

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	6/24/2025	2 days	0.100
30 Days	7/9/2025	7 days	0.250
45 Days	7/24/2025	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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COV	IVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 Y	R FIXED	CO	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	98.476	98.532	98.456	6.000	99.623	99.516	99.438	5.750	100.185	100.093	100.034	5.875	99.242	99.158	99.158
6.250	98.925	99.043	98.968	6.125	100.135	100.029	99.951	5.875	100.502	100.410	100.352	6.000	99.598	99.514	99.514
6.375	99.492	99.543	99.458	6.250	100.618	100.511	100.433	6.000	100.815	100.723	100.664	6.125	99.617	99.523	99.494
6.500	100.045	100.059	99.968	6.375	101.066	100.960	100.882	6.125	101.114	101.022	100.964	6.250	99.866	99.768	99.745
6.625	100.517	100.541	100.450	6.500	100.675	100.564	100.485	6.250	101.432	101.340	101.282	6.375	100.090	99.989	99.973
6.750	100.899	101.017	100.923	6.625	101.124	101.012	100.934	6.375	101.696	101.605	101.546	6.500	100.386	100.309	100.269
6.875	101.433	101.498	101.404	6.750	101.540	101.428	101.350	6.500	101.831	101.767	101.723	6.625	100.589	100.588	100.542
7.000	101.900	101.950	101.853	6.875	101.927	101.816	101.738	6.625	102.097	102.033	101.989	6.750	100.784	100.779	100.740
7.125	102.346	102.275	102.205	7.000	102.280	102.189	102.126	6.750	102.340	102.276	102.232	6.875	100.968	100.961	100.927
7.250	102.727	102.657	102.586	7.125	102.726	102.635	102.573	6.875	102.581	102.517	102.473	7.000	101.269	101.262	101.228
				11								1			
CC	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CC	ONV 15 YR	FIXED HIG	GH BAL	CC	NV 10 YR	FIXED HIG	H BAL
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	99.643	99.581	99.508	6.500	99.704	99.643	99.581	6.250	97.264	97.187	97.114	6.250	97.264	97.187	97.114
6.625	100.139	100.076	100.003	6.625	100.200	100.139	100.076	6.375	97.505	97.428	97.355	6.375	97.505	97.428	97.355
6.750	100.682	100.619	100.551	6.750	100.738	100.682	100.619	6.500	97.747	97.670	97.597	6.500	97.747	97.670	97.597
6.875	101.119	101.057	100.988	6.875	101.175	101.119	101.057	6.625	97.965	97.888	97.815	6.625	97.965	97.888	97.815
7.000	101.564	101.501	101.433	7.000	101.620	101.564	101.501	6.750	98.076	98.027	97.968	6.750	98.076	98.027	97.968
7.125	101.934	101.871	101.803	7.125	101.990	101.934	101.871	6.875	98.277	98.228	98.169	6.875	98.277	98.228	98.169
7.250	102.292	102.229	102.161	7.250	102.348	102.292	102.229	7.000	98.443	98.394	98.335	7.000	98.443	98.394	98.335
7.375	102.440	102.378	102.310	7.375	102.497	102.440	102.378	7.125	98.587	98.538	98.479	7.125	98.587	98.538	98.479
7.500	102.680	102.617	102.549	7.500	102.736	102.680	102.617	7.250	98.484	98.368	98.251	7.250	98.484	98.368	98.251
7.625	102.868	102.806	102.737	7.625	102.924	102.868	102.806								
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	L0/6 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	30	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	: Program Da	ata		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	only)	1.500
															•
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	ty Funding C	Corp ISAOA A	TIMA	0.3	10 F:00	CCT	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, LA,
	1300 NW	/ Briarcliff Pl	kwy, Suite 27	5		:0am - 5:00p nline Unitl 8			Lock Desk: (816) 457-6	5440	ME, MI, N	1N, MO, NC, I	NE, NH, NM	NV, OK, OH
	Kar	nsas City, M	0 64150		LOCK O	imile Ullill 8	.oopiii C31	Ir	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	
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Conforming LLPAs							form	ning	۱S						
	Purch	ase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance		_	Credit Sco	ore/LTV
Credit Score		Applio	cable for		.TV Rang with tern		r than 15	years		Credit Score			LTV Rang	je or all loans	3
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 779			0.000%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679			0.625%							680 – 699 660 – 679	0.375%		2.000%	2.875% 4.000%	3.750% 4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639			1.500%							≤ 639			3.375%		5.125%
Addi	tional LL	PAs by L	oan Attri	bute App	olicable to	o Purcha	se Money	Loans		Additional L	LPAs by L			licable to C	Cash-out
					.TV Rang	Δ						Refinance	LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%		0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%							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%						1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	tio		All LLPA			0	llowing lo	ans
				L	.TV Rang	e					Ho	meReady	[™] loans		
Credit Score	>0%		cable for					_	>95%	Loans to first-tir median ir	ne homebu	yers with	qualifying	income ≤10	
Credit Score ≥ = 780	>0% 0.000%	Applic >30% 0.000%	>60%	>70%	with tern >75% 0.500%	>80%	>85%	>90%	>95% 0.375%	median ir	ne homebu	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
		>30% 0.000%	>60%	>70% 0.125%	>75% 0.500%	> 80% 0.625%	> 85% 0.500%	>90% 0.375%	0.375%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780	0.000%	>30% 0.000% 0.000%	>60% 0.000%	>70% 0.125% 0.375%	>75% 0.500% 0.875%	> 80% 0.625%	>85% 0.500% 0.750%	>90% 0.375% 0.625%	0.375% 0.625%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	>75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250%	>75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759 720 – 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mitted Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.000% 1.000% 1.000% 1.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% EAPPlication	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mitted Cate >80%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% effinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat >30%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.125% 1.750% Attribut >60%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% c Applic. >70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cale >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.375% s by Loat >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% 6 Applic >70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 2.500% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.750%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% 0.375% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.4ttribut >60% 0.000% 0.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% >70% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% 0.000% 0.750% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.4ttribut >60% 0.000% 0.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% >70% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% 0.000% 0.750% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% 0.375% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% >70% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% 0.000% 0.750% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6/inances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 0.375% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.125% 0.000% 0.125% 2.125% 0.500%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.300% 3.375% 0.000% 0.750% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 2.875% 3.625% Sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 0.500%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loal >30% 0.000% 1.125% 0.500% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 1.625% 0.500% 0.375%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.000% 0.125% 0.375%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 2.2500% 2.875% 3.500% 0.750% 0.750% 3.375% 0.500% 0.625%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% imited Care >80% 0.000% 4.125% 4.125% 0.500% 0.625%	>85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500% 0.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.125% 0.000% 0.125% 2.125% 0.500% 0.375% 0.750%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.2500% 2.875% 3.500% 3.75% 0.000% 0.750% 3.375% 0.500% 0.625%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Care >80% 0.000% 4.125% 0.500% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.625% 1.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6/inances >90% 0.250% 4.125% 4.125% 0.600%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 6/24/2025
 2 days
 0.100

