

9/26/2025 10:00

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	10/11/2025	2 days	0.100
30 Days	10/26/2025	7 days	0.250
45 Days	11/10/2025	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	IVENTIONA	AL 30/25\	'R FIXED	CC	ONVENTIO	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 Y	R FIXED	CC	NVENTIO	VAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.506	99.508	99.447	5.250	99.710	99.618	99.525	5.000	99.341	99.297	99.270	5.125	97.812	97.767	97.309
5.875	100.162	100.111	100.002	5.375	100.235	100.142	100.049	5.125	99.653	99.609	99.582	5.250	98.026	97.981	97.523
6.000	100.683	100.632	100.523	5.500	99.972	99.880	99.793	5.250	99.947	99.903	99.875	5.375	98.226	98.181	97.722
6.125	101.176	101.125	101.067	5.625	100.494	100.401	100.315	5.375	100.225	100.181	100.154	5.500	98.420	98.376	98.317
6.250	101.182	101.130	101.072	5.750	100.985	100.892	100.806	5.500	100.666	100.622	100.595	5.625	98.620	98.577	98.518
5.375	101.633	101.582	101.523	5.875	101.450	101.358	101.272	5.625	100.936	100.892	100.865	5.750	98.950	98.920	98.879
5.500	102.127	102.076	102.017	6.000	100.999	100.898	100.811	5.750	101.227	101.183	101.155	5.875	99.151	99.121	99.079
5.625	102.512	102.461	102.402	6.125	101.463	101.363	101.275	5.875	101.491	101.446	101.419	6.000	99.605	99.575	99.533
5.750	102.440	102.401	102.351	6.250	101.900	101.799	101.712	6.000	101.759	101.715	101.688	6.125	99.802	99.772	99.730
5.875	102.893	102.854	102.804	6.375	102.289	102.188	102.100	6.125	102.021	101.976	101.949	6.250	100.202	100.176	100.143
00	NIV 00 VD	EIVED III	NI DAI		NIV 00 VD	EIVED III			2011/4EVB	EIVED III			NIV 40 VD	EIVED III	
Rate	15-Day	30-Day	45-Day	Rate	20 YR 15-Day	FIXED FIX 30-Day	45-Day	Rate	DNV 15 YR 15-Day	30-Day	5H BAL 45-Day	Rate	15-Day	30-Day	45-Day
<b>Sale</b> 5.875	99.590	99.539	99.280	5.875	99.621	99.590	99.539	6.250	98.566	98.530	98.489	6.250	98.566	98.530	98.489
5.000	100.040	99.989	99.730	6.000	100.071	100.040	99.989	6.375	98.759	98.723	98.682	6.375	98.759	98.723	98.682
5.125	100.046	100.394	100.336	6.125	100.477	100.446	100.394	6.500	98.939	98.904	98.862	6.500	98.939	98.904	98.862
5.250	100.763	100.334	100.550	6.250	100.477	100.763	100.334	6.625	99.130	99.095	99.053	6.625	99.130	99.095	99.053
5.375	101.142	101.091	101.032	6.375	101.173	101.142	101.091	6.750	99.269	99.234	99.192	6.750	99.269	99.234	99.192
5.500	101.521	101.470	101.411	6.500	101.552	101.521	101.470	6.875	99.408	99.373	99.331	6.875	99.408	99.373	99.331
5.625	101.852	101.800	101.742	6.625	101.883	101.852	101.800	7.000	99.523	99.487	99.446	7.000	99.523	99.487	99.446
5.750	101.503	101.464	101.414	6.750	101.511	101.503	101.464	7.125	99.630	99.594	99.553	7.125	99.630	99.594	99.553
5.875	101.786	101.747	101.697	6.875	101.794	101.786	101.747	7.250	99.542	99.457	99.359	7.250	99.542	99.457	99.359
7.000	102.064	102.026	101.975	7.000	102.072	102.064	102.026	Ш							
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS	;		SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	unds (Non-CA)		0.250
												No Impou	unds (CA Only)		0.150
													ier, LTV <= 75		2.125
												1	er, LTV 75.01-8	30	3.375
													ier, LTV > 80		4.125
	No Current	Program D	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, L1			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
				II								Loan < \$5	OK (exception	only)	1.500
				<b></b>				<b> </b>				┨├──			
	مد	ss Payee	Clause	Ш	عاد	ck Desk I	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	nail: locks@		ge.com	AR. AZ C	Approv A, CO, FL, GA		N. KS. KY L
		, 0	kwy, Suite 27		l l	0am - 5:00			Lock Desk: (		_	1 ' '	л, со, г., с, . лN, MO, NC,		
		nsas City, M			Lock O	nline Unitl 8	::00pm CST		nside Sales:	•				, va, wa,w	
			© 2021	United Fide	ity Funding Cor	p. NMIS#34	381. Intended				r distribution to	consumers			



