

10/6/2025 10:06

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/21/2025	2 days	0.100
30 Days	11/5/2025	7 days	0.250
15 Days 30 Days 45 Days	11/20/2025	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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						CO	INVL	INTONAL							
CON	<b>NVENTION</b>	AL 30/25\	'R FIXED	CC	ONVENTIO	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.860	99.801	99.690	5.250	99.862	99.756	99.656	5.000	99.666	99.650	99.512	5.125	99.578	99.561	99.420
5.875	100.486	100.427	100.317	5.375	100.376	100.270	100.169	5.125	99.942	99.926	99.811	5.250	100.021	100.004	99.863
6.000	101.040	100.981	100.870	5.500	100.116	100.010	99.918	5.250	100.375	100.358	100.218	5.375	100.444	100.427	100.286
6.125	101.525	101.466	101.405	5.625	100.630	100.524	100.432	5.375	100.909	100.892	100.751	5.500	100.691	100.674	100.534
6.250	101.355	101.296	101.235	5.750	101.111	101.005	100.913	5.500	101.159	101.142	101.001	5.625	100.901	100.885	100.744
6.375	101.813	101.754	101.694	5.875	101.564	101.458	101.365	5.625	101.368	101.351	101.210	5.750	101.094	101.077	100.936
5.500	102.281	102.222	102.161	6.000	101.136	101.086	100.899	5.750	101.447	101.430	101.289	5.875	101.494	101.478	101.337
5.625	102.709	102.650	102.590	6.125	101.527	101.426	101.325	5.875	101.958	101.941	101.800	6.000	101.697	101.680	101.539
5.750	102.595	102.545	102.492	6.250	101.950	101.839	101.747	6.000	102.165	102.148	102.007	6.125	101.882	101.865	101.724
5.875	103.054	103.003	102.950	6.375	102.326	102.216	102.124	6.125	102.405	102.388	102.247	6.250	102.184	102.167	102.012
60	NIV 20 VB	EIVED LUC	SIL DAI		NIV 20 VD	EIVED LUC	CLI DAI		NIV 4E VD	EIVED III	CLUDAL	- 66	NIV 40 VD	EIVED III	SIL DAI
Rate	DNV 30 YR 15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	ONV 15 YR 15-Day	30-Day	3H BAL 45-Day	Rate	15-Day	30-Day	45-Day
<b>Sate</b>	99.944	99.885	99.648	5.875	99.988	99.944	99.885	6.250	100.364	100.348	45-Day 100.192	6.250	99.938	99.921	99.766
6.000	100.472	100.422	100.235	6.000	100.442	100.398	100.340	6.375	100.304	100.348	100.192	6.375	100.242	100.225	100.070
5.125	100.472	100.422	100.233	6.125	100.442	100.338	100.748	6.500	100.770	100.733	100.758	6.500	100.242	100.223	100.308
5.250	101.006	100.748	100.887	6.250	100.851	101.006	100.748	6.625	101.091	101.074	100.738	6.625	100.480	100.403	100.308
5.375	101.383	101.325	101.264	6.375	101.431	101.383	101.325	6.750	100.922	100.888	100.721	6.750	100.498	100.464	100.297
6.500	101.805	101.755	101.644	6.500	101.812	101.763	101.705	6.875	101.307	101.273	101.106	6.875	100.777	100.744	100.577
6.625	102.095	102.036	101.976	6.625	102.143	102.095	102.036	7.000	101.412	101.379	101.212	7.000	100.935	100.901	100.734
6.750	101.660	101.618	101.572	6.750	101.684	101.660	101.618	7.125	101.503	101.469	101.302	7.125	101.067	101.034	100.866
6.875	101.948	101.907	101.861	6.875	101.972	101.948	101.907	7.250	99.009	98.920	98.803	7.250	99.009	98.920	98.803
7.000	102.384	102.350	102.142	7.000	102.253	102.230	102.188								
	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	ınds (CA Only)		0.150
													ier, LTV <= 75		2.125
													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 of	only)	1.500
				┨├──								$+$ $\vdash$ $-$			
	ما	ss Payee	Clause	Ш		ck Desk H	lours		_Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR, AZ, C	Approv A, CO, FL, GA		۱. KS. KY. ۱
		, 0	kwy, Suite 27		l l	0am - 5:00p		l	Lock Desk: (			1 ' '	л, со, т <u>г</u> , с, т л, мо, nc, i		
		nsas City, M			Lock O	nline Unitl 8	::00pm CST	l	nside Sales:	•				, VA, WA,W	
			© 2021	United Fidel	ity Funding Cor	p. NMIS#34	381. Intended	l			distribution to	consumers			



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45 Days	11/20/2025	15 days	0.375
		30 days	0.625

