

Kansas City, MO 64150

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

	Lock Expirations	Lock Exter	nsions
15 Days	10/1/2025	2 days	0.100
30 Days	10/16/2025	7 days	0.250
45 Days	10/31/2025	15 days	0.375
		30 days	0.625

SC, TN, TX, VA, WA, WI

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM Effective: 9/16/2025 9:56

LITECTIVE	С.	3/ 10/ 2023 3	7.50							TTTTOTT EAC	JEE:COIVI								
						CO	NVE	NTI	IANC	L									
CON	VENTIONA	AL 30/25Y	R FIXED	СО	NVENTION				NVENTIO		R FIXED	CO	ONVENTION	NAL 10 YE	RFIXED				
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				
6.125	101.792	101.753	101.702	6.000	101.667	101.566	101.494	5.750	101.602	101.551	101.530	5.875	99.572	99.530	99.463				
6.250	101.471	101.482	101.413	6.125	102.111	102.011	101.939	5.875	101.932	101.880	101.859	6.000	100.020	99.977	99.911				
6.375	101.980	101.940	101.890	6.250	102.524	102.424	102.351	6.000	102.031	101.979	101.958	6.125	100.280	100.237	100.171				
6.500	102.455	102.415	102.365	6.375	102.904	102.803	102.731	6.125	102.318	102.267	102.245	6.250	100.229	100.201	100.156				
6.625	102.814	102.774	102.724	6.500	102.231	102.147	102.090	6.250	102.678	102.626	102.605	6.375	100.463	100.435	100.390				
6.750	102.569	102.536	102.486	6.625	102.611	102.526	102.470	6.375	102.936	102.884	102.863	6.500	100.712	100.684	100.639				
6.875	103.042	103.010	102.959	6.750	102.961	102.877	102.820	6.500	102.928	102.884	102.869	6.625	100.918	100.889	100.845				
7.000	103.473	103.441	103.391	6.875	103.277	103.193	103.136	6.625	103.186	103.142	103.128	6.750	101.134	101.106	101.061				
7.125	103.811	103.778	103.728	7.000	103.207	103.169	103.158	6.750	103.417	103.372	103.358	6.875	101.330	101.302	101.258				
7.250	103.680	103.662	103.612	7.125	103.524	103.486	103.475	6.875	103.630	103.586	103.572	7.000	101.026	100.997	100.953				
				1				1				1							
СО	NV 30 YR	FIXED HIG	H BAL	CO	NV 20 YR	FIXED HIG	SH BAL	CC	ONV 15 YR	FIXED HI	GH BAL	CO	ONV 10 YR	FIXED HIG	SH 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				
6.500	101.883	101.843	101.793	6.500	101.922	101.883	101.843	6.250	98.672	98.631	98.588	6.250	98.672	98.631	98.588				
6.625	102.240	102.201	102.150	6.625	102.280	102.240	102.201	6.375	98.894	98.852	98.809	6.375	98.894	98.852	98.809				
6.750	101.682	101.649	101.599	6.750	101.713	101.682	101.649	6.500	99.179	99.138	99.095	6.500	99.179	99.138	99.095				
6.875	102.001	101.969	101.919	6.875	102.033	102.001	101.969	6.625	99.368	99.327	99.284	6.625	99.368	99.327	99.284				
7.000	102.306	102.273	102.223	7.000	102.337	102.306	102.273	6.750	99.431	99.389	99.347	6.750	99.431	99.389	99.347				
7.125	102.565	102.532	102.482	7.125	102.596	102.565	102.532	6.875	99.624	99.582	99.539	6.875	99.624	99.582	99.539				
7.250	101.245	101.204	101.128	7.250	101.284	101.245	101.204	7.000	99.782	99.740	99.697	7.000	99.782	99.740	99.697				
7.375	101.533	101.491	101.416	7.375	101.572	101.533	101.491	7.125	99.920	99.878	99.835	7.125	99.920	99.878	99.835				
7.500	101.718	101.677	101.601	7.500	101.757	101.718	101.677	7.250	99.770	99.667	99.561	7.250	99.770	99.667	99.561				
7.625	101.855	101.814	101.739	7.625	101.894	101.855	101.814												
				1								1							
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS		SOFR 10/6 ARMS				Misc Price Adjustments							
												No Impoi	unds (Non-CA)		Adjustments 0.250				
												No Impor	unds (CA Only)		0.150				
												Non-Owr	ner, LTV <= 75		2.125				
												Non-Owr	ner, LTV 75.01-8	80	3.375				
												Non-Owr	ner, LTV > 80		4.125				
	No Current	: Program Da	ata		No Current	Program D	ata		No Curren	t Program [Data	2-4 Unit			1.000				
												Condo, L	ΓV > 75		0.750				
												FICO < 66	50		0.500				
												Loan Am	t \$50K < \$100K	(0.500				
												Loan < \$5	50K (exception	only)	1.500				
				1				1				1							
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us		Approved States							
	United Fideli			ГІМА				Em	ail: locks@		ge.com	AR. A7 (CA, CO, FL, GA						
			wy, Suite 27			0am - 5:00p			Lock Desk: (0	1			1, NV, OK, OH,				
		asas City MA	,,		Lock O	nline Unitl 8	:00pm CST	1		,		,,		/ \/A \A/A \A/					