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Effective:	9,	/26/2025 10:	:00				Effective: 9/26/2025 10:00								
						Con	form	ning	LLPA	\s					
	Durck	acca Mon	ev Loans	LLDA	by Crodit						Refinance	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	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orean 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			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Add	litional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Fulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	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%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score	. 20/		cable for	_		_				Loans to first-tin				income ≤10 igh-cost are	
> = 700	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ins meeting	<u>′</u>		<u> </u>	as
≥ = 780 760 – 779	0.000%	0.000%	0.000%	_	0.875%		0.750%	_	0.375% 0.625%	Los	ins meeting	Duty to C	berve requ	licilicilis	
740 – 759	0.000%	0.000%					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%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%	•					
660 – 679	0.000%	0.125%	1.125%						2.125%	•					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
	nal LLPA														
Loan Feature				L	.TV Rang	е									
Adjustable-rate	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance							4 0000/	4 0000/	4 0000/	I					
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
fixed-rate High-balance ARM Subordinate	0.500%	0.500% 1.250%	0.750% 1.500%			_		2.750%							



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	9: 9	9/26/2025 1	5.00							VW.UFFEAC					
			GOVI	ERNI	MEN	T FH	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	99.597	99.590	99.532	5.375	97.424	97.363	97.303	FICO 740	- 779		0.000
3.375	99.664	99.581	99.448	5.375	99.668	99.661	99.603	5.500	98.005	97.944	97.884	FICO 680	- 739		0.125
.500	100.211	100.128	99.995	5.500	100.064	100.056	99.998	5.625	98.533	98.472	98.412	FICO 660			0.250
5.625	100.731	100.648	100.515	5.625	100.475	100.467	100.410	5.750	97.572	97.526	97.481	FICO 640	- 659		0.500
5.750	101.173	101.128	101.032	5.750	100.768	100.695	100.573	5.875	98.113	98.067	98.022	FICO 620	- 639		1.500
.875	101.168	101.123	101.028	5.875	101.000	100.928	100.805	6.000	98.622	98.576	98.531				
5.000	101.713	101.667	101.572	6.000	101.337	101.264	101.142	6.125	99.073	99.028	98.983	Non-Own	er		0.500
5.125	102.184	102.138	102.043	6.125	101.651	101.578	101.456					Loan Amo	ount \$50K < \$1	.00K	0.500
5.250	102.249	102.203	102.108	6.250	101.333	101.113	100.894					Loan < \$5	OK (exception o	only)	1.500
5.375	102.207	102.134	102.012	6.375	101.250	101.031	100.812						reamline Loans		0.250
-					14.45.45						(D. El.		efinance Loans		0.125
	HA 30 YR I				HA 15 YR I			RU	RAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					FICO >=78			0.000
.250	101.636	101.591	101.496	6.250	98.566	98.530	98.489					FICO 740			0.000
.375	101.515	101.442	101.319	6.375	98.759	98.723	98.682					FICO 700			0.125
5.500	101.998	101.926	101.803	6.500	98.939	98.904	98.862					FICO 680			0.250
5.625 5.750	102.296	102.224	102.101	6.625	99.130	99.095	99.053		No Corre	t Drogene 5	)ata	FICO 660			0.375
i.750 i.875	102.352 102.027	102.329 102.004	102.307 101.981	6.750	99.269 99.408	99.234 99.373	99.192 99.331		NO Curren	t Program [	vald	FICO 640			0.875
7.000	102.027	102.004	101.981	7.000	99.408	99.373	99.331					CA Proper			1.500 0.150
7.125	102.437	102.414	102.331	7.125	99.630	99.594	99.553					11	60K (exception)	١	1.500
7.250	101.422	101.385	101.347	7.250	99.542	99.457	99.359					11	inance Loans	)	0.125
7.375	100.657	100.619	100.581	17.230	33.342	33.437	33.333						. Adjustments i	may annly	0.125
.575	100.037	100.013	100.501	i								Otherst	. Aujustinents i	пау арргу	
						$\sim$	/CDNI	N A C	LT \	/ A		11			
							<u>ERN</u>	IVIE							
ate		YR Fixed	45 Days	D-4-		YR Fixed 30-Day	45 Days		VA 5/1	ARM 1/1	/5	Rate	VA 30 YR		KL 45-Dav
.000	<b>15-Day</b> 101.337	<b>30-Day</b> 101.264	<b>45-Day</b> 101.142	Rate   5.500	<b>15-Day</b> 100.211	100.128	<b>45-Day</b> 99.995					5.500	<b>15-Day</b> 100.211	<b>30-Day</b> 100.128	99.995
5.125	101.651	101.578	101.142	5.625	100.731	100.128	100.515					5.625	100.731	100.128	100.515
