

8/25/2025 9:56

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/9/2025	2 days	0.100
30 Days	9/24/2025	7 days	0.250
15 Days 30 Days 45 Days	10/9/2025	15 days	0.375
		30 days	0.625

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

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CON	<b>IVENTION</b>	L 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	NVENTIO	NAL 15 YF	RFIXED	CO	<b>NVENTION</b>	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	100.447	100.397	100.342	6.000	100.740	100.621	100.529	5.750	101.039	101.008	100.908	5.875	101.100	101.069	100.941
.250	100.706	100.645	100.583	6.125	101.220	101.101	101.009	5.875	101.563	101.532	101.404	6.000	101.312	101.281	101.152
.375	101.242	101.182	101.119	6.250	101.670	101.552	101.459	6.000	101.778	101.747	101.618	6.125	101.503	101.472	101.344
.500	101.721	101.661	101.598	6.375	102.078	101.960	101.867	6.125	102.061	102.030	101.902	6.250	101.845	101.814	101.685
.625	102.000	101.940	101.877	6.500	101.786	101.736	101.589	6.250	102.335	102.263	102.217	6.375	102.243	102.212	102.084
.750	102.178	102.112	102.042	6.625	102.194	102.076	101.989	6.375	102.707	102.677	102.548	6.500	102.444	102.413	102.285
.875	102.596	102.530	102.460	6.750	102.565	102.446	102.359	6.500	102.948	102.917	102.789	6.625	102.659	102.628	102.499
.000	103.077	103.011	102.941	6.875	102.906	102.787	102.700	6.625	103.226	103.196	103.067	6.750	102.892	102.869	102.741
.125	103.434	103.369	103.298	7.000	103.255	103.168	103.092	6.750	103.248	103.225	103.105	6.875	103.271	103.248	103.120
.250	103.544	103.504	103.417	7.125	103.663	103.577	103.501	6.875	103.726	103.703	103.575	7.000	103.413	103.390	103.262
	NV 30 YR I				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	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
.500	101.251	101.204	101.057	6.500	101.013	100.965	100.834	6.250	99.974	99.943	99.814	6.250	99.547	99.517	99.388
.625 .750	101.542 101.557	101.495 101.491	101.348 101.421	6.625	101.385	101.329 101.557	101.263 101.491	6.375	100.387 100.562	100.357 100.531	100.228 100.403	6.375 6.500	99.854 100.097	99.823	99.694 99.937
.750 .875	101.557	101.491	101.421	6.750 6.875	101.613 101.944	101.557	101.491	6.500 6.625	100.562	100.531	100.403	6.625	100.097	100.066 100.287	100.159
.000	101.887	101.821	101.751	7.000	101.944	101.887	101.821	6.750	100.779	100.749	100.620	6.750	100.318	100.287	100.13
.125	102.205	102.139	102.069	7.125	102.262	102.203	102.139	6.875	100.712	100.689	100.560	6.875	100.283	100.263	100.13
.250	102.460	102.414	102.344	7.250	102.337	102.480	102.414	7.000	101.100	101.077	100.948	7.000	100.743	100.331	100.42
.230	102.237	102.703	102.556	7.375	102.144	102.102	101.333	7.125	101.203	101.182	101.034	7.125	100.743	100.720	100.750
.500	102.743	102.703	102.530	7.500	102.934	102.323	102.745	7.250	99.449	99.332	99.217	7.123	99.449	99.332	99.217
.625	103.423	103.180	103.033	7.625	102.934	102.892	102.743	7.230	33.443	99.332	33.217	7.230	33.443	33.332	33.217
.023	103.423	103.301	103.234	7.023	103.143	103.103	102.557					1			
	SOFR 5	/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	LO/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ita		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				<b>∤</b>								<b> </b>			
	م ا	ss Payee (	Clause		ما ا	ck Desk H	lours.		_Con	tact Us			Annroy	ed States	
	United Fidelit			TIMA				Em	ail: locks@		ge.com	AR, A7, C	A, CO, FL, GA		I. KS, KY
		, 0	wy, Suite 27			0am - 5:00p			Lock Desk: (			' '	1N, MO, NC, I		
			0 64150		I Lock Or	nline Unitl 8	:00pm CST		- (	,		1 ' '		, VA, WA,W	