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						Con	form	ning	LLPA	\s					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance		_	Credit Sco	ore/LTV
Credit Score		Annlie	aabla far		TV Rang		ur than 15	.vooro		Credit Score			LTV Rang		
Credit Score	> 00/						r than 15		> OF0/	Credit Score	> 00/			or all loans	
≥ = 780	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	> = 700	<u>&gt;0%</u>	>30%	<b>&gt;60%</b> 0.625%	>70%	>75%
							0.250%			≥ = 780	0.375%			0.875%	1.375%
760 – 779 740 – 759							0.750%			760 – 779 740 – 759	0.375% 0.375%	-	0.875% 1.000%	1.250% 1.625%	1.875% 2.375%
720 – 739							1.000%			720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719							1.250%			700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699							1.500%			680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679							1.750%			660 – 679	0.375%	-	2.750%	4.000%	4.750%
640 - 659							2.000%			640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639							2.625%			≤ 639			3.375%		5.125%
									1.1 00 70	Additional L					
Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans									Additional	LI AS DY L	Refinanc		iloubic to t	ousii-out	
Loan Feature				L	.TV Rang	е				Loan Feature			LTV Rang	je	
_oan routure	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate	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%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured	0.5000/	0.5000/	0.500%	0.5000/	0.5000/	0.5000/	0.500%	0.5000/	0.500%	Two- to four-	0.000%	0.0000/	0.2750/	0.2750/	0.6050/
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
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										Subordinate					
ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%						1.125%		1.875%						
	Limited	Cash-ou	t Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	vaived for	or the fo	llowing lo	ans
				L	.TV Rang	е					Но	meReady	<sup>®</sup> loans		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	ne homebu	vers with	qualifying	income ≤1	00% area
	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•	. , .	igh-cost are	
≥ = 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%		0.250%				1.125%								
										•					
720 – 739	0.000%						1.500%								
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	I					
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		-		_	_	_	2.875%		_	1					
		_	_		_	_	_		_	•					
≤ 639		_	_	_		_	3.625%	_	_						
Additio	nal LLPA	s by Loa	n Attribu				ish-out R	efinance	S						
Loan Feature				L	.TV Rang	е									
oun i outui e	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate	0.00001	0.00001	0.00001	0.00001	0.00001	0.00001	0.00001	0.05001	0.05001	1					
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										1					
property							4.125%								
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	J					
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
homo	0.000 /0	∥ 0.000 /0	∥ 0.000 /0	J.JJJJ /0	J.JJU /0	0.000 /0	∥ 0.000 /0	J.JJU /0	0.000 /0	1					