5.250	101.333	101.378	100.894	5.750	101.173	101.128	101.032					5.750	101.173	101.128	101.032
5.375	101.250	101.031	100.812	5.875	101.168	101.123	101.028					5.875	101.168	101.123	101.028
5.500	101.699	101.480	101.261	6.000	101.713	101.667	101.572		No Curren	t Program [	Data	6.000	101.713	101.667	101.572
.625	101.873	101.654	101.434	6.125	102.184	102.138	102.043					6.125	102.184	102.138	102.043
				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					6.500	102.651	102.578	102.455
				6.625	103.059	102.986	102.864	l I				6.625	103.059	102.986	102.864
				1								0.025	103.035		
- 1												0.025	103.035	102.500	
	/A 15 YR F				/A 30 YR F				VA 5/	1 ARM HI	3	\	/A 30 YR F	ixed IRRR	L HB
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		VA 5/	1 ARM HI	3	Rate	/A 30 YR F 15-Day	ixed IRRR 30-Day	L HB 45-Day
.750	<b>15-Day</b> 100.768	<b>30-Day</b> 100.695	<b>45-Day</b> 100.573	<b>Rate</b> 6.250	<b>15-Day</b> 101.636	<b>30-Day</b> 101.591	<b>45-Day</b> 101.496		VA 5/	1 ARM HI	3	Rate 6.250	/A 30 YR F 15-Day 101.636	ixed IRRR 30-Day 101.591	L HB 45-Day 101.496
ate .750 .875	<b>15-Day</b> 100.768 101.000	<b>30-Day</b> 100.695 100.928	<b>45-Day</b> 100.573 100.805	<b>Rate</b> 6.250 6.375	<b>15-Day</b> 101.636 101.515	<b>30-Day</b> 101.591 101.442	<b>45-Day</b> 101.496 101.319		VA 5/	1 ARM HI	3	Rate 6.250 6.375	/A 30 YR F 15-Day 101.636 101.515	ixed IRRR 30-Day 101.591 101.442	L HB 45-Day 101.496 101.319
.750 .875 .000	<b>15-Day</b> 100.768 101.000 101.337	<b>30-Day</b> 100.695 100.928 101.264	<b>45-Day</b> 100.573 100.805 101.142	Rate 6.250 6.375 6.500	<b>15-Day</b> 101.636 101.515 101.998	<b>30-Day</b> 101.591 101.442 101.926	<b>45-Day</b> 101.496 101.319 101.803		VA 5/	1 ARM HI	3	Rate 6.250 6.375 6.500	/A 30 YR F 15-Day 101.636 101.515 101.998	ixed IRRR 30-Day 101.591 101.442 101.926	L HB 45-Day 101.496 101.319 101.803
i.750 i.875 i.000 i.125	15-Day 100.768 101.000 101.337 101.651	30-Day 100.695 100.928 101.264 101.578	<b>45-Day</b> 100.573 100.805 101.142 101.456	Rate 6.250 6.375 6.500 6.625	<b>15-Day</b> 101.636 101.515 101.998 102.296	30-Day 101.591 101.442 101.926 102.224	<b>45-Day</b> 101.496 101.319 101.803 102.101					Rate 6.250 6.375 6.500 6.625	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296	ixed IRRR 30-Day 101.591 101.442 101.926 102.224	L HB 45-Day 101.496 101.319 101.803 102.101
i.750 i.875 i.000 i.125 i.250	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	15-Day 101.636 101.515 101.998 102.296 102.352	30-Day 101.591 101.442 101.926 102.224 102.329	45-Day 101.496 101.319 101.803 102.101 102.307			1 ARM HI		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	45-Day 101.496 101.319 101.803 102.101 102.307
3.750 5.875 5.000 5.125 5.250 5.375	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	<b>45-Day</b> 100.573 100.805 101.142 101.456	Rate 6.250 6.375 6.500 6.625 6.750 6.875	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	<b>45-Day</b> 101.496 101.319 101.803 102.101					Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027	ixed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004	45-Day 101.496 101.319 101.803 102.101 102.307 101.981
.750 .875 .000 .125 .250 .375	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	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391					Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437	ixed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391
ate .750 .875 .000 .125 .250 .375	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	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	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771					Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816	ixed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771
.750 .875 .000 .125 .250 .375	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 7.125 7.250	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347					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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422	ixed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347
