

9/25/2025 10:28

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/10/2025	2 days	0.100
30 Days	10/25/2025	7 days	0.250
45 Days	11/9/2025	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 WWW.UFFEAGLE.COM

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CON	IVENTION	AL 30/25Y	R FIXED	CC	ONVENTION	NAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 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
.750	99.506	99.454	99.346	5.250	99.568	99.476	99.385	5.000	99.474	99.459	99.358	5.125	99.387	99.371	99.255
.875	100.162	100.111	100.002	5.375	100.086	99.993	99.903	5.125	99.753	99.737	99.668	5.250	99.831	99.816	99.699
.000	100.683	100.632	100.523	5.500	99.866	99.773	99.689	5.250	100.187	100.172	100.055	5.375	100.256	100.241	100.124
.125	101.176	101.125	101.067	5.625	100.381	100.288	100.204	5.375	100.724	100.709	100.592	5.500	100.503	100.488	100.371
.250	101.182	101.130	101.072	5.750	100.866	100.773	100.689	5.500	100.974	100.959	100.842	5.625	100.714	100.699	100.582
.375	101.633	101.582	101.523	5.875	101.317	101.224	101.140	5.625	101.186	101.170	101.054	5.750	100.986	100.971	100.854
.500	102.127	102.076	102.017	6.000	100.976	100.883	100.799	5.750	101.342	101.327	101.210	5.875	101.385	101.370	101.253
.625	102.512	102.461	102.402	6.125	101.428	101.336	101.251	5.875	101.853	101.837	101.721	6.000	101.586	101.571	101.454
.750	102.440	102.401	102.351	6.250	101.851	101.758	101.674	6.000	102.058	102.043	101.926	6.125	101.772	101.756	101.640
.875	102.893	102.854	102.804	6.375	102.227	102.135	102.051	6.125	102.298	102.283	102.166	6.250	102.151	102.136	102.020
	NV 30 YR				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	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
.875	99.590	99.539	99.379	5.875	99.621	99.590	99.539	6.250	100.333	100.318	100.201	6.250	99.906	99.891	99.774
.000	100.169	100.123	99.973	6.000	100.071	100.040	99.989	6.375	100.744	100.729	100.612	6.375	100.208	100.193	100.07
.125	100.470	100.424	100.336	6.125	100.477	100.446	100.394	6.500	100.898	100.883	100.766	6.500	100.446	100.431	100.31
.250	100.763	100.711	100.653	6.250	100.794	100.763	100.711	6.625	101.079	101.064	100.947	6.625	100.646	100.631	100.51
.375 .500	101.227	101.181 101.719	101.032 101.569	6.375	101.173	101.142	101.091 101.470	6.750 6.875	100.896	100.875 101.260	100.741	6.750 6.875	100.470	100.449	100.31
.625	101.764 101.921	101.719	101.569	6.500 6.625	101.552 101.883	101.521 101.852	101.470	7.000	101.282 101.388	101.260	101.127 101.233	7.000	100.749 100.906	100.727 100.884	100.59
			101.742			101.832		l I							
.750 .875	101.503 101.884	101.464 101.855	101.414	6.750 6.875	101.511 101.794	101.503	101.464 101.747	7.125 7.250	101.478 99.542	101.457 99.457	101.323 99.359	7.125 7.250	101.039 99.542	101.017 99.457	100.883 99.359
	101.884	101.855	101.722	7.000	101.794	101.786	101.747	7.230	99.342	99.437	39.333	17.250	99.542	99.437	99.559
.000	102.371	102.542	102.203	7.000	102.067	102.004	102.020					┨			
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	LO/6 ARM	S		Misc Price	Adiustme	nts
		•				•				•		No Impou	ınds (Non-CA)	-	0.250
												No Impou	ınds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	80	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	0K (exception o	only)	1.500
				+								\parallel			
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fideli	, 0	•		8.3	0am - 5:00p	om CST	l	ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (,		ME, MI, N	1N, MO, NC, I		
	Kar	nsas City, M	D 64150				,	ll l	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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						Con	form	ning	LLPA	۱S					
	Burch	nase Mon	ou Loons	LLDA	by Crodit						Refinance	e Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	ge for all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780		0.000%							0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739		0.000%								740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699		0.000%							1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659		0.000%								660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639		0.000%								≤ 639	0.375%		3.375%		5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 11.01.0	Louno				Refinan			
Loan Feature	> 00/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/
Adjustable-rate	>0%	>30% 0.000%	>60%	> 70%	>75%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	> 70% 0.125%	> 75% 0.750%
Condo		0.000%								Investment	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%
Subordinate financing	0.625%	0.625%		0.875%					1.875%						
	Limited	Cash-ou	t Refinan		.TV Rang		e/LIV Ra	itio		All LLPA			_	llowing lo	ans
Credit Score		Annlie	cable for				r than 15	voare		Loone to first tim		meReady		income <1	000/ 2522
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-tir median ir				igh-cost are	
≥ = 780	0.000%		0.000%						0.375%		ns meeting	<u> </u>			
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	_	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%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%						
mortgage Condo		0.000%						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	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
ARM Subordinate	1.23070	1120070						-							