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Inside Sales: (816) 457-6300



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

	Lock Expirations	Lock Extensions					
15 Days	10/1/2025	2 days	0.100				
30 Days	10/16/2025	7 days	0.250				
15 Days 30 Days 45 Days	10/31/2025	15 days	0.375				
		30 days	0.625				

Effective: 9/16/2025 9:56

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Effective:	9	/16/2025 9:	56							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\s					
	Purch	nase Mon	ey Loans	- LLPA	by Credit			8			Refinance	Loans – Ratio	_	Credit Sc	ore/LTV
				L	.TV Rang	e							LTV Rang	je	
Credit Score								nan 15 years Credit Score						or all loan	
> - 700	<u>>0%</u>	>30% 0.000%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	> - 700	<u>>0%</u> 0.375%	>30%	>60% 0.625%	> 70% 0.875%	>75%
≥ = 780 760 – 779		0.000%	-				-	-		≥ = 780 760 – 779	0.375%		0.875%	1.250%	1.375% 1.875%
740 – 759		0.000%								740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739		0.000%								720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679		0.000%								680 – 699 660 – 679	0.375% 0.375%		2.000%	2.875% 4.000%	3.750% 4.750%
640 - 659		0.000%								640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639		0.125%								≤ 639	0.375%		3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	ibute Apr	olicable to	o Purcha	se Money	/Loans		Additional L	LPAs by L			licable to (Cash-out
					.TV Rang							Refinan	ces LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate		0.000%								Condo	0.000%		0.125%	0.125%	0.750%
Condo		0.000%								Investment	1.125%		1.625%	2.125%	3.375%
Investment		1.125%								Second home	1.125%		1.625%	2.125%	3.375%
Second home Manufactured	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured Two- to four-	0.500%	0.500%	0.500%	0.500%	0.500%
home Two- to four-unit	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
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%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA	s will be v		0	llowing lo	ans
					TV Rang							meReady			
Credit Score	>00/			all loans					>0E0/	Loans to first-tir	ne homebu ncome (AM	•	. , .		
≥ = 780	<u>>0%</u>	>30% 0.000%	>60% 0.000%	>70% 0.125%	> 75% 0.500%	>80% 0.625%	> 85% 0.500%	>90% 0.375%	>95% 0.375%		ns meeting				Jus
760 – 779	0.000%	_	_	0.375%	_		_	0.625%	_	200	ino mooting	Duty to C	70110 TOQU	ii Oiii Oii io	
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	1					
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%		1.750%	1.625%	1.625%						
680 – 699	0.000%		0.875%	1.625%	2.250%		2.125%		1.750%						
				_	_				_						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	_		2.125%						
640 - 659	0.000%	0.250%	1.375%	_	_			2.500%	_						
≤ 639		0.375%						2.500%							
Additio	nal LLPA	s by Loa	n Attribui		TV Rang		isn-out R	erinance	S						
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
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%	ĺ					
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	0.625%	0.625%	0.625%		1.125%	1.125%	1.125%	1.875%	1.875%						



