

5/23/2025 10:22

Effective:

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

l	ock Expirations	Lock Exten	sions
15 Days	6/7/2025	2 days	0.100
30 Days	6/22/2025	7 days	0.250
45 Days	7/7/2025	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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CUI	$\Lambda \Lambda$	ΈN	ITIO	עעוי	ΆL

CON	IVENTION	AL 30/25Y	'R FIXED	CC	ONVENTION	NAL 20 YR	FIXED	CC	NVENTIO	NAL 15 YF	R FIXED	CO	NVENTION	IAL 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
6.125	97.939	98.001	97.920	6.000	99.216	99.105	99.022	5.750	100.022	99.911	99.833	5.875	99.989	99.958	99.828
6.250	98.519	98.512	98.429	6.125	99.724	99.614	99.530	5.875	100.426	100.395	100.266	6.000	100.249	100.217	100.088
6.375	99.085	99.052	98.977	6.250	100.203	100.093	100.009	6.000	100.691	100.660	100.530	6.125	100.607	100.565	100.435
6.500	99.689	99.643	99.497	6.375	100.644	100.533	100.450	6.125	100.944	100.902	100.772	6.250	101.039	100.997	100.867
6.625	100.133	100.105	100.017	6.500	100.425	100.300	100.209	6.250	101.372	101.330	101.201	6.375	101.455	101.413	101.284
6.750	100.600	100.618	100.529	6.625	100.868	100.743	100.653	6.375	101.891	101.849	101.720	6.500	101.686	101.644	101.514
6.875	101.091	101.094	101.006	6.750	101.279	101.154	101.064	6.500	102.128	102.086	101.957	6.625	101.913	101.871	101.741
7.000	101.642	101.582	101.449	6.875	101.662	101.537	101.447	6.625	102.341	102.299	102.170	6.750	102.047	102.015	101.886
7.125	101.959	101.895	101.812	7.000	101.930	101.858	101.797	6.750	102.380	102.349	102.220	6.875	102.453	102.422	102.293
7.250	102.396	102.327	102.249	7.125	102.354	102.295	102.239	6.875	102.892	102.860	102.731	7.000	102.659	102.628	102.498
CC	NIV 20 VD	EIVED LIIC	TI DAI	C	NIV 20 VD	EIVED LIIC	TI DAI	C.C.	NIV 1E VD	EIVED LIV	CLUDAL	66	NIV 10 VD	EIVED LIIC	LLDAL
Rate	DNV 30 YR I 15-Day	30-Day	45-Day	Rate	DNV 20 YR 15-Day	30-Day	45-Day	Rate	0NV 15 YR 15-Day	30-Day	45-Day	Rate	NV 10 YR I 15-Day	30-Day	45-Day
6.500	99.500	99.455	99.308	6.500	99.329	99.283	99.137	6.250	99.180	99.138	99.008	6.250	98.774	98.732	98.603
6.625	99.820	99.774	99.627	6.625	99.774	99.679	99.564	6.375	99.615	99.573	99.443	6.375	99.108	99.066	98.937
6.750	99.331	99.270	99.285	6.750	99.331	99.235	99.120	6.500	99.811	99.769	99.640	6.500	99.373	99.331	99.202
6.875	99.906	99.845	99.717	6.875	99.802	99.741	99.579	6.625	99.980	99.938	99.809	6.625	99.615	99.573	99.444
7.000	100.457	100.396	100.234	7.000	100.254	100.193	100.031	6.750	99.877	99.846	99.717	6.750	99.472	99.441	99.312
7.125	100.719	100.659	100.496	7.125	100.513	100.452	100.316	6.875	100.306	100.275	100.146	6.875	99.799	99.768	99.638
7.250	100.807	100.733	100.712	7.250	100.712	100.632	100.519	7.000	100.469	100.437	100.308	7.000	100.030	99.998	99.869
7.375	101.158	101.090	101.076	7.375	101.007	100.927	100.814	7.125	100.603	100.572	100.442	7.125	100.247	100.216	100.086
7.500	101.481	101.427	101.345	7.500	101.258	101.204	101.049	7.250	98.317	98.204	98.090	7.250	98.317	98.204	98.090
7.625	101.731	101.677	101.515	7.625	101.506	101.452	101.290					Ш			
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	10/6 ARM	S		Misc Price	Adjustme	
												l	inds (Non-CA)		0.250
													inds (CA Only)		0.150
													er, LTV <= 75		2.125
												I	er, LTV 75.01-8	60	3.375
													er, 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, LT			0.750
												FICO < 66			0.500
												l	\$50K < \$100K	1.)	0.500
												Loan < \$5	OK (exception o	only)	1.500
				-				-				+			
	Lo	ss Payee	Claus <u>e</u>		Lo	ck Desk H	lours		Con	tact Us			Approve	ed States	
			Corp ISAOA AT	IMA				Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA,		I, KS, KY, LA,
	1300 NW	/ Briarcliff Pl	wy, Suite 275	5	I .	0am - 5:00p nline Unitl 8		l	ock Desk: (816) 457-6	5440	ME, MI, N	1N, MO, NC, 1	NE, NH, NM,	NV, OK, OH,
	Kar	nsas City, M	O 64150		LUCK OI	mile Olliu 6	.oopiii C31	In	side Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,WI	
			@ 2021.1	Inited Fide	lity Funding Cor	n NIMI C #24:	201 Intended t	or Mortgage	Drofossionals	Only Not for	r distribution to	concumors			