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			GOVI	ERNI			A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.250	99.285	99.202	99.069	5.250	100.460	100.444	100.328	5.375	99.496	99.433	99.271	FICO 740	- 779		0.000
5.375	99.664	99.581	99.448	5.375	99.981	99.966	99.849	5.500	99.487	99.424	99.262	FICO 680	- 739		0.125
.500	100.211	100.128	99.995	5.500	100.521	100.506	100.389	5.625	99.476	99.413	99.251	FICO 660	- 679		0.250
.625	100.731	100.649	100.515	5.625	101.053	101.037	100.921	5.750	100.077	100.014	99.852	FICO 640	- 659		0.500
.750	101.173	101.128	101.032	5.750	101.577	101.562	101.445	5.875	100.066	100.003	99.841	FICO 620	- 639		1.500
.875	101.168	101.123	101.028	5.875	101.152	101.137	101.020	6.000	100.054	99.991	99.829				
.000	101.713	101.667	101.572	6.000	101.672	101.657	101.540	6.125	100.040	99.977	99.815	Non-Own	er		0.500
.125	102.184	102.138	102.043	6.125	102.180	102.165	102.049	6.250	100.025	99.962	99.800	Loan Amo	ount \$50K < \$10	DOK	0.500
.250	102.249	102.203	102.108	6.250	102.684	102.669	102.552					Loan < \$5	OK (exception o	only)	1.500
.375	102.207	102.134	102.012	6.375	102.029	102.007	101.874					All FHA St	reamline Loans		0.250
												All FHA Re	efinance Loans		0.125
FH	HA 30 YR I	ixed High	n Bal	FI	HA 15 YR	Fixed High	h Bal	RU	RAL HOUS	ING 30 Y	R Fixed	П	USDA - Price	e Adjustme	ents
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
.250	101.636	101.591	101.496	6.250	98.566	98.530	98.489	6.000	101.473	101.438	101.287	FICO 740	- 779		0.000
.375	101.515	101.442	101.319	6.375	98.759	98.723	98.682	6.125	102.018	101.983	101.832	FICO 700	- 739		0.125
5.500	101.998	101.926	101.803	6.500	98.939	98.904	98.862	6.250	102.496	102.460	102.310	FICO 680	- 699		0.250
.625	102.296	102.224	102.101	6.625	99.130	99.095	99.053	6.375	101.840	101.820	101.686	FICO 660	- 679		0.375
.750	102.352	102.329	102.307	6.750	99.269	99.234	99.192	6.500	102.417	102.397	102.264	FICO 640	- 659		0.875
.875	102.027	102.004	101.981	6.875	99.408	99.373	99.331	6.625	102.927	102.907	102.773	FICO 620	- 639		1.500
.000	102.437	102.414	102.391	7.000	99.523	99.487	99.446	6.750	103.418	103.398	103.264	CA Proper	rty		0.150
.125	102.816	102.794	102.771	7.125	99.630	99.594	99.553	6.875	102.782	102.761	102.628	Loan < \$5	50K (exception)		1.500
.250	102.611	102.591	102.458	7.250	99.542	99.457	99.359	7.000	103.324	103.304	103.170	All RD Ref	inance Loans		0.125
.375	100.741	100.701	100.581					7.125	103.850	103.830	103.697	*Other St	. Adjustments n	nay apply	_
						GOV	/ERN	ME	NT V	Ά					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRR	RL
ate	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
.000	101.672	101.657	101.540	5.500	100.211	100.128	99.995	5.750	100.077	100.014	99.852	5.500	100.211	100.128	99.995
.125	102.180	102.165	102.049	5.625	100.731	100.649	100.515	5.875	100.066	100.003	99.841	5.625	100.731	100.648	100.515
5.250	102.684	102.669	102.552	5.750	101.173	101.128	101.032	6.000	100.054	99.991	99.829	5.750	101.173	101.128	101.032
.375	102.029	102.007	101.874	5.875	101.168	101.123	101.028	6.125	100.040	99.977	99.815	5.875	101.168	101.123	101.028
5.500	102.534	102.512	102.378	6.000	101.713	101.667	101.572	6.250	100.025	99.962	99.800	6.000	101.713	101.667	101.572
.625	103.030	103.008	102.875	6.125	102.184	102.138	102.043					6.125	102.184	102.138	102.043
5.750	103.520	103.498	103.365	6.250	102.249	102.203	102.108					6.250	102.249	102.203	102.108
				6.375	102.207	102.134	102.012					6.375	102.207	102.134	102.012
				6.500	102.651	102.578	102.455	H							102.455
								11				6.500	102.651	102.578	
				6.625	103.059	102.986	102.864	ļ				6.500 6.625	102.651 103.059	102.578 102.986	
٧	/A 15 YR F	ixed High	Bal		103.059 /A 30 YR F				VA 5/:	L ARM HE	3	6.625		102.986	102.864
	/A 15 YR F	ixed High 30-Day	Bal 45-Day					Rate	VA 5/2 15-Day	L ARM HE	45-Day	6.625	103.059	102.986	102.864
ate				\	/A 30 YR F	ixed High	Bal .	Rate 6.125				6.625	103.059 /A 30 YR Fi	102.986	102.864 L HB 45-Day
ate .750	15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	11	15-Day	30-Day	45-Day	6.625 Rate	103.059 /A 30 YR Fit	102.986 xed IRRR 30-Day	102.864 L HB 45-Day 101.496