.750 .875 .000 .125 .250 .375	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 7.125	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	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771					Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347
3.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625	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	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 7.250 7.375	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581	n				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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625	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	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 VA Price A	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581					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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.873	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 VA Price A 0.000 0.125	Rate 6.250 6.375 6.500 6.625 6.75 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581			t Program (	Data	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.229 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625	15-Day 100.768 101.000 101.337 101.651 101.333 101.250 101.873	30-Day 100.695 100.928 101.264 101.578 101.113 101.031 101.480	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 VA Price A 0.000 0.125 0.250	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657 ts	30-Day 101.591 101.442 101.926 102.229 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581			t Program (	Data Pring	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581
3.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	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	45-Day 100.573 100.805 101.142 101.456 100.812 101.261 101.434 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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.229 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581			t Program (	Data Pring	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581
.750 .875 .000 .125 .250 .375 .500 .625	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	45-Day 100.573 100.805 101.142 101.456 100.894 100.812 101.261 101.434 VA Price A 0.000 0.125 0.250	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657 ts	30-Day 101.591 101.442 101.926 102.224 102.229 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581			t Program (	Data Pring	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581
.750 .875 .000 .125 .250 .375 .500 .625 	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  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 Amou	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657 ts	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.771 101.347 100.581 0.250 0.500 0.500		No Curren	t Program D	Data Pring	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 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581
6.750 6.875 6.000 6.125 6.250 6.250 6.250 6.625 6.625 6.625 6.625	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  VA Price A 0.000 0.125 0.250 2.000 3.000 Clause	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 < \$50	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657 ts	30-Day 101.591 101.442 101.926 102.224 102.229 102.004 102.414 102.794 101.385 100.619	45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581	Em	No Curren	SE tact Us	PVING VA	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.255 7.375	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	ixed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.771 101.347 100.581
1.00 (1.00 ) (	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  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 Amou Loan < \$50	15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657 ts	30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	101.496 101.319 101.803 102.101 102.307 101.981 102.391 102.771 101.347 100.581 0.250 0.500 1.500	ı	No Curren	SE	R VING VA	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.636 101.515 101.998 102.296 102.352 102.027 102.437 102.816 101.422 100.657	ixed IRRR 30-Day 101.591 101.442 101.926 102.224 102.329 102.004 102.414 102.794 101.385 100.619	L HB 45-Day 101.496 101.319 101.803 102.101 102.307 101.981 102.771 101.347 100.581