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		30 days	0.625		

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Effective:	5,	/23/2025 10	:22							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\s					
	Purch	assa Mor	nev Loans	-1104	hy Cradit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase mor	iey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annli	cable for		TV Rang		r than 15	voore		Credit Score			LTV Rang	ge for all loans	
Credit Score	>0%	>30%	cable for >60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739 700 – 719			0.250%							720 – 739 700 – 719	0.375% 0.375%		1.375% 1.625%	2.000% 2.625%	2.750% 3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%					1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639 Additional L	0.375%		3.375%		5.125%
Ado	litional LL	.PAs by L	_oan Attri	ibute App	olicable to	Purcha	se Money	/ Loans		Additional	LPAS DY L	Refinan		ilcable to t	Jasii-Out
				L	TV Rang	e							LTV Rang	ie	
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			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%					4.125%		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	0.500%	0.500%	0.500%	0.500%	0.500%
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%						
<u> </u>	Limited	Cash-ou	ıt Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans
				L	.TV Rang	е					Но	meReady	® loans		
Credit Score		Appli	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	ne homebu	yers with	qualifying	income ≤1	00% area
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	eas
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	1					
Additio	nal LLPA	s by Loa	n Attribu	te Applic	able to Li	mited Ca	sh-out R	efinance	s						
Loan Feature					TV Rang										
A !!	<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%	1					
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%						
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%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						