1.000%

2.500%

0.625% 0.625%

1.000%

2.500%

1.125%

1.000%

2.500%

1.125%

0.625% 0.625%

1.875% 1.875%

1.000%

2.750%

1.000%

2.750%

0.375% 0.625%

0.875% 1.125%

0.750%

1.500%

0.000% | 0.000% | 0.375%

0.500%

1.250%

0.625% 0.625%

0.750%

1.500%

0.500%

1.250%

0.625%

home Two- to four-unit

property High-balance

fixed-rate High-balance

financing

ARM Subordinate



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.250 .375 .500 .625 .750 .625 .750 .375 .250 .375 .250 .375 .375	99.575 99.988 100.507 101.057 101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR 1 15-Day	99.515 99.928 100.447 100.997 101.079 101.081 101.646 102.128 102.226 102.382	<b>45-Day</b> 99.404 99.817 100.336 100.886 100.938 100.940 101.505	Rate 5.250 5.375 5.500 5.625 5.750		<b>T FH YR Fixed 30-Day</b> 100.625 100.073	<b>A an 45-Day</b> 100.484	Rate		5/1 ARM 30-Day 99.550	<b>45-Day</b> 99.388	FICO >=78			o.000
.250 .375 .500 .625 .750 .625 .750 .375 .250 .375 .250 .375 .375	99.575 99.988 100.507 101.057 101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR 1 15-Day	30-Day 99.515 99.928 100.447 100.997 101.079 101.081 101.646 102.128 102.226	99.404 99.817 100.336 100.886 100.938 100.940 101.505	5.250 5.375 5.500 5.625	<b>15-Day</b> 100.642 100.090	<b>30-Day</b> 100.625	45-Day		15-Day	30-Day			30	Adjustme	0.000
.250 .375 .500 .625 .750 .625 .750 .375 .250 .375 .250 .375 .375	99.575 99.988 100.507 101.057 101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR 6	99.515 99.928 100.447 100.997 101.079 101.646 102.128 102.226	99.404 99.817 100.336 100.886 100.938 100.940 101.505	5.250 5.375 5.500 5.625	100.642 100.090	100.625	•		•	•					
.375 .500 .625 .750 .875 .000 .125 .250 .375 FHA date .250 .375 .500	99.988 100.507 101.057 101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR F	99.928 100.447 100.997 101.079 101.081 101.646 102.128 102.226	99.817 100.336 100.886 100.938 100.940 101.505	5.375 5.500 5.625	100.090		100.484	5.375	99,613	00 550	00 300	FICO 740			
.500 .625 .750 .875 .000 .125 .250 .375 FH/ tate .250 .375 .500	100.507 101.057 101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR F	100.447 100.997 101.079 101.081 101.646 102.128 102.226	100.336 100.886 100.938 100.940 101.505	5.500 5.625		100 073			55.515	99.550	22.200	FICO 740	- //9		0.000
.625 .750 .875 .000 .125 .250 .375 FH/ tate .250 .375 .500 .625	101.057 101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR F	100.997 101.079 101.081 101.646 102.128 102.226	100.886 100.938 100.940 101.505	5.625	100.628		99.932	5.500	99.603	99.540	99.378	FICO 680	- 739		0.125
.750 .875 .000 .125 .250 .375 FH/ late .250 .375 .500 .625	101.170 101.172 101.737 102.219 102.317 102.397 A 30 YR F	101.079 101.081 101.646 102.128 102.226	100.938 100.940 101.505	11		100.611	100.470	5.625	99.592	99.529	99.367	FICO 660			0.250
.875 .0000 .125 .250 .375 .375 .375 .250 .375 .500 .625	101.172 101.737 102.219 102.317 102.397 A 30 YR F	101.081 101.646 102.128 102.226	100.940 101.505	5.750	101.157	101.140	100.999	5.750	100.202	100.139	99.977	FICO 640	- 659		0.500
FH/ cate .250 .375 FH/ cate .250 .375 .500 .625	101.737 102.219 102.317 102.397 A 30 YR F	101.646 102.128 102.226	101.505	11	101.679	101.662	101.521	5.875	100.191	100.128	99.966	FICO 620	- 639		1.500
6.125 6.250 6.375 FHA tate 6.250 6.375 6.625 6.750	102.219 102.317 102.397 A 30 YR F	102.128 102.226		5.875	101.181	101.165	101.107	6.000	100.178	100.115	99.953				
FHA Rate 5.250 5.375 5.500 6.625 5.750	102.317 102.397 A 30 YR F	102.226	101 007	6.000	101.697	101.680	101.525	6.125	100.163	100.100	99.938	Non-Own			0.500
FHA tate 5.250 5.375 5.500 6.625 5.750	102.397  A 30 YR F		101.987	6.125	102.204	102.188	102.032	6.250	100.150	100.087	99.925	Loan Amo	ount \$50K < \$10	DOK	0.500
FHA Rate 5.250 5.375 5.500 6.625 5.750	A 30 YR I 15-Day	102.382	102.086	6.250	102.707	102.690	102.535					Loan < \$5	OK (exception o	only)	1.500
i.250 i.375 i.500 i.625 i.750	15-Day		102.317	6.375	102.056	102.022	101.855	<b>!</b> ——				4	reamline Loans		0.250
i.250 i.375 i.500 i.625 i.750	15-Day		. DI		IA 45 VD	er l. i i i - l	D-I	011	DAL HOUS	INC 20 V	n et and		efinance Loans	A 12 .	0.125
i.250 i.375 i.500 i.625 i.750	•				HA 15 YR I				RAL HOUS			_	USDA - Price	e Adjustme	
i.375 i.500 i.625 i.750		30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
i.500 i.625 i.750	101.704	101.614	101.473	6.250	98.432	98.415	98.260	6.000	101.464	101.414	101.256	FICO 740			0.000
i.625 i.750	101.704	101.689	101.624	6.375	98.214	98.181	98.123	6.125	102.005	101.954	101.797	FICO 700			0.125
.750	102.205	102.190	102.125	6.500	98.418	98.386	98.327	6.250	102.478	102.427	102.269	FICO 680			0.250
	102.476	102.461	102.396	6.625	98.778	98.744	98.577	6.375	101.722	101.688	101.538	FICO 660			0.375
	102.201 101.938	102.163 101.901	102.126 101.863	6.750	99.266	99.233	99.065	6.500	102.295 102.798	102.261 102.765	102.111	FICO 640			0.875
		101.901		6.875 7.000	98.755	98.718	98.668	6.625			102.614	l <del></del>			1.500
	102.324 102.756	102.286	102.248 102.681	7.125	98.870 98.977	98.832 98.939	98.782 98.889	6.750 6.875	103.286 102.585	103.252 102.552	103.102 102.401	CA Proper	rty 50K (exception)		0.150 1.500
	102.730	102.719	102.081	7.250	99.009	98.920	98.803	7.000	103.123	102.332	102.401	I			_
	100.565	102.308	102.217	1.230	55.005	30.320	30.003	7.125	103.123	103.613	102.939	11	inance Loans . Adjustments n	mau annlu	0.125
.3/3	100.303	100.456	100.426	l				7.123	103.047	103.013	103.403	Other St.	Aujustinents i	пау арріу	
				· L			/EDA					Ш			
							/ERN	IML							
		YR Fixed				YR Fixed				ARM 1/1/			VA 30 YR		
	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
	101.697	101.680	101.525	5.500	100.507	100.447	100.336	5.750	100.202	100.139	99.977	5.500	100.507	100.447	100.336
	102.204	102.188	102.032	5.625	101.057	100.997	100.886	5.875	100.191	100.128	99.966	5.625	101.057	100.997	100.886
	102.707	102.690	102.535 101.855	5.750	101.170	101.079	100.938 100.940	6.000	100.178	100.115	99.953	5.750	101.170	101.079	100.938
	102.056	102.022	102.358	5.875	101.172	101.081		6.125	100.163	100.100 100.087	99.938	5.875 6.000	101.172	101.081	100.940
	102.558 103.053	102.525 103.019	102.358	6.000	101.737 102.219	101.646 102.128	101.505 101.987	6.250	100.150	100.087	99.925	6.125	101.737 102.219	101.646 102.128	101.505 101.987
	103.531	103.508	102.832	6.250	102.219	102.126	102.086					6.250	102.213	102.126	102.086
	105.541	103.300	105.540	6.375	102.317	102.382	102.317					6.375	102.317	102.382	102.317
				6.500	102.857	102.382	102.777					6.500	102.857	102.842	102.777
				6.625	103.239	103.224	103.158					6.625	103.239	103.224	103.158
				0.025	103.233	103.224	103.130	1				0.023	103.233	103.224	103.130
		ixed High			/A 30 YR F				•	L ARM HB			/A 30 YR Fi		
	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
	100.936	100.929	100.871	6.250	101.704	101.614	101.473	6.125	100.163	100.100	99.938	6.250	101.704	101.614	101.473
	101.173	101.165	101.107	6.375	101.704	101.689	101.624	6.250	100.150	100.087	99.925	6.375	101.704	101.689	101.624
	101.513	101.505	101.448	6.500	102.205	102.190	102.125					6.500	102.205	102.190	102.125
	101.833	101.825	101.767	6.625	102.476	102.461	102.396					6.625	102.476	102.461	102.396
.250	101.364	101.191	101.017	6.750	102.201	102.163	102.126					6.750	102.201	102.163	102.126
	101.285	101.112	100.938	6.875	101.938	101.901	101.863	П				6.875	101.938	101.901	101.863
	101.736	101.562	101.388	7.000	102.324	102.286	102.248					7.000	102.324	102.286	102.248
	101.912 99.266	101.738 99.233	101.564 99.065	7.125 7.250	102.756 102.401	102.719 102.368	102.681 102.217	П				7.125 7.250	102.756 102.401	102.719 102.368	102.681 102.217
/50	JY.266	99.233	33.005	7.250	102.401	102.368	102.217					7.375	102.401	102.368	102.217
				1.3/3	100.303	100.498	100.428	<b>∤</b>				1.3/3	100.303	100.498	100.428
			VA Price A	l L Adjustment	ts			7					25	-5 10	SE.
ICO>=740			0.000	VA Loans			0.250								
ICO 680 - 73			0.125	Non-Owne			0.500			CEL	VING	THOS	ETHI	TOF	BVE
			0.250		unt \$50K < \$10		0.500			SEP	. vineca	6.1	IRRA	I SE	
ICO 660 - 67			2.000	Loan < \$50	OK (exception	only)	1.500				VA	O VA	تلتلتك	LS	
ICO 640 - 65	39		3.000												
						1 0 10				40000				10	
CO 640 - 65		20 100	clause		Lo	ck Desk H	lours			act Us			Approve	ed States	
ICO 640 - 65 ICO 620 - 63		ss Payee													
ICO 640 - 65 ICO 620 - 63	nited Fidelit	ty Funding C	orp ISAOA AT		8:3	0am - 5:00p	m CST	1	ail: locks@ı .ock Desk: (8			1	A, CO, FL, GA, 1N, MO, NC, N	, HI, IA, IL, IN	



