

7/9/2025 9:52

Effective:

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

	Lock Expirations	Lock Extensions				
15 Days	7/24/2025	2 days	0.100			
15 Days 30 Days 45 Days	8/8/2025	7 days	0.250			
45 Days	8/23/2025	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		INTIONAL							
CON	IVENTION <i>A</i>	AL 30/25\	'R FIXED	CC	NVENTION	NAL 20 YF	FIXED	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
6.125	99.572	99.544	99.506	6.000	100.072	99.971	99.900	5.750	100.729	100.671	100.633	5.875	100.571	100.541	100.383
6.250	99.836	99.919	99.847	6.125	100.570	100.470	100.399	5.875	101.090	101.033	100.995	6.000	100.824	100.794	100.636
6.375	100.418	100.399	100.327	6.250	101.034	100.933	100.862	6.000	101.267	101.234	101.161	6.125	101.111	101.081	100.923
6.500	100.958	100.916	100.863	6.375	101.466	101.365	101.294	6.125	101.604	101.544	101.499	6.250	101.316	101.286	101.110
6.625	101.459	101.416	101.363	6.500	101.168	101.069	101.005	6.250	101.963	101.903	101.858	6.375	101.712	101.682	101.506
6.750	101.516	101.615	101.536	6.625	101.599	101.500	101.436	6.375	102.264	102.204	102.159	6.500	101.950	101.920	101.744
6.875	102.019	102.031	101.953	6.750	101.997	101.899	101.835	6.500	102.377	102.347	102.172	6.625	102.217	102.187	102.011
7.000	102.485	102.436	102.379	6.875	102.367	102.269	102.205	6.625	102.650	102.620	102.469	6.750	102.386	102.356	102.180
7.125	102.819	102.769	102.713	7.000	102.848	102.739	102.668	6.750	102.855	102.790	102.745	6.875	102.776	102.746	102.570
7.250	103.139	103.127	103.018	7.125	103.279	103.171	103.100	6.875	103.214	103.184	103.023	7.000	102.975	102.944	102.769
	NV 30 YR				NV 20 YR				DNV 15 YR				NV 10 YR		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.379	100.336	100.283	6.500	100.420	100.379	100.336	6.250	99.419	99.389	99.213	6.250	99.014	98.983	98.808
6.625	100.753	100.707	100.653	6.625	100.799	100.753	100.707	6.375	99.822	99.791	99.616	6.375	99.315	99.285	99.109
6.750	101.065	101.016	100.959	6.750	101.114	101.065	101.016	6.500	100.008	99.978	99.802	6.500	99.602	99.571	99.396
6.875	101.431	101.381	101.324	6.875	101.482	101.431	101.381	6.625	100.213	100.182	100.007	6.625	99.870	99.840	99.664
7.000	101.798	101.742	101.682	7.000	101.862	101.798	101.742	6.750	100.181	100.151	99.975	6.750	99.776	99.745	99.570
7.125	102.169	102.105	102.030	7.125	102.238	102.169	102.105	6.875	100.580	100.550	100.374	6.875	100.073	100.043	99.867
7.250	102.524	102.460	102.384	7.250	102.592	102.524	102.460	7.000	100.736	100.705	100.530	7.000	100.319	100.289	100.113
7.375	102.721	102.657	102.581	7.375	102.790	102.721	102.657	7.125	100.877	100.847	100.671	7.125	100.540	100.510	100.334
7.500	102.941	102.878	102.802	7.500	103.010	102.941	102.878	7.250	98.954	98.830	98.694	7.250	98.954	98.830	98.694
7.625	103.141	103.077	103.001	7.625	103.210	103.141	103.077	I I——				-			
	COED E	5/6 ARMS			COED :	7/6 ARMS	•		COED 1	l0/6 ARM	c		Miss Dries	Adimeter	nt a
	SOFK 3	o/o Akivis	1		SOFK .	//o Akivis			SOFK.	LU/O AKIVI	٥	No Impo	Misc Price ands (Non-CA)	Aujustine	0.250
													inds (NOII-CA)		0.250
													er, LTV <= 75		2.125
												1	er, LTV 75.01-8	20	3.375
												1	er, LTV > 80		4.125
	No Current	: Program D	ata		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
	No current	Trogram	utu		No current	. i i ografii D	ata		No curren	t i rogram b	ata	Condo, LT	TV > 75		0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
													OK (exception of		1.500
												l count vys	он (слосрион	,,	1.500
	ما	ss Payee	Clause		Lo	ck Desk I	lours -		Con	tact Us			Approv	ed States	
	United Fidelit			TIMA	LC	ck Desk I	iouis -	Fm	ail: locks@		ze com	AR A7 C	Approv A, CO, FL, GA		I KC NA IV
			.orp ISAOA A kwy, Suite 27		8:3	0am - 5:00p	om CST	1	Lock Desk: (A, CO, FL, GA 1N, MO, NC, I		
		r Briarciiii Pi nsas City, M		J	Lock O	nline Unitl 8	:00pm CST		iside Sales:	•		IVIL, IVII, IV		, VA, WA,W	
	Ital	.545 City, IVI	C C 1130					L		(010) 437-			JC, 111, 1A	., .,, .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•