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 Lock Expirations
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 15 Days
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 2 days
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 10/16/2025
 7 days
 0.250

 45 Days
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 15 days
 0.375

 30 days
 0.625

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Effective	e:	9/16/2025	9:56						WV	VW.UFFEAG	GLE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	ents
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
6.000	101.966	101.749	101.481	5.875	100.991	100.911	100.780	5.375	97.496	97.429	97.362	FICO 740	- 779		0.000
5.125	102.323	102.106	101.838	6.000	101.318	101.238	101.108	5.500	98.072	98.005	97.938	FICO 680	- 739		0.125
5.250	102.402	102.184	101.916	6.125	101.622	101.542	101.412	5.625	98.583	98.516	98.449	FICO 660	- 679		0.250
5.375	102.565	102.540	102.465	6.250	101.530	101.450	101.369	5.750	97.790	97.739	97.689	FICO 640	- 659		0.500
5.500	103.038	103.013	102.937	6.375	101.444	101.364	101.283	5.875	98.321	98.271	98.221	FICO 620	- 639		1.500
5.625	103.435	103.410	103.335	6.500	101.877	101.797	101.717	6.000	98.824	98.774	98.724				
5.750	103.205	103.124	103.044	6.625	102.046	101.966	101.885	6.125	99.263	99.213	99.163	Non-Own	er		0.500
5.875	103.053	102.973	102.893									Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.559	103.479	103.399									Loan < \$5	OK (exception	only)	1.500
7.125	103.925	103.845	103.765									All FHA St	reamline Loans	s	0.250
												All FHA Re	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Higl	h Bal	RU	RAL HOU!	SING 30 Y	/R Fixed		USDA - Pric	e Adjustm	ents
₹ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					FICO >=78	30		0.000
5.250	101.789	101.571	101.304	6.250	98.672	98.631	98.588					FICO 740	- 779		0.000
5.375	101.873	101.848	101.773	6.375	98.894	98.852	98.809					FICO 700	- 739		0.125
5.500	102.385	102.360	102.285	6.500	99.179	99.138	99.095					FICO 680	- 699		0.250
5.625	102.673	102.648	102.573	6.625	99.368	99.327	99.284					FICO 660	- 679		0.375
5.750	102.062	101.982	101.902	6.750	99.431	99.389	99.347		No Curren	it Program [Data	FICO 640	- 659		0.875
5.875	101.741	101.660	101.580	6.875	99.624	99.582	99.539					FICO 620	- 639		1.500
7.000	102.247	102.167	102.086	7.000	99.782	99.740	99.697					CA Prope	rty		0.150
7.125	102.613	102.533	102.452	7.125	99.920	99.878	99.835					Loan < \$5	50K (exception))	1.500
7.250	101.151	101.070	100.990	7.250	99.770	99.667	99.561					All RD Ref	finance Loans		0.125
7.375	100.473	100.393	100.312									*Other St	. Adjustments i	may apply	
				<u> </u>								Ш			
						GOV	/ERN	IME	NTV	/A					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	./5		VA 30 YR	Fixed IRF	RRL
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					Rate	15-Day	30-Day	45-Day
5.000	101.318	101.238	101.108	6.000	101.966	101.749	101.481					6.000	101.966	101.749	101.481
5.125	101.622	101.542	101.412	6.125	102.323	102.106	101.838					6.125	102.323	102.106	101.838
5.250	101.530	101.450	101.369	6.250	102.402	102.184	101.916					6.250	102.402	102.184	101.916
5.375	101.444	101.364	101.283	6.375	102.565	102.540	102.465					6.375	102.565	102.540	102.465
5.500	101.877	101.797	101.717	6.500	103.038	103.013	102.937		No Curren	it Program [Data	6.500	103.038	103.013	102.937
5.625	102.046	101.966	101.885	6.625	103.435	103.410	103.335					6.625	103.435	103.410	103.335
				6.750	103.205	103.124	103.044					6.750	103.205	103.124	103.044
				6.875	103.053	102.973	102.893					6.875	103.053	102.973	102.893
				7.000	103.559	103.479	103.399					7.000	103.559	103.479	103.399
				7.125	103.925	103.845	103.765	 				7.125	103.925	103.845	103.765
١	VA 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM H	В	\	/A 30 YR F	ixed IRRR	L HB
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					Rate	15-Day	30-Day	45-Day
5.750	100.770	100.690	100.559	6.250	101.789	101.571	101.304	П				6.250	101.789	101.571	101.304
5.875	100.991	100.911	100.780	6.375	101.873	101.848	101.773					6.375	101.873	101.848	101.773
5.000	101.318	101.238	101.108	6.500	102.385	102.360	102.285	П				6.500	102.385	102.360	102.285
5.125	101.622	101.542	101.412	6.625	102.673	102.648	102.573	П				6.625	102.673	102.648	102.573
5.250	101.530	101.450	101.369	6.750	102.062	101.982	101.902	П	No Curren	it Program (Data	6.750	102.062	101.982	101.902
5.375	101.444	101.364	101.283	6.875	101.741	101.660	101.580	П				6.875	101.741	101.660	101.580
5.500	101.877	101.797	101.717	7.000	102.247	102.167	102.086					7.000	102.247	102.167	102.086
5.625	102.046	101.966	101.885	7.125	102.613	102.533	102.452					7.125	102.613	102.533	102.452
				7.250	101.151	101.070	100.990					7.250	101.151	101.070	100.990
				7.375	100.473	100.393	100.312					7.375	100.473	100.393	100.312
			VA Price	Adjustmen	ts										6,640
ICO>=74	.0		0.000	VA Loans			0.250								
ICO 680	- 739		0.125	Non-Owne	er		0.500	=			Divisio	T	-		-
ICO 660			0.250		unt \$50K < \$1		0.500		1	SE	RVING	INOS	E IM	4 1 SE	HAE
ICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	V & V	IRRA	LS	
FICO 620	- 639		3.000												
	م ا	ss Payee	Clause			ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		
			wy, Suite 27			0am - 5:00p nline Unitl 8		1	_ock Desk: (_	-		л, мо, nc, i		
	Kar	nsas City, M	O 64150		LOCK O	mile Ulliu 8	.oopiii C3 I	In	side Sales:	(816) 457	'-6300		SC, TN, TX	, VA, WA,W	l
			@ 2021	the same of the state of the		- NIN 41 C #2.41	201	f N 4	D	Only New S					