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	Lock Expirations	Lock E	xtensions
15 Days	9/9/2025	2 days	0.100
15 Days 30 Days	9/24/2025	7 days	0.250
45 Days	10/9/2025	15 days	0.375
		30 days	0.625

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Effective:	8	3/25/2025 9:	56							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Burok	acca Mon	ev Loans	LLDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	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%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Add	litional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Fulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA	s will be v		_	llowing lo	ans
Cradit Caara		Ammii	aabla fau		TV Rang		4ban 4E					meReady			
Credit Score	>00/	>30%	>60%	>70%		>80%	>85%	>90%	>95%	Loans to first-tir	me homebu ncome (AM	•			
≥ = 780	<u>&gt;0%</u>		0.000%		> <b>75%</b>				0.375%		ins meeting	<u> </u>			
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	_	0.625%			, Duty to c	70.10.1040		
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%	1					
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%	1					
660 – 679	0.000%	0.125%	1.125%						2.125%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%		1					
Additio	nal LLPA	s by Loa	n Attribu	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	TV Rang	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%			0.000%		0.000%	0.250%		1					
mortgage															
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%			2.125%				4.125%							
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	l					
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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.ate .000 .125 .2250 .3375 .500 .625 .750 .8875 .000 .125	FHA 30 15-Day 101.520 101.842 102.105 102.253 102.792 103.266 103.308 103.134	30-Day 101.302 101.705 102.048 102.194 102.733	45-Day 101.036 101.529 101.872	Rate 5.875 6.000		YR Fixed 30-Day 100.975		Rate	FHA :	5/1 ARM 30-Day	45-Day	FICO >=78			
.000 .125 .250 .375 .500 .625 .750 .875 .000	15-Day 101.520 101.842 102.105 102.253 102.792 103.266 103.308	30-Day 101.302 101.705 102.048 102.194	<b>45-Day</b> 101.036 101.529	5.875	<b>15-Day</b> 101.006	30-Day	45-Day	11	15-Day	30-Day	•	FICO >=78	80	Adjustme	
.000 .125 .250 .375 .500 .625 .750 .875 .000	101.520 101.842 102.105 102.253 102.792 103.266 103.308	101.302 101.705 102.048 102.194	101.036 101.529	5.875	101.006	•	•	11	•	•	•	l I			0.000
.125 .250 .375 .500 .625 .750 .875 .000	101.842 102.105 102.253 102.792 103.266 103.308	101.705 102.048 102.194	101.529	11		100.975	100.847	5 375	00 447						
.250 .375 .500 .625 .750 .875 .000	102.105 102.253 102.792 103.266 103.308	102.048 102.194		6.000	101 526			1 3.373	99.417	99.354	99.192	FICO 740 -	- 779		0.000
.375 .500 .625 .750 .875 .000 .125	102.253 102.792 103.266 103.308	102.194	101.872		101.556	101.505	101.377	5.500	99.404	99.341	99.179	FICO 680 -	- 739		0.125
.500 .625 .750 .875 .000 .125	102.792 103.266 103.308			6.125	102.057	102.026	101.898	5.625	99.396	99.333	99.171	FICO 660 -			0.250
.625 .750 .875 .000 .125	103.266 103.308	102.733	102.086	6.250	102.563	102.533	102.404	5.750	99.997	99.934	99.772	FICO 640 -	- 659		0.500
.750 .875 .000 .125	103.308		102.624	6.375	102.034	102.011	101.883	5.875	99.986	99.923	99.761	FICO 620 -	- 639		1.500