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15 Day	s 7/24/2025	2 days	0.100			
30 Day	s 8/8/2025	7 days	0.250			
45 Day	s 8/23/2025	15 days	0.375			
		30 days	0.625			

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Effective:		//9/2025 9:5	12							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Cash-out Refinance Loans – LLPA by Credit Score/LTV						
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean ocore	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.230%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	litional LL	.FAS DY L	Odii Allii	nute Ahr	nicable it	Fulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score			cable for	_		_				Loans to first-tir					
> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ns meeting	<u> </u>		igh-cost are	
≥ = 780 760 – 779	0.000%	0.000%	0.000% 0.125%	_	0.875%		0.500%	_	0.375% 0.625%	Lua	ins meeting	Duty to C	beive requ	licilicilis	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
	nal LLPA														
Loan Feature				L	.TV Rang	е									
Adjustable-rate	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance			I					l		Ī					
ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effective	2:	7/9/2025 9	:52						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.630	100.490	100.347	5.875	100.533	100.503	100.418	5.375	97.455	97.392	97.230	FICO 740	- 779		0.000
5.125	101.112	101.049	100.906	6.000	101.072	101.042	100.866	5.500	97.548	97.517	97.486	FICO 680	- 739		0.125
5.250	101.395	101.352	101.210	6.125	101.602	101.571	101.396	5.625	98.101	98.070	98.038	FICO 660	- 679		0.250
5.375	101.661	101.606	101.502	6.250	102.125	102.095	101.919	5.750	97.755	97.692	97.637	FICO 640	- 659		0.500
5.500	102.140	102.085	101.980	6.375	101.610	101.579	101.404	5.875	98.286	98.254	98.223	FICO 620	- 639		1.500
5.625	102.624	102.569	102.465	6.500	102.127	102.096	101.921	6.000	98.836	98.805	98.774				
5.750	102.979	102.791	102.604	6.625	102.634	102.604	102.428	6.125	99.329	99.298	99.267	Non-Owr	er		0.500
5.875	102.895	102.708	102.520	6.750	103.138	103.108	102.932	6.250	97.716	97.653	97.491	Loan Am	ount \$50K < \$1	.00K	0.500
7.000	103.408	103.221	103.033									Loan < \$5	OK (exception	only)	1.500
7.125	103.758	103.570	103.383									All FHA S	reamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
FI	HA 30 YR I	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOU	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	100.837	100.795	100.652	6.250	97.850	97.820	97.644	6.250	101.675	101.632	101.490	FICO 740	- 779		0.000
5.375	100.968	100.914	100.809	6.375	97.973	97.928	97.868	6.375	101.283	101.226	101.069	FICO 700	- 739		0.125
5.500	101.487	101.432	101.328	6.500	98.267	98.223	98.162	6.500	101.893	101.837	101.680	FICO 680	- 699		0.250
5.625	101.862	101.807	101.702	6.625	98.498	98.453	98.392	6.625	102.436	102.379	102.222	FICO 660	- 679		0.375
5.750	101.936	101.879	101.722	6.750	98.863	98.833	98.657	6.750	102.961	102.904	102.747	FICO 640			0.875
5.875	101.583	101.395	101.208	6.875	98.749	98.700	98.639	6.875	102.346	102.261	102.076	FICO 620	- 639		1.500
7.000	102.096	101.908	101.721	7.000	98.911	98.861	98.801	7.000	102.921	102.836	102.651	CA Prope	rty		0.150