ate .750 .875	15-Day 100.768	30-Day 100.695	45-Day 100.573	Rate 6.250	/A 30 YR F 15-Day 101.636	ixed High 30-Day 101.591	Bal 45-Day 101.496	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250	103.059 /A 30 YR Fit 15-Day 101.636	102.986 xed IRRR 30-Day 101.591	102.864 L HB 45-Day 101.496 101.319
.750 .875 .000	15-Day 100.768 101.000 101.337 101.651	30-Day 100.695 100.928 101.264 101.578	45-Day 100.573 100.805 101.142 101.456	Rate 6.250 6.375 6.500 6.625	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296	30-Day 101.591 101.442 101.926 102.224	Bal 45-Day 101.496 101.319 101.803 102.101	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625	/A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224	102.864 L HB 45-Day 101.496 101.803 102.101
.750 .875 .000 .125	15-Day 100.768 101.000 101.337 101.651 101.333	30-Day 100.695 100.928 101.264 101.578 101.113	45-Day 100.573 100.805 101.142 101.456 100.894	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352	30-Day 101.591 101.442 101.926 102.224 102.329	Bal 45-Day 101.496 101.319 101.803 102.101 102.307	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329	102.864 45-Day 101.496 101.319 101.803 102.101 102.307
i.750 i.875 i.000 i.125 i.250	15-Day 100.768 101.000 101.337 101.651	30-Day 100.695 100.928 101.264 101.578	45-Day 100.573 100.805 101.142 101.456 100.894 100.812	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296	30-Day 101.591 101.442 101.926 102.224	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224	102.864 45-Day 101.496 101.319 101.803 102.101 102.307
V 6.750 6.875 6.000 6.125 6.250 6.375 6.500	15-Day 100.768 101.000 101.337 101.651 101.333	30-Day 100.695 100.928 101.264 101.578 101.113	45-Day 100.573 100.805 101.142 101.456 100.894	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352	30-Day 101.591 101.442 101.926 102.224 102.329	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329	102.864 L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981
i.750 i.875 i.000 i.125 i.250 i.375 i.500	15-Day 100.768 101.000 101.337 101.651 101.333 101.250	30-Day 100.695 100.928 101.264 101.578 101.113 101.031	45-Day 100.573 100.805 101.142 101.456 100.894 100.812	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	7A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027	xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004	102.864 L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391
.750 .875 .000 .125 .250 .375 .500	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437	xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414	102.864 L HB 45-Day 101.496 101.319 102.101 102.307 101.981 102.391 102.771
ate .750 .875 .000 .125 .250 .375 .500	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	7A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	6.625 Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794	102.864 L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 102.458
.750 .875 .000 .125 .250 .375 .500	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 99.090	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 102.458	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591	102.864 L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 102.458
.750 .875 .000 .1125 .250 .375 .500 .625 .750	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 99.090	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 102.458	6.125	15-Day 100.040	30-Day 99.977	45-Day 99.815	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591	102.864 L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 102.458
	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 99.090	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591	Bal 45-Day 101.496 101.319 102.803 102.101 102.307 101.981 102.711 102.458 100.581	6.125	15-Day 100.040	30-Day 99.977 99.962	45-Day 99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591 100.701	102.864 L HB 45-Day 101.49e 101.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581