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
 11/5/2025
 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:	10/6/2025 10:0	26	
			NON-QM:
Resi	dential 30 Yr Fixed		DSCR
11.500	110.887	11.500	112.605
11.375	110.637	11.375	112.355
11.250	110.387	11.250	112.105
11.125	110.137	11.125	111.855
11.000	109.887	11.000	111.605
10.875	109.637	10.875	111.355
10.750	109.387	10.750	111.105
10.625	109.137	10.625	110.855
10.500	108.887	10.500	110.605
10.375	108.637	10.375	110.355
10.250	108.387	10.250	110.105
10.125	108.137	10.125	109.855
10.000	107.887	10.000	109.605
9.875	107.637	9.875	109.355
9.750	107.387	9.750	109.105
9.625	107.137	9.625	108.855
9.500	106.887	9.500	108.605
9.375	106.637	9.375	108.355
9.250	106.387	9.250	108.105
9.125	106.137	9.125	107.855
9.000	105.887	9.000	107.605
8.875	105.637	8.875	107.355
8.750	105.387	8.750	107.105
8.625	105.137	8.625	106.855
8.500	104.887	8.500	106.605
8.375	104.637	8.375	106.355
8.250	104.387	8.250	106.105
8.125	104.137	8.125	105.824
8.000	103.887	8.000	105.511
7.875	103.605	7.875	105.199
7.750	103.324	7.750	104.886
7.625	103.012	7.625	104.574
7.500	102.699	7.500	104.199
7.375	102.324	7.375	103.824
7.250	101.949	7.250	103.386
7.125	101.574	7.125	102.949
7.000	101.199	7.000	102.449
6.875	100.762	6.875	101.949
6.750	100.324	6.750	101.386
6.625	99.887	6.625	100.824
6.500	99.449	6.500	100.199
6.375	98.949	6.375	99.574
6.250	98.449	6.250	98.886
6.125	97.886	6.125	98.198
6.000	97.324	6.000	97.511
5.875	96.699	5.875	96.761
5.750	96.074	5.750	96.011

94.699	5.500		94.511
Residential	Full Doc	Alt Doc	Inv W/PPP
Min Price	99.500	99.500	99.500
Max Price	103.000	103.000	103.000

5.625

95.261

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

95.386

5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	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								
Investor Only								
5 year	1.000							
4 year	0.500							
3 year	0.000							
2 year	-0.375							
1 year	-0.750							
None	-1.125							

Minimum Loan Size \$150,000

_								
	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
Loan Size	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
DSCR	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
Dock	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
		0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
		0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
Property		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
LLPAs		-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 11/5/2025
 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%	98.325			6.375%	99.450		
6.500%	99.275			6.500%	100.350		
6.625%	99.975			6.625%	100.850		
6.750%	100.575			6.750%	101.350		
6.875%	101.025			6.875%	101.825		
6.990%	101.475			6.990%	102.275		
7.125%	101.850			7.125%	102.775		
7.250%	102.250			7.250%	103.225		
7.375%	102.625			7.375%	103.675		
7.500%	102.950			7.500%	104.100		
7.625%	103.200			7.625%	104.475		
7.750%	103.475			7.750%	104.850		
7.875%	103.725			7.875%	105.225		
7.990%	103.975			7.990%	105.585		
8.125%	104.225			8.125%	105.935		
8.250%	104.475			8.250%	106.275		
8.375%	104.725			8.375%	106.575		
8.500%	104.975			8.500%	106.875		
8.625%	105.225			8.625%	107.156		
8.750%	105.475			8.750%	107.438		
8.875%	105.725			8.875%	107.719		
8.990%	105.975			8.990%	107.984		
9.125%	106.225			9.125%	108.250		
Max F	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			Max Price (1	100.500		
	Max Price (No Prepay)	99.500	M	ax Price (No	Prepay)	99.500	