7.125	102.445	102.258	102.070	7.125	99.104	99.055	98.994	7.125	103.477	103.392	103.207	Loan <\$	50K (exception)	1.500
7.250	102.391	102.306	102.121	7.250	98.954	98.830	98.694	7.250	103.936	103.851	103.666	All RD Re	finance Loans		0.125
7.375	101.078	101.021	100.864	 				7.375	102.934	102.877	102.721	*Other St	. Adjustments	may apply	
				Ш								Ш			
						GOV	/ERN	IME	NTV	/A					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.072	101.042	100.866	6.000	100.630	100.490	100.347	5.750	97.755	97.692	97.530	6.000	100.630	100.427	100.174
5.125	101.602	101.571	101.396	6.125	101.112	101.049	100.906	5.875	97.747	97.684	97.522	6.125	101.112	100.909	100.656
5.250	102.125	102.095	101.919	6.250	101.395	101.352	101.210	6.000	97.737	97.674	97.512	6.250	101.303	101.100	100.847
5.375	101.610	101.579	101.404	6.375	101.661	101.606	101.502	6.125	97.726	97.663	97.501	6.375	101.661	101.606	101.502
5.500	102.127	102.096	101.921	6.500	102.140	102.085	101.980	6.250	97.716	97.653	97.491	6.500	102.140	102.085	101.980
6.625	102.634	102.604	102.428	6.625	102.624	102.569	102.465					6.625	102.624	102.569	102.465
6.750	103.138	103.108	102.932	6.750	102.979	102.791	102.604					6.750	102.979	102.791	102.604
				6.875 7.000	102.895	102.708	102.520					6.875 7.000	102.895	102.708	102.520
				7.000	103.408 103.758	103.221 103.570	103.033 103.383					7.125	103.408 103.758	103.221 103.570	103.033 103.383
				7.125	103.738	103.570	103.363	-				7.125	103.758	103.570	105.565
	/A 15 YR F				/A 30 YR F				•	1 ARM H			/A 30 YR F		
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	100.264	100.249	100.183	6.250	100.837	100.795	100.652	6.125	97.426	97.363	97.201	6.250	100.837	100.795	100.652
5.875	100.499	100.484	100.418	6.375	100.968	100.914	100.809	6.250	97.416	97.353	97.191	6.375	100.968	100.914	100.809
5.000	100.837	100.822	100.756	6.500	101.487	101.432	101.328					6.500	101.487	101.432	101.328
5.125	101.135	101.119	101.054	6.625	101.862	101.807	101.702					6.625	101.862	101.807	101.702
5.250	101.154	101.139	101.123	6.750	101.936	101.879	101.722	П				6.750	101.936	101.879	101.722
5.375	101.075	101.059	101.043	6.875	101.583	101.395	101.208					6.875	101.583	101.395	101.208
5.500	101.510	101.494	101.479	7.000	102.096	101.908	101.721					7.000	102.096	101.908	101.721
5.625	101.675	101.659	101.643	7.125	102.445	102.258	102.070					7.125	102.445	102.258	102.070
6.750	98.863	98.833	98.657	7.250	102.391	102.306	102.121					7.250	102.391	102.306	102.121
				7.375	101.078	101.021	100.864	 				7.375	101.078	101.021	100.864
				Adjustmen	ts			7					N/ST		38.55
FICO>=740			0.000	VA Loans			0.250								
FICO 660 -			0.125	Non-Owne		00K	0.500			SE	RVING	THOS	SE TH	ATSE	RVE
-ICO 660 -			0.250		unt \$50K < \$1 OK (exception		0.500			341	VA	6 V	IRRE	ILS	
FICO 640 -			2.000 3.000	Luali < 35	ov fevrehnou	опу,	1.500				The Shaded		and the last section of th		
.20 020 -			3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
U			Corp ISAOA A		8-3	0am - 5:00p	om CST	Email: locks@uffmortgage.com AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN,							
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC,		
	Kar	nsas City, M	0 04130					l Ir	nside Sales:	(816) 457	-6300		SC, IN, IX	, VA, WA,W	