.875 .000 .125		103.207	103.099	6.500	102.545	102.522	102.394	6.000	99.976	99.913	99.751				
7.000 7.125 FH.	103.134	103.249	103.191	6.625	103.047	103.024	102.896	6.125	99.964	99.901	99.739	Non-Owne	er		0.500
.125 FH.		103.076	103.017	6.750	103.543	103.520	103.392	6.250	99.952	99.889	99.727	11	unt \$50K < \$1		0.500
FH.	103.727	103.669	103.610	ll .								11	OK (exception o		1.500
	104.127	104.068	104.010	<b>!</b> ├──				l					reamline Loans		0.250
	IA 20 VD I	er and the d	D-I		IA 4E VO	et and the	D-I	011	DAL HOUS	INC 20 V	n Et aud		finance Loans		0.125
		Fixed High			HA 15 YR I				RAL HOUS			_	USDA - Price	e Adjustme	
	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
.250	101.490	101.273	101.097	6.250	98.335	98.277	98.215	6.250	102.405	102.348	102.172	FICO 740 -			0.000
.375	101.560	101.502	101.393	6.375	98.576	98.517	98.456	6.375	101.981	101.907	101.717	FICO 700 -			0.125
.500	102.139	102.081	101.972	6.500	98.877	98.818	98.757	6.500	102.572	102.499	102.308	FICO 680 -			0.250
.625	102.504	102.445	102.336	6.625	99.093	99.035	98.973	6.625	103.096	103.023 103.529	102.832	FICO 660 -			0.375
.750 .875	102.465 101.822	102.392	102.201 101.704	6.750	99.268	99.245	99.117	6.750	103.602	103.529	103.338 102.502	FICO 640 -			0.875
.000		101.763 102.356	101.704	6.875 7.000	99.402	99.352 99.500	99.295 99.442	6.875	102.766 103.322	102.693		l <del></del>			1.500
.125	102.415 102.814	102.356	102.298	7.125	99.550 99.694	99.500	99.442	7.000 7.125	103.322	103.249	103.058 103.597	CA Proper	iOK (exception)		0.150
.125	102.633	102.756	102.697	7.125	99.694	99.544	99.586	7.125	103.861	103.788	103.597	I			1.500
.375	102.633	102.559	102.369	1,.230	JJ.445	∠دد.رر	/ ۲۱.دد	7.250	104.303	104.229	104.039		inance Loans . Adjustments r	nav annly	0.125
.5/5	101.133	101.076	100.007	11				1.3/3	103.214	105.133	102.302	Other St.	. Aujustinents f	пау арріу	
				/ L			/EDA		\ I = \	/ A		Ш			
							/ERN	ME							
		YR Fixed				YR Fixed				ARM 1/1,			VA 30 YR		
ate	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
.000	101.536	101.505	101.377	6.000	101.520	101.302	101.036	5.750	99.997	99.934	99.772	6.000	101.520	101.302	101.035
.125	102.057	102.026	101.898	6.125	101.842	101.705	101.529	5.875	99.986	99.923	99.761	6.125	101.842	101.624	101.356
.250	102.563	102.533	102.404 101.883	6.250	102.105	102.048	101.872 102.086	6.000	99.976	99.913	99.751	6.250 6.375	102.103	101.885	101.618
.375	102.034	102.011 102.522	102.394	6.375	102.253 102.792	102.194 102.733	102.086	6.125 6.250	99.964 99.952	99.901 99.889	99.739 99.727	6.500	102.253 102.792	102.194	102.086 102.624
.625	102.545 103.047	102.522	102.896	6.500 6.625	102.792	102.733	102.624	0.250	99.952	99.669	99.727	6.625	102.792	102.733 103.207	102.624
.750	103.543	103.520	103.392	6.750	103.308	103.249	103.055					6.750	103.308	103.249	103.191
.750	103.545	105.520	105.552	6.875	103.134	103.076	103.017					6.875	103.134	103.076	103.017
				7.000	103.727	103.669	103.610					7.000	103.727	103.669	103.610
				7.125	104.127	104.068	104.010					7.125	104.127	104.068	104.010
				1,.123	104.127	104.000	104.010					17.125	104.127	104.000	104.010
		ixed High			/A 30 YR F				•	1 ARM HE			/A 30 YR Fi		
ate	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
.750	100.653	100.628	100.553	6.250	101.490	101.273	101.097	6.125	99.964	99.901	99.739	6.250	101.490	101.273	101.097