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
 10/16/2025
 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:	9/16/2025 9:5	56		
			NON-QM:	A PLU
Residentia	al 30 Yr Fixed		DSCR	
11.500	111.247	11.500	113.376	
11.375	110.997	11.375	113.110	
11.250	110.747	11.250	112.845	
11.125	110.497	11.125	112.579	
11.000	110.247	11.000	112.314	Full Do
10.875	109.997	10.875	112.048	
10.750	109.747	10.750	111.782	
10.625	109.497	10.625	111.517	
10.500	109.247	10.500	111.251	
10.375	108.997	10.375	110.985	
10.250	108.747	10.250	110.720	
10.125	108.497	10.125	110.454	
10.000	108.247	10.000	110.189	
9.875	107.997	9.875	109.923	Alt Do
9.750	107.747	9.750	109.657	
9.625	107.497	9.625	109.392	
9.500	107.247	9.500	109.126	
9.375	106.997	9.375	108.860	
9.250	106.747	9.250	108.595	
9.125	106.497	9.125	108.329	
9.000	106.247	9.000	108.064	I can Ci
8.875	105.997	8.875	107.782	Loan Siz
8.750	105.747	8.750	107.501	
8.625	105.497	8.625	107.220	
8.500	105.247	8.500	106.939	
8.375	104.997	8.375	106.657	
8.250	104.747	8.250	106.376	Loan Ty
8.125	104.465	8.125	106.094	LLPAs
8.000	104.184	8.000	105.813	
7.875	103.872	7.875	105.501	
7.750	103.559	7.750	105.188	
7.625	103.184	7.625	104.813	
7.500	102.809	7.500	104.438	
7.375	102.434	7.375	104.063	Propert
7.250	102.059	7.250	103.626	LLPAs
7.125	101.684	7.125	103.188	
7.000	101.309	7.000	102.688	
6.875	100.872	6.875	102.188	
6.750	100.434	6.750	101.626	Full Do LLPAs
6.625	99.934	6.625	101.063	LLITA
6.500	99.434	6.500	100.501	
6.375	98.872	6.375	99.876	Alt Do
6.250	98.309	6.250	99.188	EEF113
6.125	97.684	6.125	98.501	
6.000	97.059	6.000	97.813	
5.875	96.372	5.875	97.063	
5.750	95.684	5.750	96.313	
5.625	94.997	5.625	95.563	
5.500	94.310	5.500	94.813	