 30 Days
 7/9/2025
 7 days
 0.250

 45 Days
 7/24/2025
 15 days
 0.375

 30 days
 0.625

Effective: 6/9/2025 10:00

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

	::	6/9/2025 10	7.00						VVV	/W.UFFEAG					
			GOVI	ERNI	MEN	T FH	A an	d US	DA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	80		0.000
5.000	99.991	99.773	99.506	5.875	100.153	100.095	100.004	5.375	96.528	96.495	96.461	FICO 740	- 779		0.000
5.125	100.505	100.287	100.019	6.000	100.568	100.522	100.462	5.500	97.144	97.111	97.077	FICO 680	- 739		0.125
.250	100.658	100.440	100.173	6.125	101.003	100.958	100.897	5.625	97.704	97.670	97.637	FICO 660	- 679		0.250
5.375	101.248	101.156	101.014	6.250	100.865	100.849	100.832	5.750	97.280	97.246	97.213	FICO 640	- 659		0.500
5.500	101.803	101.711	101.569	6.375	100.996	100.937	100.857	5.875	97.880	97.847	97.813	FICO 620	- 639		1.500
5.625	102.380	102.288	102.146	6.500	101.420	101.361	101.281	6.000	98.463	98.429	98.396				
5.750	102.702	102.635	102.568	6.625	101.826	101.766	101.687	6.125	98.961	98.928	98.895	Non-Own	er		0.500
5.875	102.815	102.748	102.681									Loan Amo	unt \$50K < \$1	00K	0.500
7.000	103.325	103.258	103.191									Loan < \$5	OK (exception o	only)	1.500
7.125	103.739	103.672	103.605										reamline Loans	5	0.250
													finance Loans		0.125
	HA 30 YR I				HA 15 YR I			RU	RAL HOUS	ING 30 Y	R Fixed		USDA - Pric	e Adjustmo	_
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					FICO >=78			0.000
.250	100.046	99.828	99.560	6.250	97.264	97.187	97.114					FICO 740			0.000
.375	100.556	100.464	100.322	6.375	97.505	97.428	97.355					FICO 700			0.125
5.500	101.151	101.059	100.917	6.500	97.747	97.670	97.597					FICO 680			0.250
5.625	101.618	101.526	101.383	6.625	97.965	97.888	97.815			. 5		FICO 660			0.375
5.750	101.559	101.492	101.425	6.750	98.076	98.027	97.968		No Curren	t Program E	ata	FICO 640			0.875
5.875	101.502	101.435	101.368	6.875	98.277	98.228	98.169					FICO 620			1.500
7.000	102.012	101.945	101.878	7.000	98.443	98.394	98.335					CA Proper	·		0.150
7.125	102.427	102.360	102.293	7.125	98.587	98.538	98.479					11	OK (exception)		1.500
7.250	100.914	100.797	100.680	7.250	98.484	98.368	98.251						inance Loans		0.125
7.375	100.650	100.533	100.416									*Other St.	. Adjustments r	may apply	
												Ш			
						GOV	ERN	ME	NT V	Ά					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRR	RL
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					Rate	15-Day	30-Day	45-Day
5.000	100.524	100.466	100.357	6.000	99.991	99.773	99.506					6.000	99.991	99.773	99.506
5.125	100.863	100.804	100.696	6.125	100.505	100.287	100.019					6.125	100.505	100.287	100.019
5.250	100.865	100.849	100.832	6.250	100.658	100.440	100.173					6.250	100.658	100.440	100.173
5.375	100.858	100.812	100.795	6.375	101.248	101.156	101.014					6.375	101.248	101.156	101.014
5.500	101.298	101.281	101.265	6.500	101.803	101.711	101.569		No Curren	t Program [ata	6.500	101.803	101.711	101.569
5.625	101.506	101.467	101.450	6.625	102.380	102.288	102.146					6.625	102.380	102.288	102.146
				6.750	102.702	102.635	102.568					6.750	102.702	102.635	102.568
				6.875	102.815	102.748	102.681					6.875	102.815	102.748	102.681
				7.000	103.325	103.258	103.191					7.000	103.325	103.258	103.191
				7.125	103.739	103.672	103.605					7.125	103.739	103.672	103.605
V	/A 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Ral								
ate	15-Day	30-Day							VA 5/	1 ARM H	3		/A 30 YR F	xed IRRR	HB
		30-Day	45-Day	Rate	15-Day	30-Day	45-Day		VA 5/	L ARM H	3	Rate	/A 30 YR Fi 15-Day	xed IRRR 30-Day	L HB 45-Day
.750	99.872	99.813	45-Day 99.704	Rate 6.250					VA 5/	I ARM HI	3				
	•	•	•	11	15-Day	30-Day	45-Day		VA 5/	I ARM HI	3	Rate	15-Day	30-Day	45-Day 99.560