	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 99.090 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 100.701	Bal 45-Day 101.496 101.319 102.101 102.307 101.981 102.391 102.458 100.581	6.125	15-Day 100.040	30-Day 99.977 99.962	45-Day 99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fi 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	102.986 xed IRRR 30-Day 101.591 101.492 101.926 102.224 102.329 102.004 102.414 102.591 100.701	102.864 L HB 45-Day 101.49e 101.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581
3.750 5.875 6.000 5.125 5.250 5.375 6.625 6.625 6.750 CCO>=740 CCO 680 - CCO	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 99.090 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	15-Day 101.636 101.515 101.936 102.296 102.352 102.027 102.437 102.816 100.741	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 100.701	Bal 45-Day 101.496 101.319 102.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581	6.125	15-Day 100.040	30-Day 99.977 99.962	45-Day 99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	102.986 xed IRRR 30-Day 101.591 101.492 101.926 102.224 102.329 102.004 102.414 102.591 100.701	102.864 L HB 45-Day 101.49e 101.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581
.750 .875 .000 .125 .250 .375 .500 .625 .750	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480 101.654	45-Day 100.573 100.805 101.145 100.894 100.812 101.261 101.434 99.090 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 100.701	Bal 45-Day 101.496 101.319 102.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581	6.125	15-Day 100.040	30-Day 99.977 99.962	45-Day 99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fi 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	102.986 xed IRRR 30-Day 101.591 101.492 101.926 102.224 102.329 102.004 102.414 102.591 100.701	102.864 L HB 45-Day 101.49e 101.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581
.750 .875 .000 .125 .250 .375 .500 .625 .750	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.654 99.223	45-Day 100.573 100.805 101.142 101.456 100.812 101.261 101.434 99.090 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	30-Day 101.591 101.442 101.965 102.224 102.229 102.004 102.414 102.794 100.701	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.371 102.458 100.581 0.250 0.500 1.500	6.125	15-Day 100.040 100.025	30-Day 99.977 99.962	45-Day 99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 100.741	102.986 xed IRRR 30-Day 101.591 101.492 102.329 102.004 102.414 102.794 100.701	102.864 LHB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 102.458 100.581
3.750 3.875 3.000 3.125 3.250 3.375 3.500 3.625 3.750 3.750 3.750 3.750	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873 99.245	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.654 99.223	45-Day 100.573 100.805 101.142 101.456 100.812 101.261 101.261 101.434 99.090 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741 ts	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 102.591 100.701	Bal 45-Day 101.496 101.319 102.803 102.101 102.307 101.981 102.371 102.458 100.581 0.250 0.500 1.500 1.500	6.125	15-Day 100.040 100.025	99.977 99.962 SEI	99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741	102.986 xed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 100.701	102.864 LHB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.771 102.458 100.581
3.750 3.875 3.000 3.125 3.250 3.375 3.500 3.625 3.750 3.750 3.750 3.750	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.699 101.873 99.245	30-Day 100.695 100.928 101.264 101.1578 101.131 101.031 101.654 99.223	45-Day 100.573 100.805 101.142 101.456 100.812 101.261 101.434 99.090 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi Loan < \$50	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 102.611 100.741 ts cer LC 8:3	30-Day 101.591 101.442 101.965 102.224 102.229 102.004 102.414 102.794 100.701	Bal 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.371 102.458 100.581 0.250 0.500 1	6.125 6.250	15-Day 100.040 100.025	30-Day 99.977 99.962 SEI	99.815 99.800	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	103.059 /A 30 YR Fit 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 100.741	102.986 xed IRRR 30-Day 101.591 101.492 102.224 102.329 102.004 102.414 102.794 102.591 100.701	102.864 L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.771 102.458 100.581