.875	100.889	100.863	100.788	6.375	101.560	101.502	101.393	6.250	99.952	99.889	99.727	6.375	101.560	101.502	101.393
.000	101.226	101.201	101.126	6.500	102.139	102.081	101.972	[]				6.500	102.139	102.081	101.972
.125	101.524	101.499	101.424	6.625	102.504	102.445	102.336	[]				6.625	102.504	102.445	102.336
.250	101.540	101.523	101.506	6.750	102.465	102.392	102.201					6.750	102.465	102.392	102.201
.375	101.460	101.444	101.427	6.875	101.822	101.763	101.704 102.298					6.875	101.822	101.763	101.704
.500	101.896	101.879	101.862	7.000	102.415	102.356		[]				7.000	102.415	102.356	102.298
.625 .750	102.060 99.268	102.044 99.245	102.027 99.117	7.125 7.250	102.814	102.756 102.559	102.697 102.369	[]				7.125 7.250	102.814 102.633	102.756	102.697 102.369
./30	33.268	99.245	33.11/	7.250	102.633 101.139	102.559	102.369	[[				7.375	102.633	102.559 101.078	102.369
				1.3/3	101.139	101.0/8	100.887	<b> </b>				1.3/3	101.139	101.078	100.06/
			VA Price A	l I Adjustment	ts			#					200		
ICO>=740			0.000	VA Loans			0.250	1							
			0.125	Non-Owne			0.500			SEI	RVING	THOS	FTH	TSE	BVE
ICO 680 - 7	C70		0.250		unt \$50K < \$10		0.500			SEI	. Tired	G.W	IRRA	I C	
ICO 680 - 7 ICO 660 - 6			2.000	Loan < \$50	OK (exception	only)	1.500					VA	فلعلعلا	Lo	
ICO 680 - 7 ICO 660 - 6 ICO 640 - 6	659		3.000												
ICO 680 - 7 ICO 660 - 6 ICO 640 - 6	659		3.000												
CO 680 - 7 CO 660 - 6 CO 640 - 6	659 639					-l. Dl-+								-1.04	
ICO 680 - 7 ICO 660 - 6 ICO 640 - 6 ICO 620 - 6	659 639 <b>Lo</b> x	ss Payee	Clause		Lo	ck Desk H	lours			tact Us		AE :		ed States	
ICO 680 - 7 ICO 660 - 6 ICO 640 - 6 ICO 620 - 6	659 639 Lo: Inited Fidelit	ty Funding C				<b>ck Desk H</b> 0am - 5:00p		ı	Contail: locks@ Lock Desk: (	uffmortgag			Approve A, CO, FL, GA, IN, 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
 9/24/2025
 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:	8/25/2025 9:	56	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.647	11.500	112.776
11.375	110.397	11.375	112.510
11.250	110.147	11.250	112.245
11.125	109.897	11.125	111.979
11.000	109.647	11.000	111.714
10.875	109.397	10.875	111.448
10.750	109.147	10.750	111.182
10.625	108.897	10.625	110.917
10.500	108.647	10.500	110.651
10.375	108.397	10.375	110.385
10.250	108.147	10.250	110.120
10.125	107.897	10.125	109.854
10.000	107.647	10.000	109.589
9.875	107.397	9.875	109.323
9.750	107.147	9.750	109.057
9.625	106.897	9.625	108.792
9.500	106.647	9.500	108.526
9.375	106.397	9.375	108.260
9.250	106.147	9.250	107.995
9.125	105.897	9.125	107.729
9.000	105.647	9.000	107.464
8.875	105.397	8.875	107.182
8.750	105.147	8.750	106.901
8.625	104.897	8.625	106.620
8.500	104.647	8.500	106.339
8.375	104.397	8.375	106.057
8.250	104.147	8.250	105.776
8.125	103.865	8.125	105.494
8.000	103.584	8.000	105.213
7.875	103.272	7.875	104.901
7.750	102.959	7.750	104.588
7.625	102.584	7.625	104.213
7.500	102.209	7.500	103.838
7.375	101.834	7.375	103.463
7.250	101.459	7.250	103.026
7.125	101.084	7.125	102.588
7.000	100.709	7.000	102.088
6.875	100.272	6.875	101.588
6.750	99.834	6.750	101.026
6.625	99.334	6.625	100.463
6.500	98.834	6.500	99.901
6.375	98.272	6.375	99.276
6.250	97.709	6.250	98.588
6.125	97.084	6.125	97.901
6.000	96.459	6.000	97.213
5.875	95.772	5.875	96.463
5.750	95.084	5.750	95.713