		Inve	stor NQN	l LLPAs					
Other									
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		

			lan Adhard					
			ice Adjustm					
		Keside	ntial NQN Full Doo		S			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-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
		Bank St	atement ,	/ No Rat	io			
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
			ntial NQN	_				
LTV	55	60	65	70	75	80	85	90
1/0	-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 -0.125	-0.625 -0.375	-1.250	N/A	N/A	N/A
2nd Home 2-4 Unit	0.000	0.000	-0.125		-0.500	-0.750	N/A	N/A
Z-4 Unit Condo	-0.250 -0.125	-0.250 -0.125	-0.250	-0.500 -0.250	-0.500 -0.250	-0.500 -0.250	N/A -0.500	N/A -0.500
NW Condo	-0.123	-0.123	-0.123	-0.250	-0.250	-0.250	-0.300 N/A	N/A
Investor	-0.750	-0.750	-0.750	-0.750	-0.730	-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	-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	-0.125	-0.125	-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
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay								
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, 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 Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc  punt prepaid (prepaid) rependity 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 MTG Note, M e/Title Lien inc  punt prepaid (prepaid) rependity with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in .	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 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
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily.  4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  dos, Non Warra  O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: ( et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights recupancy roperty Types roan Program  SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos  terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395

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

11/5/2025 2 days 7 days 0.250 0.375 15 days 0.625 30 days

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		I	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	112.010	111.385	110.635			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
9.875	111.760	111.135	110.385			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
9.750	111.510	110.885	110.135		D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
9.625	111.260	110.635	109.885		Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
9.500	111.010	110.385	109.635		Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
9.375	110.760	110.135	109.385			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
9.250	110.510	109.885	109.135			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
9.125	110.260	109.635	108.885			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
9.000	110.010	109.385	108.635			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
8.875	109.760	109.135	108.385		Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
8.750	109.510	108.885	108.135		Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
8.625	109.260	108.635	107.885			700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
8.500	109.010	108.385	107.635			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
8.375	108.760	108.135	107.385			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
8.250	108.510	107.885	107.135			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	108.211	107.586	106.836			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	107.913	107.288	106.538			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
7.875	107.614	106.989	106.239		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	107.297	106.672	105.922			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
7.625	106.961	106.336	105.586			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	106.607	105.982	105.232			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	106.234	105.609	104.859		_								
7.250	105.841	105.216	104.466			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	105.428	104.803	104.053			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
7.000	104.993	104.368	103.618		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
6.875	104.538	103.913	103.163		Eddii Type EE 715	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	104.063	103.438	102.688	Purchase Money									
6.625	103.569	102.944	102.194	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
6.500	103.055	102.430	101.680	Cash-Out Refinance	Balances*								
6.375	102.521	101.896	101.146			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
6.250	101.971	101.393	100.643		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
6.125	101.403	100.897	100.147			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
6.000	100.819	100.385	99.635			Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
5.875	100.218	99.859	99.109		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
5.750	99.602	99.320	98.570		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
5.625	98.972	98.769	98.019										
5.500	98.328	98.203	97.453	Cash-Out Refinance	0,	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
5.375	97.669	97.544	96.794		Balances*								
5.250	96.995	96.870	96.120			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
5.125	96.307	96.182	95.432		Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
5.000	95.604	95.479	94.729			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
					Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
					Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
					Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
						Program Notes							