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

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		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	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	-0.230	-0.230	-0.500	-0.575	-0.625	-0.623	-0.750	-1.250	
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-1.230	
LLPAs	Multi Unit	-0.373	-0.373	-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	-0.123	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	-0.073
LLPAs	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	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-0.023	-1.000
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	- HYOL	0.000	0.000	0.000	0.000	-0.230	-0.373	-0.373		

	Salaried/Wage Earners				
Qualifying Income					
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				
Qualifying Income					
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 PnL	Alt-Doc			
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc			

Prepay Penalty Price									
Invest	or 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

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	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@ullinortgage.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	1
Rate	30 Day		Rate	30 Day	
6.375%	97.750		6.375%	99.150	
6.500%	99.000		6.500%	100.150	
6.625%	99.750		6.625%	100.775	
6.750%	100.375		6.750%	101.275	
6.875%	100.900		6.875%	101.775	
6.990%	101.330		6.990%	102.250	
7.125%	101.730		7.125%	102.700	
7.250%	102.105		7.250%	103.114	
7.375%	102.480		7.375%	103.544	
7.500%	102.805		7.500%	103.946	
7.625%	103.055		7.625%	104.305	
7.750%	103.305		7.750%	104.618	
7.875%	103.555		7.875%	104.993	
7.990%	103.805		7.990%	105.298	
8.125%	104.055		8.125%	105.602	
8.250%	104.305		8.250%	105.899	
8.375%	104.555		8.375%	106.196	
8.500%	104.805		8.500%	106.477	
8.625%	105.055		8.625%	106.759	
8.750%	105.305		8.750%	107.040	
8.875%	105.555		8.875%	107.321	
8.990%	105.805		8.990%	107.587	
9.125%	106.055		9.125%	107.852	
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

	Investor NQM 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

		Pr	ice Adjustm	ents				
		Reside	ntial NQN	1 LLPA	s			
			Full Doo					
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	+	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625		-2.000	-2.750	-3.500	-5.000	N/A	N/A
			atement ,					
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	_	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625		-2.000	-2.875	-3.750	-5.250	N/A	N/A
177	1		ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	_	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO			-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO			-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home			-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	_	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125		-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo		+	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor No Prepay	-0.250	_	-0.250 -2.000	-0.250 -2.000	-0.375 -2.000	-0.750 -2.000	N/A N/A	N/A N/A
1 Yr PPP	-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	N/A	N/A
3 Yr PPP	0.000		0.000	0.000	0.000	0.000	N/A N/A	N/A
4 Yr PPP	0.000	0.000	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	N/A
Loan Amt <\$1		0.023	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$2		0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1		0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2			-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3		+	-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
Asset Utilizat		_	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	_	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-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	-0.750	-0.750
			IQM LLF					
	DS	CR ≥ 1.00	x/3YrPr	ерау				
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	+	0.625	0.500	0.125	-0.250	-0.875	1
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	1
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	1
720	0.625	_	0.375	0.125	-0.375	-1.000	-2.500	1
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	1
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	1
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	1
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	ment - 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 Mortgage rity. ord = % of ame	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
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	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 sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 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% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 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% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 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.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 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 See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 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 See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 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-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 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% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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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
 10/16/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 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	112.047	111.422	110.672
9.875	111.797	111.172	110.422
9.750	111.547	110.922	110.172
9.625	111.297	110.672	109.922
9.500	111.047	110.422	109.672
9.375	110.797	110.172	109.422
9.250	110.547	109.922	109.172
9.125	110.297	109.672	108.922
9.000	110.047	109.422	108.672
8.875	109.797	109.172	108.422
8.750	109.547	108.922	108.172
8.625	109.297	108.672	107.922
8.500	109.047	108.422	107.672
8.375	108.797	108.172	107.422
8.250	108.547	107.922	107.172
8.125	108.238	107.613	106.863
8.000	107.929	107.304	106.554
7.875	107.621	106.996	106.246
7.750	107.294	106.669	105.919
7.625	106.949	106.324	105.574
7.500	106.586	105.961	105.211
7.375	106.204	105.579	104.829
7.250	105.803	105.178	104.428
7.125	105.380	104.755	104.005
7.000	104.937	104.312	103.562
6.875	104.473	103.848	103.098
6.750	103.990	103.365	102.615
6.625	103.488	102.863	102.113
6.500	102.966	102.341	101.591
6.375	102.424	101.799	101.049
6.250	101.866	101.793	100.551
6.125	101.290	100.798	100.048
6.000	100.698	100.279	99.529
5.875	100.088	99.745	98.995
5.750	99.462	99.198	98.448
5.625	98.822	98.638	97.888
5.500	98.166	98.041	97.291
5.375	97.494	97.369	96.619
5.250	96.808	96.683	95.933
5.125	96.108	95.983	95.233
5.000	95.393	95.268	94.518