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
 10/26/2025
 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:	9/26/2025 10:	:00	
			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
5.750	95.824	5.750	95.781

	Max Price	103.000	103.000	103.000
	Max Price	103.000	103.000	
- 1	Min Price	99.500	99,500	99,500
ı	Residential	Full Doc	Alt Doc	Inv W/PPP
	94.449	5.500		94.281
	95.137	5.625		95.031
	95.824	5.750		95.781

99.500

103.500

99.500

104.000

99.500

104.500

5.625 5.500

Min Price

99.500

103.000

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	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	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 >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	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
	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	0.075
	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 LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
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		

Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Do
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							
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@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

Loc	k Expirations	Lock Extens	ions
Days	10/26/2025	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-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
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	Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	1	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	1	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	M	lax Price (No	Prepay)	99.500

		Inve	stor NQN	1 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			
FICO-ITY		60	Full Doo		75	00	or	00
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250
720			0.300	0.375				
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
000	1.023		atement			3.000	14/74	14//1
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
		Reside	ntial NQN	1 LLPA	s			
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A
1099 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750
1033			IOM LLF		5.500	0.500	3.730	5.750
	DSC	R ≥ 1.00	x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	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, max LTV 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 th						
· ,		Qualify over th	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 Mortgagority. ord = % 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
ax Cash Out District Control C	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
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Max Cash Out Io Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cove payoff of further claily; Standadiee structual Prepayor Non Own payoff of further claily; Standadiee structual Prepayor Non Own payoff of death of the further claim o	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%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 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  ceipt.  erty. 6 stepdown fee structure; Ol  another structure; Ol
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 d to a structural Prepayr On the structu	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	10/26/2025	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 Balance	Agency Jumbo	Agency Balance										
Rate	FIX 30	FIX 30	FIX 30			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
10.000	111.667	111.042	110.292			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
9.875	111.417	110.792	110.042			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
9.750	111.167	110.542	109.792		D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
9.625	110.917	110.292	109.542		Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
9.500	110.667	110.042	109.292		Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
9.375	110.417	109.792	109.042			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
9.250	110.167	109.542	108.792			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
9.125	109.917	109.292	108.542			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
9.000	109.667	109.042	108.292			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
8.875	109.417	108.792	108.042		Hardend Cook Cod	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
8.750	109.167	108.542	107.792		Limited Cash-Out Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
8.625	108.917	108.292	107.542		Keililalice	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
8.500	108.667	108.042	107.292			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
8.375	108.417	107.792	107.042			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
8.250	108.167	107.542	106.792			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	107.873	107.248	106.498			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	107.579	106.954	106.204			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
7.875	107.286	106.661	105.911		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	106.974	106.349	105.599			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
7.625	106.644	106.019	105.269			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	106.296	105.671	104.921			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	105.929	105.304	104.554				•						
7.250	105.543	104.918	104.168			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
7.125	105.135	104.510	103.760			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
7.000	104.707	104.082	103.332			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
6.875	104.258	103.633	102.883		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	103.789	103.164	102.414	Purchase Money			0.000						
6.625	103.299	102.674	101.924	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
6.500	102.788	102.163	101.413	Cash-Out Refinance		rigit balance rinea mate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
6.375	102.257	101.644	100.894			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
6.250	101.708	101.163	100.413		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
6.125	101.141	100.667	99.917		riopeity zzirio	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
6.000	100.556	100.156	99.406			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	0.500	0.500
5.875	99.954	99.628	98.878			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
5.750	99.336	99.028	98.337		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
5.625	98.702	98.533	97.783			Dii Katio > 40%	0.000	0.000	0.000	0.000	0.000		
5.500	98.702	98.533	97.783	Cash-Out Refinance	Agoncy lumbe	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
5.375	97.388			Casil-Out Refinance	Agency Jumbo Balances*	nigh Balance Fixeu - Kate	-1.230	-1.230	-1.500	-1.500	0.000		
5.375		97.263 96.583	96.513		Dalances	2. 4 Unit Droposty	0.000	0.000	-0.375	0.275	0.635		
	96.708		95.833		D	2 - 4 Unit Property	0.000	0.000		-0.375	-0.625		
5.125	96.013	95.888	95.138		Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
5.000	95.304	95.179	94.429			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
												00.04.05	
					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	
					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
						Duraman Matas							
						Program Notes							
					Program Name	Non-Agency Investor/2nd Home							
					Min Loan Amt	150k							

	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,	1	1 1	
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
 Lock Extensions

 30 Days
 10/26/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 9/26/2025 10:00

# **FIXED SECONDS**

RES	IDENTIAL
Rate	30 Day
2.500	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	103.250
8.250	102.750
8.125	
	101.750
8.000	101.125
7.875	100.500
7.750	99.750
7.625	99.000
7.500	98.250

				RES	IDENTIAL PRIC	E 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)
()	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
FULL DOC	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
금	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)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	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)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	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
Ā	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
Ē	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)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	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 E	Lock Extensions		
30 Days	10/26/2025	2 days	0.100		
		7 days	0.250		
		15 days	0.375		
		30 days	0.635		

Effective: 9/26/2025 10:00

# 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	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	10/11/2025	2 days	0.100
30 Days	10/26/2025	7 days	0.250
45 Days	11/10/2025	15 days	0.375
		30 days	0.625

Effective: 9/26/2025 10:00

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 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

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