93.710	5.500		94.213
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

94.963

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

94.397

5.625

5.500

PLUS	(Tighter credit b	ox, i	pest	pric	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	-0.125	-0.250	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000				-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.230	-0.250	-0.300	-0.623					-
	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
22113	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Eull Dos	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc 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@ullinortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



Non-QM UW Fee \$1,499

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

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

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

#### NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.500%	98.500			6.500%	99.750	
6.625%	99.250			6.625%	100.375	
6.750%	99.950			6.750%	100.895	
6.875%	100.475			6.875%	101.395	
6.990%	100.875			6.990%	101.825	
7.125%	101.250			7.125%	102.239	
7.250%	101.625			7.250%	102.653	
7.375%	102.000			7.375%	103.083	
7.500%	102.325			7.500%	103.485	
7.625%	102.575			7.625%	103.844	
7.750%	102.825			7.750%	104.157	
7.875%	103.075			7.875%	104.532	
7.990%	103.325			7.990%	104.836	
8.125%	103.575			8.125%	105.141	
8.250%	103.825			8.250%	105.438	
8.375%	104.075			8.375%	105.735	
8.500%	104.325			8.500%	106.016	
8.625%	104.575			8.625%	106.297	
8.750%	104.825			8.750%	106.579	
8.875%	105.075			8.875%	106.860	
8.990%	105.325			8.990%	107.125	
9.125%	105.575			9.125%	107.391	
9.250%	105.825			9.250%	107.579	
Ma	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	ı	Max Price (2	101.000		
	Max Price (1 Yr PPP)	- 1	Max Price (1	100.500		
	Max Price (No Prepay)	99.500	M	lax Price (No	o Prepay)	99.500

Investor NQM LLPAs										
			Othe	r						
LTV	50	55	60	65	70	75	80			
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A			
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A			
Cash-Out   FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A			
Cash-Out   FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A			
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500			
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250			
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A			
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125			
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A			
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A			
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250			
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625			
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375			
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000			
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A			
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500			

Price Adjustments								
		Reside	ntial NQN		s			
FICO-ITY		60	Full Doo		75	00	or	00
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250
720			0.300	0.375				
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
000	1.023		atement			3.000	14/74	14/71
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
		Reside	ntial NQN	1 LLPA	s			
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A
1099 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750
1033			IOM LLF		5.500	0.500	3.730	5.750
	DSC	R ≥ 1.00	x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, max LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any 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 e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( 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 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 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 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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5.125

5.000

94.935

94.209

94.810

94.084

94.060

93.334

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	9/24/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

-0.125

-0.500

-0.750

-0.500

-0.125

-0.500

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			Credit Score / CLTV	<=30	30.01-60.00		70.01-75.00	75.01-80.00	80.01-85.00	
10.000	111.501	110.876	110.126			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.25
9.875	111.251	110.626	109.876			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.50
9.750	111.001	110.376	109.626		Purchase Money	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.75
9.625	110.751	110.126	109.376		Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.00
9.500	110.501	109.876	109.126			700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.25
9.375	110.251	109.626	108.876			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.50
9.250	110.001	109.376	108.626			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.75
9.125	109.751	109.126	108.376			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.50
9.000	109.501	108.876	108.126			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.75
8.875	109.251	108.626	107.876		Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.12
8.750	109.001	108.376	107.626		Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.50
8.625	108.751	108.126	107.376		Keimanee	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.75
8.500	108.501	107.876	107.126			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.1
8.375	108.251	107.626	106.876			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.3
8.250	108.001	107.376	106.626			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	107.667	107.042	106.292			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	107.333	106.708	105.958			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	1 .	
7.875	106.999	106.374	105.624		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	106.646	106.021	105.271			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
7.625	106.272	105.647	104.897			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	105.878	105.253	104.503			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	105.464	104.839	104.089		·								
7.250	105.030	104.405	103.655			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-9
7.125	104.576	103.951	103.201			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.12
7.000	104.101	103.476	102.726			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.12
6.875	103.606	102.981	102.231		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.00
6.750	103.093	102.468	101.718	Purchase Money									
6.625	102.562	101.937	101.187	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.00
6,500	102.013	101.430	100.680	Cash-Out Refinance		5							
6.375	101,445	100.933	100.183			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.62
6.250	100.861	100.422	99.672		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.75
6.125	100.261	99.897	99.147			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.5
6.000	99.645	99.358	98.608			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	0.500	0.5
5.875	99.013	98.805	98.055			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
5.750	98.367	98.240	97.490		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
						D11 Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
5.625	97.707 97.034	97.582 96.909	96.832 96.159	Cook Out Define		High Release Fixed - Date	-1,250	-1.250	-1.500	-1.500	0.000		
				Cash-Out Refinance	e Agency Jumbo Balances*	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
5.375	96.348	96.223	95.473		balances		2.000	2.000	0.075	0.075	0.505	4	
5.250	95.648	95.523	94.773			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		