Non-QM UW Fee \$1,499 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 0 Days
 10/25/2025
 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***

Effective:	9/25/2025 10:	:28	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.637	11.500	112.375
11.375	110.387	11.375	112.125
11.250	110.137	11.250	111.875
11.125	109.887	11.125	111.625
11.000	109.637	11.000	111.375
10.875	109.387	10.875	111.125
10.750	109.137	10.750	110.875
10.625	108.887	10.625	110.625
10.500	108.637	10.500	110.375
10.375	108.387	10.375	110.125
10.250	108.137	10.250	109.875
10.125	107.887	10.125	109.625
10.000	107.637	10.000	109.375
9.875	107.387	9.875	109.125
9.750	107.137	9.750	108.875
9.625	106.887	9.625	108.625
9.500	106.637	9.500	108.375
9.375	106.387	9.375	108.125
9.250	106.137	9.250	107.875
9.125	105.887	9.125	107.625
9.000	105.637	9.000	107.375
8.875	105.387	8.875	107.125
8.750	105.137	8.750	106.875
8.625	104.887	8.625	106.625
8.500	104.637	8.500	106.375
8.375	104.387	8.375	106.125
8.250	104.137	8.250	105.875
8.125	103.887	8.125	105.594
8.000	103.637	8.000	105.281
7.875	103.355	7.875	104.969
7.750	103.074	7.750	104.656
7.625	102.762	7.625	104.344
7.500	102.449	7.500	103.969
7.375	102.074	7.375	103.594
7.250	101.699	7.250	103.156
7.125	101.324	7.125	102.719
7.000	100.949	7.000	102.219
6.875	100.512	6.875	101.719
6.750	100.074	6.750	101.156
6.625	99.637	6.625	100.594
6.500	99.199	6.500	99.969
6.375	98.699	6.375	99.344
6.250	98.199	6.250	98.656
6.125	97.637	6.125	97.969
6.000	97.074	6.000	97.281
5.875	96.449	5.875	96.531