.875	99.872	99.813	99.704	6.250	15-Day 100.046	30-Day 99.828	45-Day 99.560		VA 5/	I ARM HE	3	Rate 6.250	15-Day 100.046	30-Day 99.828	45-Day 99.560 100.322
.875 .000	99.872 100.153	99.813 100.095	99.704 99.986	6.250 6.375	15-Day 100.046 100.556	30-Day 99.828 100.464	45-Day 99.560 100.322		VA 5/	I ARM HI	3	Rate 6.250 6.375	15-Day 100.046 100.556	30-Day 99.828 100.464	45-Day 99.560 100.322 100.917
i.875 i.000 i.125	99.872 100.153 100.524	99.813 100.095 100.466	99.704 99.986 100.357	6.250 6.375 6.500	15-Day 100.046 100.556 101.151	30-Day 99.828 100.464 101.059	45-Day 99.560 100.322 100.917			L ARM HE		Rate 6.250 6.375 6.500	15-Day 100.046 100.556 101.151	30-Day 99.828 100.464 101.059	45-Day 99.560 100.322 100.917 101.383
5.875 5.000 5.125 5.250	99.872 100.153 100.524 100.863	99.813 100.095 100.466 100.804	99.704 99.986 100.357 100.696	6.250 6.375 6.500 6.625	15-Day 100.046 100.556 101.151 101.618	30-Day 99.828 100.464 101.059 101.526	45-Day 99.560 100.322 100.917 101.383					Rate 6.250 6.375 6.500 6.625	15-Day 100.046 100.556 101.151 101.618	30-Day 99.828 100.464 101.059 101.526	45-Day 99.560 100.322 100.917 101.383 101.425
5.875 5.000 5.125 5.250 5.375	99.872 100.153 100.524 100.863 100.865	99.813 100.095 100.466 100.804 100.849	99.704 99.986 100.357 100.696 100.832	6.250 6.375 6.500 6.625 6.750	15-Day 100.046 100.556 101.151 101.618 101.559	30-Day 99.828 100.464 101.059 101.526 101.492	45-Day 99.560 100.322 100.917 101.383 101.425					Rate 6.250 6.375 6.500 6.625 6.750	15-Day 100.046 100.556 101.151 101.618 101.559	30-Day 99.828 100.464 101.059 101.526 101.492	45-Day 99.560 100.322 100.917 101.383 101.425 101.368
.875 .000 .125 .250 .375	99.872 100.153 100.524 100.863 100.865 100.829	99.813 100.095 100.466 100.804 100.849 100.812	99.704 99.986 100.357 100.696 100.832 100.795	6.250 6.375 6.500 6.625 6.750 6.875	15-Day 100.046 100.556 101.151 101.618 101.559 101.502	30-Day 99.828 100.464 101.059 101.526 101.492 101.435	45-Day 99.560 100.322 100.917 101.383 101.425 101.368					Rate 6.250 6.375 6.500 6.625 6.750 6.875	15-Day 100.046 100.556 101.151 101.618 101.559 101.502	99.828 100.464 101.059 101.526 101.492 101.435	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 101.878
.875 .000 .125 .250 .375	99.872 100.153 100.524 100.863 100.865 100.829 101.298	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265	6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012	99.828 100.464 101.059 101.526 101.492 101.435 101.945	99.560 100.322 100.917 101.383 101.425 101.368 101.878					Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012	99.828 100.464 101.059 101.526 101.492 101.435 101.945	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293
.875 .000 .125 .250 .375	99.872 100.153 100.524 100.863 100.865 100.829 101.298	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427	99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293					Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427	99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360	45-Day 99.560 100.322 100.917 101.383 101.425 101.878 102.293 100.680
5.875 5.000 5.125 5.250 5.375 5.500	99.872 100.153 100.524 100.863 100.865 100.829 101.298	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680					Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914	99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797	45-Day 99.560 100.322 100.917 101.383 101.425 101.878 102.293 100.680
.875 .000 .125 .250 .375 .500	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416	7/3				Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914	99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797	45-Day 99.560 100.322 100.917 101.383 101.425 101.878 102.293 100.680