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

0.000

-0.500

0.000

-0.500

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 Ex

 30 Days
 9/24/2025
 2 days

 7 days
 7 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 8/25/2025 9:56

### **FIXED SECONDS**

RESIE	DENTIAL	IN۱	/ESTOR							
Rate	30 Day	Rate	30 Day							
12.625	113.250	13.375	112.250							
12.500	113.000	13.250	112.125							
12.375	112.750	13.125	112.000							
12.250	112.500	13.000	111.875							
12.125	112.250	12.875	111.750							
12.000	112.000	12.750	111.625							
11.875	111.750	12.625	111.375							
11.750	111.500	12.500	111.125							
11.625	111.250	12.375	110.875							
11.500	111.000	12.250	110.625							
11.375	110.750	12.125	110.375							
11.250	110.500	12.000	110.125							
11.125	110.250	11.875	109.875							
11.000	110.000	11.750	109.625							
10.875	109.750	11.625	109.375							
10.750	109.500	11.500	109.125							
10.625	109.250	11.375	108.875							
10.500	109.000	11.250	108.625							
10.375	108.750	11.125	108.375							
10.250	108.500	11.000	108.125							
10.125	108.125	10.875	107.875							
10.000	107.750	10.750	107.625							
9.875	107.375	10.625	107.375							
9.750	107.000	10.500	107.125							
9.625	106.625	10.375	106.875							
9.500	106.250	10.250	106.625							
9.375	105.875	10.125	106.250							
9.250	105.500	10.000	105.875							
9.125	105.125	9.875	105.500							
9.000	104.750	9.750	105.125							
8.875	104.375	9.625	104.750							
8.750	104.000	9.500	104.375							
8.625	103.500	9.375	104.000							
8.500	103.000	9.250	103.500							
8.375	102.500	9.125	103.000							
8.250	102.000	9.000	102.500							
8.125	101.500	8.875	102.000							
8.000	100.750	8.750	101.250							
7.875	100.000	8.625	100.500							
7.750	99.250	8.500	99.750							
7.625	98.500									

				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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
FULL DOC	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)
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
_	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
120	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
STATEMENT (12 or 24)	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
80	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
δ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
FULL DOC	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	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 Extensions		
30 Days	9/24/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.635	

Effective: 8/25/2025 9:56

# FHA with DPA Seconds

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

Underwriting Fee \$1,095

Standard pricing requires a repayable second on a 10-year term with a note rate 2% above the first mortgage note rate. Standard pricing applies to repayable 3.5% DPA. (See LLPAs for all other DPA options)

Loan Level Pricing Adjustments					
Repayable 3.5%	#	0.000			
Repayable 5%	#	-0.750			
Manufactured Home (Double Wide)	#	-0.250			
2 Units	#	-0.250			
Manual Underwrite	#	-0.250			
Exceed Income Limits (>135% AMI)	#	-0.250			
High Balance	#	-2.500			

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-3.000	

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	9/9/2025	2 days	0.100
30 Days	9/24/2025	7 days	0.250
45 Days	10/9/2025	15 days	0.375
		30 days	0.625

Effective: 8/25/2025 9:56

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

## Administration and Appraisal Fees

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