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

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



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

 Lock Expirations
 Lock Extensions

 30 Days
 11/5/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

7 days 0.250 15 days 0.375 30 days 0.625

Effective: 10/6/2025 10:06

## **FIXED SECONDS**

Rate         30 Day         Rate         30 Day           12.500         111.500         13.375         111.375           12.375         111.250         13.125         111.250           12.125         111.125         13.000         111.000           12.000         111.000         12.875         110.875           11.875         110.875         12.750         110.750           11.750         110.750         12.625         110.625           11.500         110.500         12.375         110.500           11.500         110.500         12.625         110.625           11.500         110.500         12.375         110.500           11.250         110.250         110.250         110.250           11.250         110.250         12.125         110.250           11.000         110.000         11.875         109.875           10.875         109.750         11.625         109.875           10.500         109.500         11.625         109.625           10.500         109.500         11.375         109.500           10.250         108.500         11.125         109.050           10.250         107.750				
12.500         111.500         13.375         111.375           12.375         111.375         13.250         111.250           12.250         111.250         13.125         111.250           12.125         111.000         12.875         110.875           11.875         110.875         12.750         110.750           11.875         110.875         12.750         110.750           11.500         110.500         12.625         110.625           11.500         110.500         12.375         110.375           11.250         110.250         12.250         110.250           11.250         110.250         12.250         110.250           11.250         110.250         12.250         110.250           11.250         110.250         11.875         10.250           11.250         110.250         11.875         10.250           11.250         110.250         11.875         10.250           11.000         110.000         11.875         109.875           10.750         109.500         11.625         109.750           10.500         109.500         11.375         109.250           10.250         108.500	RESIE	DENTIAL	IN	<b>VESTOR</b>
12.375         111.375         13.250         111.250           12.250         111.250         13.125         111.125           12.000         111.000         12.875         110.875           11.875         110.875         12.750         110.750           11.875         110.750         12.625         110.625           11.500         110.500         12.375         110.500           11.375         110.375         12.250         110.500           11.250         110.250         12.375         110.375           11.250         110.250         12.125         110.250           11.250         110.250         12.125         110.250           11.250         110.250         12.125         110.250           11.000         110.000         11.875         109.875           10.875         109.750         11.625         109.875           10.500         109.500         11.625         109.625           10.500         109.500         11.375         109.500           10.500         109.500         11.375         109.500           10.250         108.500         11.125         109.000           10.250         107.750 <th>Rate</th> <th>30 Day</th> <th>Rate</th> <th>30 Day</th>	Rate	30 Day	Rate	30 Day
12.250         111.250         13.125         111.125           12.125         111.125         13.000         111.000           12.000         111.000         12.875         110.875           11.875         110.750         12.625         110.625           11.500         110.500         12.375         110.500           11.500         110.500         12.375         110.375           11.250         110.250         12.125         110.250           11.250         110.250         12.125         110.125           11.000         110.000         11.875         109.875           10.875         109.500         11.625         109.875           10.750         109.500         11.625         109.625           10.750         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.500         109.500         11.375         109.500           10.500         109.500         11.375         109.500           10.250         108.500         11.250         109.000           10.250         108.500         10.800         10.875         108.000           9.875	12.500	111.500	13.375	111.375
12.125         111.125         13.000         111.000           12.000         111.000         12.875         110.875           11.875         110.750         12.625         110.625           11.500         110.500         12.375         110.500           11.375         110.375         12.500         110.500           11.375         110.375         12.250         110.250           11.250         110.250         12.125         110.125           11.000         110.000         11.875         109.875           10.875         109.500         11.625         109.875           10.875         109.500         11.625         109.625           10.625         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.500         109.500         11.375         109.500           10.500         109.500         11.375         109.500           10.250         108.500         11.125         109.050           10.250         108.500         11.125         108.750           10.000         108.500 <td>12.375</td> <td>111.375</td> <td>13.250</td> <td>111.250</td>	12.375	111.375	13.250	111.250
12.000         111.000         12.875         110.875           11.875         110.875         12.750         110.750           11.750         110.750         12.625         110.625           11.625         110.625         12.500         110.500           11.500         110.500         12.375         110.375           11.375         110.250         12.125         110.250           11.250         110.250         12.125         110.025           11.000         110.000         11.875         109.875           10.875         109.750         11.575         109.875           10.750         109.500         11.625         109.750           10.750         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.500         109.500         11.500         109.500           10.250         108.750         11.250         109.000           10.250         108.500         11.125         109.000           10.125         108.250         11.000         108.500           9.875         107.750         10.500         107.500           9.500         106.625	12.250	111.250	13.125	111.125
11.875         110.875         12.750         110.750           11.750         110.750         12.625         110.625           11.500         110.500         12.375         110.500           11.375         110.375         12.250         110.250           11.250         110.250         12.125         110.250           11.251         110.125         12.000         110.000           11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.875           10.750         109.500         11.625         109.875           10.750         109.500         11.625         109.625           10.750         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.500         109.500         11.250         109.625           10.250         108.500         11.125         109.000           10.125         108.250         11.000         108.500           10.750         107.750         10.500         107.500           9.500         106.625 <td>12.125</td> <td>111.125</td> <td>13.000</td> <td>111.000</td>	12.125	111.125	13.000	111.000
11.750         110.750         12.625         110.625           11.625         110.625         12.500         110.500           11.500         110.500         12.375         110.375           11.375         110.375         12.250         110.250           11.250         110.250         12.125         110.125           11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.875           10.750         109.500         11.625         109.625           10.500         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.500         11.625         109.625           10.500         109.500         11.375         109.500           10.500         109.500         11.250         109.625           10.375         108.750         11.250         109.000           10.125         108.500         11.125         108.750           10.000         108.000         10.875         108.250           9.750         107.750         10.500         107.500           9.875         105.875	12.000	111.000	12.875	110.875
11.625         110.625         12.500         110.500           11.500         110.500         12.375         110.375           11.375         110.375         12.250         110.250           11.250         110.250         12.125         110.125           11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.875           10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.500           10.500         109.000         11.375         109.500           10.250         108.500         11.250         109.000           10.250         108.500         11.125         108.750           10.001         108.000         108.500         11.125         108.750           10.001         108.000         10.875         108.250         10.750         108.000           9.875         107.750         10.500         107.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250	11.875	110.875	12.750	110.750