5.875 5.000 5.125 5.250 5.375 5.500 5.625	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price A	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.012 102.012 100.050	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416	1000				Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914	99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797	45-Day 99.560 100.322 100.917 101.383 101.425 101.878 102.293 100.680
5.875 5.000 5.125 5.250 5.375 5.500 5.625	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price A	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416			t Program D	ata	Rate 6.250 6.375 6.500 6.650 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416
5.875 5.000 5.125 5.250 5.375 5.500 5.625	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price & 0.000 0.125 0.250	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 100.046 100.556 101.151 101.618 101.502 102.012 102.427 100.914 100.650 ts	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416			t Program D	nata RVING	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 102.293 100.680 100.416
.875 .000 .125 .250 .375 .500 .625 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price A 0.000 0.125 0.250 2.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416			t Program D	nata RVING	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 102.293 100.680 100.416
.875 .000 .125 .250 .375 .500 .625	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price & 0.000 0.125 0.250	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 100.046 100.556 101.151 101.618 101.502 102.012 102.427 100.914 100.650 ts	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416			t Program D	nata RVING	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 102.293 100.680 100.416
.875 .000 .125 .250 .375 .500 .625	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price A 0.000 0.125 0.250 2.000 3.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 100.046 100.556 101.151 101.618 101.559 102.012 102.427 100.914 100.650 ts	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416		No Curren	t Program D	nata RVING	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416
5.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 FICO>=740 FICO 680 - FICO 640 - FICO 620 -	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.849 100.812 101.281 101.467	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price A 0.000 0.125 0.250 0.250 0.200 3.000	6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	15-Day 100.046 100.556 101.151 101.618 101.502 102.012 102.427 100.914 100.650 ts	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416	Fm	No Curren	SEI	RVING VA	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.945 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416
5.875 5.000 5.125 5.250 5.375 5.500 5.625 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	99.872 100.153 100.524 100.863 100.865 100.829 101.298 101.483	99.813 100.095 100.466 100.804 100.812 101.281 101.467 ss Payee ty Funding C	99.704 99.986 100.357 100.696 100.832 100.795 101.265 101.450 VA Price A 0.000 0.125 0.250 2.000 3.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan < \$50	15-Day 100.046 100.556 101.151 101.618 101.502 102.012 102.427 100.914 100.650 ts	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 101.945 102.360 100.797 100.533	99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416		No Curren	SE	RVING VA	Rate 6.250 6.375 6.500 6.625 6.700 7.125 7.250 7.375	15-Day 100.046 100.556 101.151 101.618 101.559 101.502 102.012 102.427 100.914 100.650	30-Day 99.828 100.464 101.059 101.526 101.492 101.435 102.360 100.797 100.533	45-Day 99.560 100.322 100.917 101.383 101.425 101.368 101.878 102.293 100.680 100.416