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

5.750

5.625

5.500

95.781

95.031

94.281

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

95.824

95.137

94.449

5.750

5.625

5.500

L PLUS	(Lighter credit b	ox, l	oest	pric	ing) -					
	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	-4.125
	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	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	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									
	>= 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	-
Alt Doc	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									
	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
Loan Size	>\$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	-	-	-	-	-
	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
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAS	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	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	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	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	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
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
LLITIS	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LLPAs	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	0.000	-0.250	-0.375	-0.375		

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

Prepay Penalty 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
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-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	-0.500
Loan Size	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
DSCR	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
Dock	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
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
		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
Loan Type	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
		-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	
		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	-0.500
		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	Linan. locks@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



Non-QM UW Fee \$1,499

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

2 days 7 days 15 days 0.100 0.250 0.375 30 days 0.625

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

NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed	i
Rate	30 Day		Rate	30 Day	
6.375%	97.900		6.375%	99.250	
6.500%	99.000		6.500%	100.200	
6.625%	99.700		6.625%	100.700	
6.750%	100.300		6.750%	101.200	
6.875%	100.800		6.875%	101.675	
6.990%	101.230		6.990%	102.125	
7.125%	101.630		7.125%	102.625	
7.250%	102.005		7.250%	103.050	
7.375%	102.405		7.375%	103.500	
7.500%	102.730		7.500%	103.902	
7.625%	102.980		7.625%	104.277	
7.750%	103.230		7.750%	104.652	
7.875%	103.480		7.875%	105.027	
7.990%	103.730		7.990%	105.387	
8.125%	103.980		8.125%	105.737	
8.250%	104.230		8.250%	106.077	
8.375%	104.480		8.375%	106.377	
8.500%	104.730		8.500%	106.677	
8.625%	104.980		8.625%	106.959	
8.750%	105.230		8.750%	107.240	
8.875%	105.480		8.875%	107.521	
8.990%	105.730		8.990%	107.787	
9.125%	105.980		9.125%	108.052	
Max P	rice (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	Max Price (1	Yr PPP)	100.500
1	Max Price (No Prepay)	99.500	Max Price (No	Prepay)	99.500

		Inve	stor NQN	I LLPAs			
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

				ice Adjustm					
			Reside	ntial NQN		s			
				Full Doo					
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	'60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	'20	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
	00	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
	80	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
- 6	660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		T		atement	_				T
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
	20	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
	00	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
	580	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
6	660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
				ntial NQN	_				I
	.TV	55	60	65	70	75	80	85	90
· ·	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
	FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
	FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
	Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	ndo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	estor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	repay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
	r PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	r PPP r PPP	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	N/A	N/A
	r PPP							N/A	N/A
		0.375	0.375	0.375	0.375	0.375	0.375	N/A N/A	N/A N/A
	r PPP nt <\$150K	0.625	0.625	0.625	0.625	0.625 -0.250	0.625 -0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	TIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
	Itilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
	> 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
	P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	99 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
	33					0.500	0.500	0.750	0.750
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay									
FICO	DxLTV	50	55	60	65	70	75	80	
7	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
7	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
7	'40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
7	'20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
7	'00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
6	80	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	
									•

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O	Qualify over the fully amortized period - 360 Months							
· ,			e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgago rity. urd = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of de	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