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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		
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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
		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*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
Pro	Property LLPAs	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				

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



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

Lock Expirations
30 Days 10/16/2025

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

Effective: 9/16/2025 9:56

FIXED SECONDS

		INIVECTOR				
RES	DENTIAL	IN	VESTOR			
Rate	30 Day	Rate	30 Day			
12.625	113.875	13.375	112.875			
12.500	113.625	13.250	112.750			
12.375	113.375	13.125	112.625			
12.250	113.125	13.000	112.500			
12.125	112.875	12.875	112.375			
12.000	112.625	12.750	112.250			
11.875	112.375	12.625	112.000			
11.750	112.125	12.500	111.750			
11.625	111.875	12.375	111.500			
11.500	111.625	12.250	111.250			
11.375	111.375	12.125	111.000			
11.250	111.125	12.000	110.750			
11.125	110.875	11.875	110.500			
11.000	110.625	11.750	110.250			
10.875	110.375	11.625	110.000			
10.750	110.125	11.500	109.750			
10.625	109.875	11.375	109.500			
10.500	109.625	11.250	109.250			
10.375	109.375	11.125	109.000			
10.250	109.125	11.000	108.750			
10.125	108.750	10.875	108.500			
10.000	108.375	10.750	108.250			
9.875	108.000	10.625	108.000			
9.750	107.625	10.500	107.750			
9.625	107.250	10.375	107.500			
9.500	106.875	10.250	107.250			
9.375	106.500	10.125	106.875			
9.250	106.125	10.000	106.500			
9.125	105.750	9.875	106.125			
9.000	105.375	9.750	105.750			
8.875	105.000	9.625	105.375			
8.750	104.625	9.500	105.000			
8.625	104.125	9.375	104.625			
8.500	103.625	9.250	104.125			
8.375	103.125	9.125	103.625			
8.250	102.625	9.000	103.125			
8.125	102.125	8.875	102.625			
8.000	101.375	8.750	101.875			
7.875	100.625	8.625	101.125			
7.750	99.875	8.500	100.375			
7.625	99.125]				

	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)
FULL DOC	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
님	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш	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)
(12.0	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
Ä	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	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
_	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)
Ę	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
Ζ	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
Ħ	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
	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)			
ROP	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	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)		
5	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)		
OAN AMOUNT	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		
N N	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
 10/16/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/16/2025 9:56

FHA with DPA Seconds

30 Year Fixed							
Rate	15 Day	30 Day	45 Day				
7.875	100.758	100.700	100.325				
7.750	100.658	100.600	100.225				
7.625	99.867	99.809	99.434				
7.500	99.764	99.706	99.331				
7.375	99.651	99.593	99.218				
7.250	99.529	99.471	99.096				

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	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
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	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	10/1/2025	2 days	0.100
30 Days	10/16/2025	7 days	0.250
45 Days	10/31/2025	15 days	0.375
		30 days	0.625

Effective: 9/16/2025 9:56 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