11.500         110.500         12.375         110.375           11.375         110.375         12.250         110.250           11.250         110.250         12.125         110.000           11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.750           10.625         109.500         11.625         109.625           10.500         109.000         11.375         109.500           10.500         109.000         11.375         109.500           10.375         108.750         11.250         109.000           10.375         108.500         11.250         109.000           10.250         108.500         11.125         108.500           10.000         108.000         10.875         108.250           9.875         107.750         10.625         107.750           9.875         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250         10.700           9.250         105.875         10.125         105.805           9.125         105.500	11.750	110.750	12.625	110.625
11.375         110.375         12.250         110.250           11.250         110.250         12.125         110.125           11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.750           10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.500           10.375         108.750         11.250         109.000           10.375         108.500         11.125         109.000           10.250         108.500         11.125         109.000           10.250         108.500         11.125         109.000           10.250         108.500         10.875         108.500           10.000         108.000         10.875         108.000           9.875         107.750         10.500         107.500           9.500         106.625         10.375         107.250           9.250         105.875         10.125         106.625           9.125         105.500         10.125         106.625           9.125         105.875	11.625	110.625	12.500	110.500
11.250         110.250         12.125         110.125           11.125         110.125         12.000         110.000           11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.750           10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.250         108.500         11.125         109.000           10.000         108.000         10.875         108.500           10.000         108.000         10.875         108.000           9.875         107.750         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.625         10.375         107.000           9.500         105.875         10.125         106.625           9.125         105.500         10.125         106.625           9.125         105.500         9.875         105.805           9.750         105.500	11.500	110.500	12.375	110.375
11.125         110.125         12.000         110.000           11.000         110.000         11.875         109.875           10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.250         108.500         11.125         109.000           10.125         108.250         11.000         108.500           10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.875         107.750         10.625         107.750           9.875         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.375         107.000           9.250         105.807         10.125         106.625           9.125         105.500         10.125         106.625           9.125         104.375         9.625         105.500           9.875         105.500	11.375	110.375	12.250	110.250
11.000         110.000         11.875         109.875           10.875         109.750         11.750         109.750           10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.125         108.500         11.125         108.750           10.000         108.000         10.875         108.000           9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.625         10.375         107.250           9.250         105.875         10.125         106.625           9.125         105.500         10.125         106.625           9.125         104.375         9.625         105.500           8.750         104.375         9.625         105.500           8.750         104.375         <	11.250	110.250	12.125	110.125
10.875         109.750         11.750         109.750           10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.125         108.500         11.125         108.750           10.000         108.000         10.875         108.250           9.875         107.750         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.250         107.500           9.501         105.875         10.250         107.000           9.502         105.875         10.125         106.625           9.125         105.500         10.125         106.625           9.125         105.500         10.000         106.250           9.875         104.375         9.625         105.875           9.750         104.375         9.625         105.500           8.875         104.375         9.625         105.500           9.750         105.500 <td< td=""><td>11.125</td><td>110.125</td><td>12.000</td><td>110.000</td></td<>	11.125	110.125	12.000	110.000
10.750         109.500         11.625         109.625           10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.250         108.500         11.125         108.750           10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.500         106.625         10.500         107.500           9.500         106.625         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         10.250         107.000           9.000         105.125         9.875         105.875           9.750         104.375         9.625         105.875           8.875         104.750         9.875         105.500           9.750         104.375         9.625         105.500           8.750         103.375         9.500         104.750           8.875         102.875         9.	11.000	110.000	11.875	109.875
10.625         109.250         11.500         109.500           10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.250         108.500         11.125         108.750           10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.250         105.875         10.125         106.625           9.125         105.500         10.000         106.250           9.000         105.125         9.875         105.875           8.875         104.750         9.875         105.500           9.750         104.375         9.625         105.500           9.750         104.375         9.625         105.500           8.875         104.750         9.875         105.500           8.750         103.375         9.500         104.750           8.875         102.875         9.25	10.875	109.750	11.750	109.750
10.500         109.000         11.375         109.250           10.375         108.750         11.250         109.000           10.250         108.500         11.125         108.750           10.125         108.250         11.000         108.500           10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.500         106.625         10.750         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.375         107.000           9.250         105.875         10.125         107.000           9.250         105.500         10.000         106.625           9.125         105.500         10.000         106.625           9.125         105.875         9.875         105.875           9.875         104.375         9.625         105.500           8.750         104.375         9.625         105.125           8.875         102.875         9.500         104.750           8.875         102.875         9.250         103.875           8.875         102.875         9.2	10.750	109.500	11.625	109.625
10.375         108.750         11.250         109.000           10.250         108.500         11.125         108.750           10.125         108.250         11.000         108.500           10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250         107.000           9.250         105.875         10.000         106.625           9.125         105.500         10.000         106.250           9.000         105.125         9.875         105.875           9.750         105.500         105.800           8.750         104.375         9.625         105.500           8.750         104.375         9.625         105.125           8.875         102.875         9.375         104.375           8.875         102.875         9.250         103.875           8.250         102.375         9.125         103.3	10.625	109.250	11.500	109.500
10.250         108.500         11.125         108.750           10.125         108.250         11.000         108.500           10.000         108.000         10.875         108.250           9.875         107.750         10.625         107.750           9.500         106.625         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         10.000         106.250           9.000         105.125         9.875         105.875           9.750         105.500         9.875         105.500           8.750         104.375         9.625         105.125           8.625         103.875         9.500         104.750           8.500         103.375         9.375         104.375           8.250         102.375         9.125         103.375           8.125         101.875         9.000         102.875           8.000         101.250         8.875         102.375           8.875         100.625         8.750 <td>10.500</td> <td>109.000</td> <td>11.375</td> <td>109.250</td>	10.500	109.000	11.375	109.250
10.125         108.250         11.000         108.500           10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.500         106.625         10.500         107.500           9.500         106.625         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         9.875         105.875           9.000         105.125         9.875         105.875           9.750         105.500         9.875         105.500           8.750         104.375         9.625         105.125           8.625         103.875         9.500         104.750           8.500         103.375         9.375         104.375           8.250         102.375         9.125         103.375           8.250         102.375         9.125         103.375           8.000         101.250         8.875         102.375           8.000         101.250         8.875         102.375           8.750         101.750         8.625	10.375	108.750	11.250	109.000