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	10/25/2025	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	111.667	111.042	110.292
9.875	111.417	110.792	110.042
9.750	111.167	110.542	109.792
9.625	110.917	110.292	109.542
9.500	110.667	110.042	109.292
9.375	110.417	109.792	109.042
9.250	110.167	109.542	108.792
9.125	109.917	109.292	108.542
9.000	109.667	109.042	108.292
8.875	109.417	108.792	108.042
8.750	109.167	108.542	107.792
8.625	108.917	108.292	107.542
8.500	108.667	108.042	107.292
8.375	108.417	107.792	107.042
8.250	108.167	107.542	106.792
8.125	107.873	107.248	106.498
8.000	107.579	106.954	106.204
7.875	107.286	106.661	105.911
7.750	106.974	106.349	105.599
7.625	106.644	106.019	105.269
7.500	106.296	105.671	104.921
7.375	105.929	105.304	104.554
7.250	105.543	104.918	104.168
7.125	105.135	104.510	103.760
7.000	104.707	104.082	103.332
6.875	104.258	103.633	102.883
6.750	103.789	103.164	102.414
6.625	103.299	102.674	101.924
6.500	102.788	102.163	101.413
6.375	102.257	101.644	100.894
6.250	101.708	101.163	100.413
6.125	101.141	100.667	99.917
6.000	100.556	100.156	99.406
5.875	99.954	99.628	98.878
5.750	99.336	99.087	98.337
5.625	98.702	98.533	97.783
5.500	98.053	97.928	97.178
5.375	97.388	97.263	96.513
5.250	96.708	96.583	95.833
5.125	96.013	95.888	95.138
5.000	95.304	95.179	94.429

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	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
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D \$4	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
-	•							·

		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
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
Property LLPAs		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750	
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		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 LLPAS	DTI Ratio > 40%	0.000	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	0.000		
	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	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	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
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-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					

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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,		i 1
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		i



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

 Lock Expirations
 Lock Extensions

 30 Days
 10/25/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 9/25/2025 10:28

FIXED SECONDS

RES	IDENTIAL
Rate	30 Day
12.500	111.375
12.375	111.250
12.250	111.125
12.125	111.000
12.000	110.875
11.875	110.750
11.750	110.625
11.625	110.500
11.500	110.375
11.375	110.250
11.250	110.125
11.125	110.000
11.000	109.875
10.875	109.625
10.750	109.375
10.625	109.125
10.500	108.875
10.375	108.625
10.250	108.375
10.125	108.125
10.000	107.875
9.875	107.625
9.750	107.250
9.625	106.875
9.500	106.500
9.375	106.125
9.250	105.750
9.125	105.375
9.000	105.000
8.875	104.625
8.750	104.250
8.625	103.750
8.500	103.750
8.375	102.750
8.250	102.750
8.125	101.750
8.000	101.730
7.875	
7.875	100.500
	99.750
7.625	99.000
7.500	98.250

	RESIDENTIAL 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
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
<u>Š</u>	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	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)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(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)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	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	0.000	0.000
	300,001-400k	0.000	0.000	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	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	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)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR 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
	≥ 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)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	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)		
or 2	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)		
붑	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)		
ST.	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		
TERM	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		
	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)		
١.	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)		
Į₹	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		
ΙŠ	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		
百	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)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



United Fidelity Funding 1300 NW Briarcliff Prkwy Kansas City, MO 64150 www.uffwholesale.com
 Lock Expirations
 Lock Extensions

 30 Days
 10/25/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/25/2025 10:28

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.750	99.432	99.343	98.968			
7.625	98.672	98.584	98.209			
7.500	98.570	98.481	98.106			
7.375	98.456	98.368	97.993			
7.250	98.334	98.246	97.871			
7.125	98.008	97.928	97.553			

Underwriting Fee \$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 <\$70,0000	-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	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
Kansas City, MO 64150	Inside Sales: (816) 457-6300	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	10/10/2025	2 days	0.100
30 Days	10/25/2025	7 days	0.250
45 Days	11/9/2025	15 days	0.375
		30 days	0.625

Effective: 9/25/2025 10:28 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

Admin Fo	ees	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)

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

Lock Desk Hours

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

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

Approved States 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