icluding delinqu	ent property to	axes	, any tradeline on credit a	nd any i	ederal d	r State Ta:	x Liens w	vith an es	.ablished	d Paymer	nt Plai
epayment Penalty		Investment O	nly; Standa	ard = % of a					r penalty with 5%, 4%, 3%								
					ear penalty with y Matrices for S			ture;	OR 2-Year penalty with 29	%, 1% st	epdown	tee struct	ure; OR :	1-year pe	nalty wit	tn 1% fee	. Ple
restment Highlights			Non Ow	ner Occupie		con iction											
cupancy		Investment Pr	operties C	nly		rantable C 1	no Billion I TO I TO	v -	a Cuidelines								_
operty Types an Program		Fully Amortize			ondos, Non War	rantable Condo	s iviax LIV 70%	% - S	ee ouldelines								
		Interest Only	- 30 Year	Fixed 10 Yr													
CR Calculation					/ New PITIA					hs of	ein+						
oss Rents Defined nleased / Vacant Hor	nes				or Lease Agreen ge Market Rent			int W	hen documenting 3 month	is of rec	erpt.						
,		Unleased Prop	perties: Ma	ax LTV 70%	on refinances; r	no LTV reductio		e trar	sactions								
Unleased Properties (2+ Units): Max 1 vacant unit on refinances Eligible Payoffs Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.																	
gible Payoffs st Time Investors					and Insurance i month rental p					ы ргоре	cy.						_
ax Cash Out		\$500,000. Ref	er to dela	yed financir	ng guidelines for	other restriction	ons.										
epayment Penalty									r penalty with 5%, 4%, 3% OR 2-Year penalty with 29								
		see Operation	al Prepayr		y Matrices for S			uie,			-paowi1	suuti	, UN .	- year per			
		Loss Payee Clar							Coi Email: loci	ntact Us	rtgane ~			AL, AR. A	Approv , CA, CO	ved State: FL, GA, ID, I	A, IL. I
	United F	idelity Funding Corp NW Briarcliff Pkwy,	Suite 275							ks@uffmo sk: (816) 4				KY, LA, N	IE, MI, MC), MN, MS, I	NC, NE,
		Kansas City, MO 64						L			457-6300			NV, NM, I		, OR, PA, SC I, WA	, 1N, T

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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions		
30 Days	8/14/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.625	

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.757	110.132	109.382
9.875	110.507	109.882	109.132
9.750	110.257	109.632	108.882
9.625	110.007	109.382	108.632
9.500	109.757	109.132	108.382
9.375	109.507	108.882	108.132
9.250	109.257	108.632	107.882
9.125	109.007	108.382	107.632
9.000	108.757	108.132	107.382
8.875	108.507	107.882	107.132
8.750	108.257	107.632	106.882
8.625	108.007	107.382	106.632
8.500	107.757	107.132	106.382
8.375	107.507	106.882	106.132
8.250	107.257	106.632	105.882
8.125	106.928	106.303	105.553
8.000	106.599	105.974	105.224
7.875	106.271	105.646	104.896
7.750	105.923	105.298	104.548
7.625	105.558	104.933	104.183
7.500	105.174	104.549	103.799
7.375	104.771	104.146	103.396
7.250	104.348	103.723	102.973
7.125	103.905	103.280	102.530
7.000	103.442	102.817	102.067
6.875	102.958	102.333	101.583
6.750	102.457	101.832	101.082
6.625	101.939	101.365	100.615
6.500	101.404	100.897	100.147
6.375	100.851	100.414	99.664
6.250	100.284	99.917	99.167
6.125	99.702	99.408	98.658
6.000	99.106	98.886	98.136
5.875	98.494	98.351	97.601
5.750	97.868	97.743	96.993
5.625	97.227	97.102	96.352
5.500	96.571	96.446	95.696
5.375	95.899	95.774	95.024
5.250	95.216	95.091	94.341
5.125	94.519	94.394	93.644
5.000	93.811	93.686	92.936

_						
	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125

Program Notes						
Program Name	Non-Agency Investor/2nd Home					
Min Loan Amt	150k					
Max Loan Amt	Agency Limits or 2.25MM					
Max Price	103.000					
Min Price	99.500					

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

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2 days 7 days 15 days 30 days

0.100 0.250 0.375 0.625

FIXED SECONDS

RES	DENTIAL	INV	ESTOR					RESI	DENTIAL PRIC	E ADJUSTERS				
te	30 Day	Rate	30 Day							CLTV				
.625	112.750	13.375	111.750	lΓ	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
2.500	112.500	13.250	111.625	lГ	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(
2.375	112.250	13.125	111.500	11	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(
2.250	112.000	13.000	111.375	١١.	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(:
2.125	111.750	12.875	111.250		740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9
2.000	111.500	12.750	111.125		720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(1
1.875	111.250	12.625	110.875	"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(1
1.750	111.000	12.500	110.625		680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
1.625	110.750	12.375	110.375	Ш	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
.500	110.500	12.250	110.125	1	. ≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	()
1.375	110.250	12.125	109.875] දි	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8
1.250	110.000	12.000	109.625]]3		0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9
1.125	109.750	11.875	109.375] k	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(1
1.000	109.500	11.750	109.125	STATEMENT	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(1
0.875	109.250	11.625	108.875	¥	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
0.750	109.000	11.500	108.625	N N	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
0.625	108.750	11.375	108.375	2	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
0.500	108.500	11.250	108.125	Ш	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0
0.375	108.250	11.125	107.875	11.	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0
0.250	108.000	11.000	107.625	E S	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0
0.125	107.625	10.875	107.375	115	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
0.000	107.250	10.750	107.125	lL	Full Amortizati	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
875	106.875	10.625	106.875	lГ	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0
750	106.500	10.500	106.625	П.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0
625	106.125	10.375	106.375] \$	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0
500	105.750	10.250	106.125	AMOUN	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
375	105.375	10.125	105.750	∐ Š	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
.250	105.000	10.000	105.375	NA	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
.125	104.625	9.875	105.000		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
.000	104.250	9.750	104.625		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
875	103.875	9.625	104.250		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
.750	103.500	9.500	103.875] E	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0
.625	103.000	9.375	103.500	ΙL	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1
500	102.500	9.250	103.000	Ш	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
375	102.000	9.125	102.500	IL	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
250	101.500	9.000	102.000	П	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0
125	101.000	8.875	101.500		Condo-Warran	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
000	100.250	8.750	100.750	Ĭ	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
.875	99.500	8.625	100.000	80	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
.750	98.750	8.500	99.250	∐°	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
.625	98.000				Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

				INV	ESTOR PRICE	ADJUSTERS				
		CLTV								
	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
Т	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
٠,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
뎚	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
Œ.	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)				
<u>-</u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
Ė	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
BANK STATEMENT (12	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
ž	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
2	660 - 679	(5.750)	(5.875)	(6.250)						
Т	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		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
۰	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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)		
ż	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
ē	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ð	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		
튭	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-Warran	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
ĒRT	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
PROPERTY	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
PR	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)		

Stand Alone Second \$1,395 Piggyback Second \$995

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