10.000         108.000         10.875         108.250           9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         10.000         106.250           9.000         105.125         9.875         105.875           8.875         104.750         9.750         105.500           9.750         105.500         9.750         105.500           9.750         105.500         9.625         105.125           8.625         103.875         9.500         104.750           8.500         103.375         9.375         104.375           8.250         102.375         9.125         103.375           8.125         101.875         9.000         102.875           8.000         101.250         8.875         102.375           8.750         101.750         8.750	10.250	108.500	11.125	108.750
9.875         107.750         10.750         108.000           9.750         107.375         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         9.875         105.875           8.875         104.750         9.875         105.500           8.750         104.375         9.625         105.125           8.625         103.875         9.500         104.750           8.500         103.375         9.375         104.375           8.250         102.375         9.125         103.875           8.250         102.375         9.125         103.375           8.000         101.250         8.875         102.375           8.000         101.250         8.875         102.375           8.750         101.750         8.750         101.750           7.750         99.875         8.625         101.125           7.625         99.125         8.500	10.125	108.250	11.000	108.500
9.750         107.375         10.625         107.750           9.625         107.000         10.500         107.500           9.500         106.625         10.375         107.250           9.375         106.250         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         9.875         105.875           8.875         104.750         9.875         105.500           8.750         104.375         9.625         105.125           8.625         103.875         9.500         104.750           8.500         103.375         9.375         104.375           8.250         102.875         9.125         103.875           8.250         102.375         9.125         103.375           8.751         101.875         9.000         102.875           8.000         101.250         8.875         102.375           8.750         101.750         8.750         101.750           7.750         99.875         8.625         101.125           7.625         99.125         8.500         100.375	10.000	108.000	10.875	108.250
9.625     107.000     10.500     107.500       9.500     106.625     10.375     107.250       9.375     106.250     10.250     107.000       9.250     105.875     10.125     106.625       9.125     105.500     9.875     105.875       9.000     105.125     9.875     105.875       8.875     104.750     9.625     105.500       8.750     103.875     9.625     105.125       8.602     103.875     9.500     104.750       8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       8.750     101.750     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	9.875	107.750	10.750	108.000
9.500         106.625         10.375         107.250           9.375         106.250         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         9.875         105.875           9.000         105.125         9.875         105.875           8.875         104.750         9.625         105.500           8.750         103.875         9.625         105.125           8.500         103.375         9.375         104.375           8.375         102.875         9.250         103.875           8.250         102.375         9.125         103.375           8.125         101.875         9.000         102.875           8.000         101.250         8.875         102.375           8.750         101.750         8.750         101.750           7.750         99.875         8.625         101.125           7.625         99.125         8.500         100.375	9.750	107.375	10.625	107.750
9.375         106.250         10.250         107.000           9.250         105.875         10.125         106.625           9.125         105.500         9.875         105.875           9.000         105.125         9.875         105.875           8.875         104.750         9.750         105.500           8.750         104.375         9.625         105.125           8.602         103.875         9.500         104.750           8.375         102.875         9.250         103.875           8.250         102.375         9.125         103.375           8.125         101.875         9.000         102.875           8.000         101.250         8.875         102.375           8.750         101.750         8.750         101.750           7.750         99.875         8.625         101.125           7.625         99.125         8.500         100.375	9.625	107.000	10.500	107.500
9.250     105.875     10.125     106.625       9.125     105.500     10.000     106.250       9.000     105.125     9.875     105.875       8.875     104.750     9.750     105.500       8.750     104.375     9.625     105.125       8.625     103.875     9.500     104.750       8.500     103.375     9.375     104.375       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	9.500	106.625	10.375	107.250
9.125     105.500     10.000     106.250       9.000     105.125     9.875     105.875       8.875     104.750     9.750     105.500       8.750     104.375     9.625     105.125       8.625     103.875     9.500     104.750       8.500     103.375     9.375     104.375       8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	9.375	106.250	10.250	107.000
9.000     105.125     9.875     105.875       8.875     104.750     9.750     105.500       8.750     104.375     9.625     105.125       8.625     103.875     9.500     104.750       8.500     103.375     9.375     104.375       8.250     102.875     9.250     103.875       8.125     101.875     9.125     103.375       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	9.250	105.875	10.125	106.625
8.875     104.750     9.750     105.500       8.750     104.375     9.625     105.125       8.625     103.875     9.500     104.750       8.500     103.375     9.375     104.375       8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	9.125	105.500	10.000	106.250
8.750     104.375     9.625     105.125       8.625     103.875     9.500     104.750       8.500     103.375     9.375     104.375       8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	9.000	105.125	9.875	105.875
8.625     103.875     9.500     104.750       8.500     103.375     9.375     104.375       8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.875	104.750	9.750	105.500
8.500     103.375     9.375     104.375       8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.750	104.375	9.625	105.125
8.375     102.875     9.250     103.875       8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.625	103.875	9.500	104.750
8.250     102.375     9.125     103.375       8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.500	103.375	9.375	104.375
8.125     101.875     9.000     102.875       8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.375	102.875	9.250	103.875
8.000     101.250     8.875     102.375       7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.250	102.375	9.125	103.375
7.875     100.625     8.750     101.750       7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.125	101.875	9.000	102.875
7.750     99.875     8.625     101.125       7.625     99.125     8.500     100.375	8.000	101.250	8.875	102.375
7.625 99.125 8.500 100.375	7.875	100.625	8.750	101.750
	7.750	99.875	8.625	101.125
7.500 98.375	7.625	99.125	8.500	100.375
	7.500	98.375		<u> </u>

				RES	IDENTIAL PRIC	F ADJUSTERS				
				1,20	DENTINET THE	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)
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(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)
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)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
EN	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)
STATEMENT (12 or 24)	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)
Ŋ	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
	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
E	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)			
å	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 Extensions		
30 Days	11/5/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.625	

Effective: 10/6/2025 10:06

# FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.750	101.026	100.963	100.588		
7.625	100.235	100.172	99.797		
7.500	100.132	100.070	99.695		
7.375	100.019	99.956	99.581		
7.250	99.897	99.834	99.459		
7.125	99.184	99.121	98.746		

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	10/21/2025	2 days	0.100
30 Days	11/5/2025	7 days	0.250
45 Days	11/20/2025	15 days	0.375
1		30 days	0.625

Effective: 10/6/2025 10:06

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

### Administration and Appraisal Fees

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





Appraisal Cost Schedule					
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475		
1004MC (Conventional	\$475	2075 Drive by	\$200		
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100		
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100		
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250		

Appraisal Desk (816) 457-6349

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

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

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