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

Lo	ck Expirations	Lock Exten	sions
0 Days	8/8/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.635

0.125

0.125

-0.250

-1.125

-1.500

-4.375

0.000

0.000

-0.375

-1.375

-1.875

-4.000

-4.625

-0.250

-0.625

-0.500

-1.000

-0.250

0.325

-1.500

0.000

-0.500

-0.250

-0.750

-0.875

-0.750

-0.750

0.250

-0.500

-0.250

-0.250

-0.250

0.000

-0.625

-0.375

-2.250

-3.125

-4.000

-5.250

-2.500

-2 625

-3.500

-4.375

-5.625

-1.000

-1.500

-0.375

0.000

-0.750

-0.625

-1.000

0.250

-0.875

-0.625

0.000

-0.625

-0.625

-4.125

-4.250

-5.125

-4.500

-4.750

-6.000

-1.500

-0.500

0.000

-0.875

0.250

-1.000

-0.875

-0.875 -1.000

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

cing)

0.750

0.625

0.625

0.500

0.250

-1.375

0.750

0.625

0.500

0.250

0.125

-1.125

-1.875

0.000

-0.250

-0.375

-0.625

-0.250

-0.125

0.325

-0.750

-0.125

-0.250

-0.375

-0.500

-0.375

0.250

-0.125

-0.250

-0.250

-0.250

0.000

0.000

0.000

0.625

0.500

0.250

0.125

-0.125

-1.500

-2.375

0.500

0.375

0.125

0.000

-0.375

-1.875

-2.875

0.000

-0.250

-0.500

-0.250

-0.625

-0.125

0.325

-0.875

0.000

-0.250

-0.250

-0.500

-0.625

-0.625

-0.500

0.250

-0.250

-0.250

-0.250

-0.250

0.000

-0.250

-0.250

0.375

0.250

0.000

-0.500

-0.750

-3.500

0.375

0.250

0.000

-0.500

-1.125

-3.125

-3.875

-0.250

-0.500

-0.625

-0.375

-0.750

-0.125

0.325

-1.250

0.000

-0.250

-0.250

-0.625

-0.750

-0.750

-0.500

0.250

-0.375

-0.250

-0.250

-0.250

0.000

-0.375

-0.375

fective:	7/9/2025 9:52				Must be manu	ally priced by c	alling or ema	iling the lock
			NON-QM:	A PLUS	(Tighter credit	box,	best	prici
Residentia	al 30 Yr Fixed		DSCR		Credit Score	00.01-50	50.01-55	55.01-60
11.500	109.867	11.500	111.286		>= 780	1.125	1.000	0.875
11.375	109.617	11.375	111.020		760 - 779	1.000	0.875	0.750
11.250	109.367	11.250	110.755		740 - 759	1.000	0.875	0.750
11.125	109.117	11.125	110.489		720 - 739	0.875	0.750	0.625
11.000	108.867	11.000	110.224	Full Doc	700 - 719	0.750	0.625	0.500
10.875	108.617	10.875	109.958		680 - 699	0.250	0.125	-0.500
10.750	108.367	10.750	109.692		660 - 679	-0.375	-0.500	-1.125
10.625	108.117	10.625	109.427		640 - 659			
10.500	107.867	10.500	109.161		620 - 639			
10.375	107.617	10.375	108.895		>= 780	1.125	1.000	0.875
10.250	107.367	10.250	108.630		760 - 779	1.000	0.875	0.750
10.125	107.117	10.125	108.364		740 - 759	1.000	0.875	0.625
10.000	106.867	10.000	108.099		720 - 739	0.875	0.750	0.500
9.875	106.617	9.875	107.833	Alt Doc	700 - 719	0.750	0.625	0.375
9.750	106.367	9.750	107.567		680 - 699	0.125	0.000	-0.625
9.625	106.117	9.625	107.302		660 - 679	-0.500	-0.625	-1.500
9.500	105.867	9.500	107.036		640 - 659			
9.375	105.617	9.375	106.770		620 - 639			
9.250	105.367	9.250	106.505		Credit LLPA	00.01-50	50.01-55	55.01-60
9.125	105.117	9.125	106.239		UPB <= 250K	0.000	0.000	0.000
9.000	104.867	9.000	105.974		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125
8.875	104.617	8.875	105.692	Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250
8.750	104.367	8.750	105.411		>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500
8.625		8.625	105.130					
	104.117				DTI 50.01 - 55	0.000	-0.125	-0.250
8.500	103.867	8.500	104.849		Interest Only	-0.250	-0.375	-0.500
8.375	103.617	8.375	104.567	T T	Escrow Waiver*	-0.125	-0.125	-0.125
8.250	103.367	8.250	104.286	Loan Type LLPAs	Purchase	0.325	0.325	0.325