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
 7/9/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.370

 30 days
 0.625

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

Effective:	6/9/2025 10:0	00	
			NON-QM:
Resident	ial 30 Yr Fixed		DSCR
11.500	109.457	11.500	110.546
11.375	109.207	11.375	110.280
11.250	108.957	11.250	110.015
11.125	108.707	11.125	109.749
11.000	108.457	11.000	109.484
10.875	108.207	10.875	109.218
10.750	107.957	10.750	108.952
10.625	107.707	10.625	108.687
10.500	107.457	10.500	108.421
10.375	107.207	10.375	108.155
10.250	106.957	10.250	107.890
10.125	106.707	10.125	107.624
10.000	106.457	10.000	107.359
9.875	106.207	9.875	107.093
9.750	105.957	9.750	106.827
9.625	105.707	9.625	106.562
9.500	105.457	9.500	106.296
9.375	105.207	9.375	106.030
9.250	104.957	9.250	105.765
9.125	104.707	9.125	105.499
9.000	104.457	9.000	105.234
8.875	104.207	8.875	104.952
8.750	103.957	8.750	104.671
8.625	103.707	8.625	104.390
8.500	103.457	8.500	104.109
8.375	103.207	8.375	103.827
8.250	102.957	8.250	103.546
8.125	102.675	8.125	103.264
8.000	102.394	8.000	102.983
7.875	102.082	7.875	102.671
7.750	101.769	7.750	102.358
7.625	101.394	7.625	101.983
7.500	101.019	7.500	101.608
7.375	100.644	7.375	101.233
7.250	100.269	7.250	100.796
7.125	99.894	7.125	100.358
7.000	99.519	7.000	99.858
6.875	99.082	6.875	99.358
6.750	98.644	6.750	98.796
6.625	98.144	6.625	98.233
6.500	97.644	6.500	97.671
6.375	97.082	6.375	97.046
6.250	96.519	6.250	96.358
6.125	95.894	6.125	95.671
6.000	95.269	6.000	94.983
5.875	94.582	5.875	94.233
5.750	93.894	5.750	93.483
5.625	93.207	5.625	92.733
5.500	92.520	5.500	91.983

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

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

PLUS	(Tighter credit k	OOX,	best	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	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	
	>\$2.5mm, <=\$3.0mm >\$3.0mm, <=\$3.5mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	
	>\$5.0mm, ₹ -\$5.5mm	-0.230	-0.230	-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	0.325	0.325
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
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
E-II D-	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	-0.250	
	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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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

 Lock Expirations
 Lock Extensions

 Days
 7/9/2025
 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

Res	idential 30YR	Fixed
Rate	30 Day	
6.875%	99.075	
6.990%	99.575	
7.125%	100.075	
7.250%	100.481	
7.375%	100.888	
7.500%	101.263	
7.625%	101.606	
7.750%	101.919	
7.875%	102.231	
7.990%	102.544	
8.125%	102.856	
8.250%	103.169	
8.375%	103.419	
8.500%	103.669	
8.625%	103.919	
8.750%	104.169	
8.875%	104.419	
8.990%	104.669	
9.125%	104.919	
9.250%	105.169	
9.375%	105.419	
9.500%	105.669	
9.625%	105.919	
Max Price	102.000	
Max Price (2 Yr PPP)	100.500	
Max Price (1 Yr PPP)	100.000	
Max Price (No Prepay	99.500	