financing



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 Lock Extensions

 15 Days
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	: 5	/23/2025 1	J:22							/W.UFFEAG					
		(GOV	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
6.000	99.888	99.670	99.484	5.875	100.284	100.242	100.112	5.375	97.214	97.151	96.989	FICO 740	- 779		0.000
5.125	100.394	100.239	100.077	6.000	100.825	100.783	100.654	5.500	97.205	97.142	97.106	FICO 680	- 739		0.125
5.250	100.869	100.818	100.655	6.125	101.364	101.322	101.193	5.625	97.735	97.701	97.668	FICO 660			0.250
5.375	101.195	101.111	100.977	6.250	101.892	101.850	101.721	5.750	97.664	97.601	97.439	FICO 640	- 659		0.500
5.500	101.670	101.586	101.452	6.375	101.295	101.263	101.134	5.875	97.903	97.870	97.836	FICO 620	- 639		1.500
6.625	102.243	102.159	102.026	6.500	101.797	101.766	101.637	6.000	98.491	98.458	98.424				
6.750	102.574	102.532	102.490	6.625	102.309	102.277	102.148	6.125	99.010	98.977	98.943	Non-Own	er		0.500
6.875	102.587	102.545	102.503	6.750	102.808	102.777	102.648	6.250	97.624	97.561	97.399	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.088	103.046	103.004	ll .								Loan < \$5	OK (exception o	only)	1.500
7.125	103.506	103.464	103.422	<u> </u>				l				All FHA St	reamline Loans	S	0.250
													efinance Loans		0.125
	HA 30 YR I				HA 15 YR I				RAL HOUS				USDA - Pric	e Adjustmo	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
6.250	100.281	100.230	100.068	6.250	97.617	97.575	97.446	6.250	100.919	100.868	100.705	FICO 740	- 779		0.000
5.375	100.502	100.418	100.285	6.375	97.543	97.446	97.352	6.375	100.845	100.778	100.616	FICO 700	- 739		0.125
6.500	101.017	100.933	100.800	6.500	97.785	97.688	97.594	6.500	101.451	101.384	101.222	FICO 680	- 699		0.250
6.625	101.481	101.397	101.263	6.625	98.034	98.002	97.873	6.625	101.975	101.908	101.746	FICO 660			0.375
6.750	101.698	101.632	101.469	6.750	98.533	98.502	98.373	6.750	102.492	102.426	102.263	FICO 640			0.875
6.875	101.274	101.233	101.191	6.875	98.224	98.175	98.119	6.875	101.971	101.937	101.790	FICO 620			1.500
7.000	101.776	101.734	101.692	7.000	98.388	98.340	98.283	7.000	102.538	102.503	102.356	CA Prope	rty		0.150
7.125	102.193	102.151	102.110	7.125	98.535	98.486	98.429	7.125	103.085	103.051	102.904	I — —	OK (exception))	1.500
7.250	102.316	102.282	102.135	7.250	98.317	98.204	98.090	7.250	103.566	103.532	103.385	All RD Ref	inance Loans		0.125
7.375	101.071	101.035	100.873	<u> </u>				7.375	102.833	102.798	102.635	*Other St	. Adjustments i	may apply	
				<u> </u>								Ш			
					(GOV	ERN	ME	NTV	Ά					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1,	/5		VA 30 YR	Fixed IRR	RL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	100.825	100.783	100.654	6.000	99.888	99.670	99.484	5.750	97.664	97.601	97.439	6.000	99.888	99.670	99.403
6.125	101.364	101.322	101.193	6.125	100.394	100.239	100.077	5.875	97.654	97.591	97.429	6.125	100.394	100.177	99.909
6.250	101.892	101.850	101.721	6.250	100.869	100.818	100.655	6.000	97.641	97.578	97.416	6.250	100.616	100.399	100.131
6.375	101.295	101.263	101.134	6.375	101.195	101.111	100.977	6.125	97.634	97.571	97.409	6.375	101.195	101.111	100.977
6.500	101.797	101.766	101.637	6.500	101.670	101.586	101.452	6.250	97.624	97.561	97.399	6.500	101.670	101.586	101.452
6.625	102.309	102.277	102.148	6.625	102.243	102.159	102.026					6.625	102.243	102.159	102.026
6.750	102.808	102.777	102.648	6.750	102.574	102.532	102.490					6.750	102.574	102.532	102.490
				6.875 7.000	102.587	102.545 103.046	102.503 103.004					6.875 7.000	102.587 103.088	102.545	102.503
				7.125	103.088 103.506		103.004					7.125		103.046	103.004 103.422
				7.125	103.506	103.464	105.422	-				7.125	103.506	103.464	103.422
	/A 15 YR F				/A 30 YR F				VA 5/:	L ARM HE	}	1	/A 30 YR F	ixed IRRR	
Rate	15-Day	30-Day	45-Day	Rate	15-Day										
5.750		_		11	•	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
	99.786	99.719	99.602	6.250	100.281	100.230	100.068	6.125	97.334	97.271	97.109	Rate 6.250	100.281	30-Day 100.230	100.068
	100.073	100.006	99.889	6.375	100.281 100.502	100.230 100.418	100.068 100.285	11	•	•	•	Rate 6.250 6.375	100.281 100.502	30-Day 100.230 100.418	100.068 100.285
5.000	100.073 100.449	100.006 100.382	99.889 100.265	6.375 6.500	100.281 100.502 101.017	100.230 100.418 100.933	100.068 100.285 100.800	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500	100.281 100.502 101.017	30-Day 100.230 100.418 100.933	100.068 100.285 100.800
5.000 5.125	100.073 100.449 100.799	100.006 100.382 100.732	99.889 100.265 100.615	6.375 6.500 6.625	100.281 100.502 101.017 101.481	100.230 100.418 100.933 101.397	100.068 100.285 100.800 101.263	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625	100.281 100.502 101.017 101.481	30-Day 100.230 100.418 100.933 101.397	100.068 100.285 100.800 101.263
5.000 5.125 5.250	100.073 100.449 100.799 100.728	100.006 100.382 100.732 100.686	99.889 100.265 100.615 100.644	6.375 6.500 6.625 6.750	100.281 100.502 101.017 101.481 101.698	100.230 100.418 100.933 101.397 101.632	100.068 100.285 100.800 101.263 101.469	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750	100.281 100.502 101.017 101.481 101.698	30-Day 100.230 100.418 100.933 101.397 101.632	100.068 100.285 100.800 101.263 101.469
5.000 5.125 5.250 6.375	100.073 100.449 100.799 100.728 100.699	100.006 100.382 100.732 100.686 100.657	99.889 100.265 100.615 100.644 100.615	6.375 6.500 6.625 6.750 6.875	100.281 100.502 101.017 101.481 101.698 101.274	100.230 100.418 100.933 101.397 101.632 101.233	100.068 100.285 100.800 101.263 101.469 101.191	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875	100.281 100.502 101.017 101.481 101.698 101.274	30-Day 100.230 100.418 100.933 101.397 101.632 101.233	100.068 100.285 100.800 101.263 101.469 101.191
6.000 6.125 6.250 6.375 6.500	100.073 100.449 100.799 100.728 100.699 101.175	100.006 100.382 100.732 100.686 100.657 101.133	99.889 100.265 100.615 100.644 100.615 101.091	6.375 6.500 6.625 6.750 6.875 7.000	100.281 100.502 101.017 101.481 101.698 101.274 101.776	100.230 100.418 100.933 101.397 101.632 101.233 101.734	100.068 100.285 100.800 101.263 101.469 101.191 101.692	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	100.281 100.502 101.017 101.481 101.698 101.274 101.776	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734	100.068 100.285 100.800 101.263 101.469 101.191 101.692
5.875 6.000 6.125 6.250 6.375 6.500 6.625	100.073 100.449 100.799 100.728 100.699 101.175 101.369	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286	6.375 6.500 6.625 6.750 6.875 7.000 7.125	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110
6.000 6.125 6.250 6.375 6.500 6.625	100.073 100.449 100.799 100.728 100.699 101.175	100.006 100.382 100.732 100.686 100.657 101.133	99.889 100.265 100.615 100.644 100.615 101.091	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135
6.000 6.125 6.250 6.375 6.500 6.625	100.073 100.449 100.799 100.728 100.699 101.175 101.369	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286	6.375 6.500 6.625 6.750 6.875 7.000 7.125	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151	100.068 100.285 100.800
6.000 6.125 6.250 6.375 6.500	100.073 100.449 100.799 100.728 100.699 101.175 101.369	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135
5.000 5.125 6.250 5.375 5.500 6.625 5.750	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135	6.125	97.334	97.271	97.109	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135
6.000 6.125 6.250 6.375 6.500 6.625 6.750	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873	6.125	97.334	97.271 97.261	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873
6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO>=740 FICO 680 -	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373 VA Price A	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873	6.125	97.334	97.271 97.261	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873
6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO>=740 FICO 680 -	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373 VA Price J 0.000 0.125 0.250 2.000	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.115 100.873	6.125	97.334	97.271 97.261	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873
5.000 5.125 5.250 6.375 6.500 6.625 6.750 FICO>=740 FICO 680 -	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373 VA Price A 0.000 0.125	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873	6.125	97.334	97.271 97.261	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873
5.000 5.125 5.250 5.375 5.500 5.625 5.750 FICO>=740 FICO 680 - FICO 660 - FICO 6	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327 98.502	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373 VA Price J 0.000 0.125 0.250 2.000 3.000	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	100.230 100.418 100.933 101.397 101.632 101.233 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 102.135 100.873	6.125	97.334	97.271 97.261	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873
6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO >=740 FICO 680 - FICO 640 - FICO 620 -	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327 98.502	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373 VA Price A 0.000 0.125 0.250 2.000 3.000 Clause	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071 ts	100.230 100.418 100.933 101.397 101.632 101.233 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873	6.125	97.334 97.324	97.271 97.261	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135
6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO>=740 FICO 680 - FICO 660 - FICO 620 - 1	100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.533	100.006 100.382 100.732 100.686 100.657 101.133 101.327 98.502 ss Payee	99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.373 VA Price J 0.000 0.125 0.250 2.000 3.000	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	100.281 100.502 101.017 101.481 101.698 101.274 102.193 102.316 101.071 ts er Lo 8:3	100.230 100.418 100.933 101.397 101.632 101.233 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 102.135 100.873	6.125 6.250	97.334	97.271 97.261 SEI	97.109 97.099	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	100.281 100.502 101.017 101.481 101.698 101.274 101.776 102.193 102.316 101.071	30-Day 100.230 100.418 100.933 101.397 101.632 101.734 102.151 102.282 101.035	100.068 100.285 100.800 101.263 101.469 101.191 101.692 102.110 102.135 100.873