8.125	103.085	8.125	104.004		Cashout / Debt Consolidation	-0.375	-0.375	-0.500
8.000	102.804	8.000	103.723		Second Home	0.125	0.125	0.125
7.875	102.492	7.875	103.411		Investor	0.000	0.000	-0.125
7.750	102.179	7.750	103.098		40 Year Maturity	-0.125	-0.125	-0.125
7.625	101.804	7.625	102.723		Condo / Coop	-0.250	-0.250	-0.375
7.500	101.429	7.500	102.348		Florida Condo	-0.375	-0.500	-0.500
7.375	101.054	7.375	101.973	Property	Non - Warrantable Condo	-0.375	-0.375	-0.500
7.250	100.679	7.250	101.536	LLPAs	Multi Unit	-0.250	-0.250	-0.375
7.125	100.304	7.125	101.098		Tier 2 States: Other*	0.000	0.000	0.000
7.000	99.929	7.000	100.598		Florida	0.000	0.000	0.000
6.875	99.492	6.875	100.098		Streamlined Documentation	0.000	0.000	-0.125
6.750	99.054	6.750	99.536	Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000
6.625	98.554	6.625	98.973	LLPAs	1099 Program	0.000	0.000	0.000
6.500	98.054	6.500	98.411		12 Month Bank Statement	0.000	0.000	0.000
6.375	97.492	6.375	97.786	Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000
6.250	96.929	6.250	97.098	LLPAS	WVOE	0.000	0.000	0.000
6.125	96.304	6.125	96.411					
6.000	95.679	6.000	95.723					
5.875	94.992	5.875	94.973				Salaried/V	Wage Earnei
5.750	94.304	5.750	94.223		Qualifying Income			Inc
5.625	93.617	5.625	93.473		Full Documentation		2 Yrs	s. W2s, YTD
3.023		3.023	33.473					

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

DSCR	No PPP	1 vr PPP	2-4 PPP	5 vr PPP
	Max Price	103.000	103.000	103.000
	Min Price	99.500	99.500	99.500

5.500

92.723

Full Doc Alt Doc Inv W/PPP

92.930

5.500

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

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

 0 Days
 8/8/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.625%	98.800	
6.750%	99.300	
6.875%	99.800	
6.990%	100.175	
7.125%	100.550	
7.250%	100.863	
7.375%	101.175	
7.500%	101.488	
7.625%	101.800	
7.750%	102.113	
7.875%	102.388	
7.990%	102.638	
8.125%	102.888	
8.250%	103.138	
8.375%	103.388	
8.500%	103.638	
8.625%	103.888	
8.750%	104.138	
8.875%	104.388	
8.990%	104.638	
9.125%	104.888	
9.250%	105.138	
9.375%	105.388	
Max Pr	ice (Owner Occ / 2Yr+ PPP)	102.000
1	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

	ľ	NON-Q
In	vestor 30YR Fixed	i
Rate	30 Day	
6.625%	98.650	
6.750%	99.400	
6.875%	100.100	
6.990%	100.725	
7.125%	101.125	
7.250%	101.500	
7.375%	101.850	
7.500%	102.200	
7.625%	102.550	
7.750%	102.900	
7.875%	103.250	
7.990%	103.600	
8.125%	103.913	
8.250%	104.225	
8.375%	104.538	
8.500%	104.850	
8.625%	105.100	
8.750%	105.350	
8.875%	105.600	
8.990%	105.850	
9.125%	106.100	
9.250%	106.350	
9.375%	106.600	
Max Price (Ow	ner Occ / 2Yr+	102.000
Max Price (1Yr	PPP)	100.500
Max Price (No	Prepay)	99.500

	Investor NQM 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					
Residential NQM LLPAs Full Doc								
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	-0.230	-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, max LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. ord = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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, Cond	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	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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 fi Investment On 1% stepdown f 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 sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395