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
 6/22/2025
 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:	5/23/2025 10	:22		
			NON-QM:	1
Residentia	al 30 Yr Fixed		DSCR	
11.500	109.617	11.500	110.776	
11.375	109.367	11.375	110.510	
11.250	109.117	11.250	110.245	
11.125	108.867	11.125	109.979	
11.000	108.617	11.000	109.714	
10.875	108.367	10.875	109.448	
10.750	108.117	10.750	109.182	
10.625	107.867	10.625	108.917	
10.500	107.617	10.500	108.651	
10.375	107.367	10.375	108.385	
10.250	107.117	10.250	108.120	
10.125	106.867	10.125	107.854	
10.000	106.617	10.000	107.589	
9.875	106.367	9.875	107.323	
9.750	106.117	9.750	107.057	
9.625	105.867	9.625	106.792	
9.500	105.617	9.500	106.526	
9.375	105.367	9.375	106.260	
9.250	105.117	9.250	105.995	
9.125	104.867	9.125	105.729	
9.000	104.617	9.000	105.464	
8.875	104.367	8.875	105.182	
8.750	104.117	8.750	104.901	
8.625	103.867	8.625	104.620	
8.500	103.617	8.500	104.339	
8.375	103.367	8.375	104.057	
8.250	103.117	8.250	103.776	
8.125	102.835	8.125	103.494	
8.000	102.554	8.000	103.213	
7.875	102.242	7.875	102.901	
7.750	101.929	7.750	102.588	
7.625	101.554	7.625	102.213	
7.500	101.179	7.500	101.838	
7.375	100.804	7.375	101.463	
7.250	100.429	7.250	101.026	
7.125	100.054	7.125	100.588	
7.000	99.679	7.000	100.088	
6.875	99.242	6.875	99.588	
6.750	98.804	6.750	99.026	
6.625	98.304	6.625	98.463	
6.500	97.804	6.500	97.901	
6.375	97.242	6.375	97.276	
6.250	96.679	6.250	96.588	

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

6.125

6.000

5.875

5.750

5.625

5.500

95.901 95.213

94.463

93.713

92.963

92.213

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

96.054

95.429

94.742

94.054

93.367

92.680

6.125

6.000

5.875

5.750 5.625

5.500

PLUS	(Tighter credit b	ox, l	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-1.250	
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
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		
LLPAs	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							
Investor Only							
5 year	1.000						
4 year	0.500						
3 year	0.000						
2 year	-0.375						
1 year	-0.750						
None	-1.125						

Minimum Loan Size \$150,000

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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

 Lock Expirations
 Lock Extensions

 Days
 6/22/2025
 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	
Rate	30 Day	
6.750%	98.950	
6.875%	99.450	
6.990%	99.950	
7.125%	100.450	
7.250%	100.856	
7.375%	101.231	
7.500%	101.606	
7.625%	101.981	
7.750%	102.325	
7.875%	102.638	
7.990%	102.950	
8.125%	103.263	
8.250%	103.513	
8.375%	103.763	
8.500%	104.013	
8.625%	104.263	
8.750%	104.513	
8.875%	104.763	
8.990%	105.013	
9.125%	105.263	
9.250%	105.513	
9.375%	105.763	
9.500%	106.013	
May VCD 101 0	00 - up to 1 75MM	

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

	11	IOIV-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.750%	99.375	
6.875%	99.875	
6.990%	100.375	
7.125%	100.875	
7.250%	101.375	
7.375%	101.813	
7.500%	102.250	
7.625%	102.625	
7.750%	103.000	
7.875%	103.375	
7.990%	103.750	
8.125%	104.125	
8.250%	104.500	
8.375%	104.813	
8.500%	105.125	
8.625%	105.438	
8.750%	105.688	
8.875%	105.938	
8.990%	106.188	
9.125%	106.438	
9.250%	106.688	
9.375%	106.938	
9.500%	107.188	
May VCD	No Propay 100 00	^