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

 Lock Expirations
 Lock Extensions

 30 Days
 8/8/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.757	110.132	109.382
9.875	110.507	109.882	109.132
9.750	110.257	109.632	108.882
9.625	110.007	109.382	108.632
9.500	109.757	109.132	108.382
9.375	109.507	108.882	108.132
9.250	109.257	108.632	107.882
9.125	109.007	108.382	107.632
9.000	108.757	108.132	107.382
8.875	108.507	107.882	107.132
8.750	108.257	107.632	106.882
8.625	108.007	107.382	106.632
8.500	107.757	107.132	106.382
8.375	107.507	106.882	106.132
8.250	107.257	106.632	105.882
8.125	106.928	106.303	105.553
8.000	106.599	105.974	105.224
7.875	106.271	105.646	104.896
7.750	105.923	105.298	104.548
7.625	105.558	104.933	104.183
7.500	105.174	104.549	103.799
7.375	104.771	104.146	103.396
7.250	104.348	103.723	102.973
7.125	103.905	103.280	102.530
7.000	103.442	102.817	102.067
6.875	102.958	102.333	101.583
6.750	102.457	101.832	101.082
6.625	101.939	101.365	100.615
6.500	101.404	100.897	100.147
6.375	100.851	100.414	99.664
6.250	100.284	99.917	99.167
6.125	99.702	99.408	98.658
6.000	99.106	98.886	98.136
5.875	98.494	98.351	97.601
5.750	97.868	97.743	96.993
5.625	97.227	97.102	96.352
5.500	96.571	96.446	95.696
5.375	95.899	95.774	95.024
5.250	95.216	95.091	94.341
5.125	94.519	94.394	93.644
5.000	93.811	93.686	92.936

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

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
,		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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

30 Days 8/8/2025 2

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

Effective: 7/9/2025 9:52

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.750	13.375	111.750
12.500	112.500	13.250	111.625
12.375	112.250	13.125	111.500
12.250	112.000	13.000	111.375
12.125	111.750	12.875	111.250
12.000	111.500	12.750	111.125
11.875	111.250	12.625	110.875
11.750	111.000	12.500	110.625
11.625	110.750	12.375	110.375
11.500	110.500	12.250	110.125
11.375	110.250	12.125	109.875
11.250	110.000	12.000	109.625
11.125	109.750	11.875	109.375
11.000	109.500	11.750	109.125
10.875	109.250	11.625	108.875
10.750	109.000	11.500	108.625
10.625	108.750	11.375	108.375
10.500	108.500	11.250	108.125
10.375	108.250	11.125	107.875
10.250	108.000	11.000	107.625
10.125	107.625	10.875	107.375
10.000	107.250	10.750	107.125
9.875	106.875	10.625	106.875
9.750	106.500	10.500	106.625
9.625	106.125	10.375	106.375
9.500	105.750	10.250	106.125
9.375	105.375	10.125	105.750
9.250	105.000	10.000	105.375
9.125	104.625	9.875	105.000
9.000	104.250	9.750	104.625
8.875	103.875	9.625	104.250
8.750	103.500	9.500	103.875
8.625	103.000	9.375	103.500
8.500	102.500	9.250	103.000
8.375	102.000	9.125	102.500
8.250	101.500	9.000	102.000
8.125	101.000	8.875	101.500
8.000	100.250	8.750	100.750
7.875	99.500	8.625	100.000
7.750	98.750	8.500	99.250
7.625	98.000		

	RESIDENTIAL PRICE ADJUSTERS									
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
ĕ	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ā	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ē	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock Ex	ktensions
30 Days	8/8/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.635

Effective: 7/9/2025 9:52

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.527	100.456	100.081			
7.750	100.427	100.356	99.981			
7.625	99.698	99.628	99.253			
7.500	99.596	99.525	99.150			
7.375	99.482	99.411	99.036			
7.250	99.360	99.289	98.914			

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	7/24/2025	2 days	0.100
30 Days	8/8/2025	7 days	0.250
45 Days	8/23/2025	15 days	0.375
		30 days	0.625

Effective: 7/9/2025 9:52 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

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

Lock Desk Hours

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

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

Approved States AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA,WI