Max YSP w No Prepay 100.000 Max YSP 101.000

Investor NQM LLPAs							
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
1/0	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375
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				
Residential NQM LLPAs								
			Full Dod	:				
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
FICO ITV			atement	_		00	0.5	- 00
FICOxLTV	55	60	65	70	75	80	85	90
780 760	0.625	0.500	0.500 0.375	0.375	0.250 0.125	0.000 -0.125	-1.500	-4.875
740	_	0.375	0.375	0.250	0.125	-0.125	-1.625 -2.125	-5.000
740	0.375	0.250	0.250	0.250	-0.250	-1.000	-3.250	-5.500 N/A
720	0.375	0.250	0.230	-0.375	-0.250	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-0.730	-2.625	-3.500	-5.125	N/A	N/A
000	-1.575		ntial NQN			-3.123	N/A	IN/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.750	-0.750	-0.750	-1.000	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	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	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over 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 Mortgago rity. 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 C - Debt Consolidation C - Dept 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
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Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of 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
 6/22/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.888	110.263	109.513
9.875	110.638	110.013	109.263
9.750	110.388	109.763	109.013
9.625	110.138	109.513	108.763
9.500	109.888	109.263	108.513
9.375	109.638	109.013	108.263
9.250	109.388	108.763	108.013
9.125	109.138	108.513	107.763
9.000	108.888	108.263	107.513
8.875	108.638	108.013	107.263
8.750	108.388	107.763	107.013
8.625	108.138	107.513	106.763
8.500	107.888	107.263	106.513
8.375	107.638	107.013	106.263
8.250	107.388	106.763	106.013
8.125	106.994	106.369	105.619
8.000	106.600	105.975	105.225
7.875	106.206	105.581	104.831
7.750	105.799	105.174	104.424
7.625	105.379	104.754	104.004
7.500	104.946	104.321	103.571
7.375	104.500	103.875	103.125
7.250	104.040	103.415	102.665
7.125	103.566	102.941	102.191
7.000	103.079	102.454	101.704
6.875	102.578	101.953	101.203
6.750	102.063	101.474	100.724
6.625	101.536	101.012	100.262
6.500	100.995	100.539	99.789
6.375	100.441	100.055	99.305
6.250	99.875	99.559	98.809
6.125	99.296	99.053	98.303
6.000	98.705	98.536	97.786
5.875	98.101	97.976	97.226
5.750	97.485	97.360	96.610
5.625	96.857	96.732	95.982
5.500	96.217	96.092	95.342
5.375	95.564	95.439	94.689
5.250	94.902	94.777	94.027
5.125	94.229	94.104	93.354
5.000	93.547	93.422	92.672

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

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

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

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

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

30 Days 6/22/2025 2 days 0.100 0.250 7 days 15 days

0.375 30 days 0.625

Effective: 5/23/2025 10:22

FIXED SECONDS

RES	IDENTIAL
Rate	30 Day
12.750	112.375
12.625	112.125
12.500	111.875
12.375	111.625
12.250	111.375
12.125	111.125
12.000	110.875
11.875	110.625
11.750	110.375
11.625	110.125
11.500	109.875
11.375	109.625
11.250	109.375
11.125	109.125
11.000	108.875
10.875	108.625
10.750	108.375
10.625	108.125
10.500	107.875
10.375	107.625
10.250	107.250
10.125	106.875
10.000	106.500
9.875	106.125
9.750	105.750
9.625	105.375
9.500	105.000
9.375	104.625
9.250	104.250
9.125	103.875
9.000	103.500
8.875	103.125
8.750	102.625
8.625	102.125
8.500	101.625
8.375	101.125
8.250	100.625
8.125	99.875
8.000	99.125
7.875	98.375

97.625

7.750

	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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
٠,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FILL	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	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)		
_	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
120	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
STATEMENT (12 or 24)	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	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
80	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
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	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)			
δ	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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
یا	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	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)				
Ľ	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)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	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		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	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)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
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	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	6/22/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 5/23/2025 10:22

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	101.429	101.374	100.999			
7.750	101.328	101.274	100.899			
7.625	100.537	100.483	100.108			
7.500	100.435	100.380	100.005			
7.375	100.321	100.267	99.892			
7.250	100.199	100.144	99.769			

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, 511, 513, 511, 513, 511, 513, 511, 513, 511, 513, 511, 513, 511,



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

	Lock Expirations	Lock Extensions	
15 Days	6/7/2025	2 days	0.100
30 Days	6/22/2025	7 days	0.250
45 Days	7/7/2025	15 days	0.375
		30 days	0.625

Effective: 5/23/2025 10:22

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





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$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

Loss Payee Clause
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