	·	TON Q
	Investor 30YR Fixe	d
Rate	30 Day	
6.875%	99.375	
6.990%	99.875	
7.125%	100.375	
7.250%	100.875	
7.375%	101.313	
7.500%	101.750	
7.625%	102.125	
7.750%	102.500	
7.875%	102.875	
7.990%	103.250	
8.125%	103.625	
8.250%	104.000	
8.375%	104.375	
8.500%	104.688	
8.625%	105.000	
8.750%	105.313	
8.875%	105.563	
8.990%	105.813	
9.125%	106.063	
9.250%	106.313	
9.375%	106.563	
9.500%	106.813	
9.625%	107.063	
Max Price		102.000
Max Price (2Yr PPP)	100.500
Max Price (1Yr PPP)	100.000
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						
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A						
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A						
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A						
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500						
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250						
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A						
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250						
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125						
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A						
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A						
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250						
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625						
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375						
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000						
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A						
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250						
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500						

			ice Adjustm							
Residential NQM LLPAs										
			Full Doo							
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		
700 680	0.125 -0.125	0.000	0.000	-0.250 -1.250	-0.625 -2.125	-1.500 -3.125	-4.000 -6.250	N/A N/A		
660	-0.125	-0.250 -1.750	-0.500 -2.000	-2.750	-3.500	-5.000	-6.250 N/A	N/A		
000	-1.025		atement			-3.000	IN/A	N/A		
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	-0.123	-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		
	1.023		ntial NQN			3.230	14/74	14//4		
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	-0.625	-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	-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		
			IQM LLF							
	_		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	I		
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	ļ		
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	ļ		
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	ļ		
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	ļ		
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	I		

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ì	Overlays	Limit
Max Louit Amount	IVIQX DTI	110301703	740	90.00%	80.00%	ł	Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%	1	2nd Home / Investor	80% LTV (Purch & R/T
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	75% LTV (Cash-Out)
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%	1	Non Warrantable Condos	80% LTV
\$2,000,000	0070	0	680	75.00%	65.00%	1	Residual Income	\$2,500.00
			720	75.00%	70.00%	1	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)
ψ1,300,000	O IVIOTIUIS	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 111011113	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	ICCALL DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTOPP II pro			omes and NO		alsal, wax LTV is reduced by 370	
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 -	40 Year F	ixea 10 Yr i/G)			
		Qualify over th	o fully am	ortized perio		<u> </u>		
. ,		Qualify over th			d - 360 Months		TV < 60: Cach-Out Proceeds may be used for	recense requirements
Qual Payment - I/O Max Cash Out		Max Cash-Out	= \$1,000,0	000; Cash-Ou	d - 360 Months t > \$500,000 re	equires 720+ FIG	TV ≤ 60; Cash-Out Proceeds may be used for irement & 12 Months of Total Payments in	
Max Cash Out lo Ratio		Max Cash-Out Eligible Assets	= \$1,000,0 must cove	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	OTI determination.
· · · · · · · · · · · · · · · · · · ·	on	Max Cash-Out Eligible Assets	= \$1,000,0 must cove payoff of	000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	OTI determination.
Max Cash Out lo Ratio IC - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f	= \$1,000,0 must cove payoff of further cla	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	OTI determination. Federal or State Tax Liens
lax Cash Out o Ratio C - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla	000; Cash-Ouer 100% of the any Mortgagerity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG finimum 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	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla sly; Standa fee structu	O00; Cash-Ourler 100% of the any Mortgagerity. ord = % of amoure; OR 3-yeanent 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 Minimum Reservaluding 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%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	= \$1,000,0 must cover payoff of further clar sly; Standa ee structual Prepayor Non Owr	coo; Cash-Ouer 100% of the any Mortgage rity. Ind = % of amoure; OR 3-yea ment Penalty her 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 Minimum Reservaluding 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%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	= \$1,000,0 must cove payoff of further cla sly; Standa fee structual Prepayor Non Own operties O	2000; Cash-Our er 100% of the any Mortgage rity. ard = % of ame ure; OR 3-yea ment Penalty ner Occupied	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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy roperty Types	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	= \$1,000,000 must cover payoff of further classify; Standa fee structual Prepayor Non Own Operties Onhome, 2	coo; Cash-Ouer 100% of the any Mortgage rity. ord = % of american Grant State of the angle of t	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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19	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	on S	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	= \$1,000,000 must cover payoff of further classify; Standa fee structural Prepayor Non Own Operties Onhome, 2-d - 30 Year	coo; Cash-Ou er 100% of the any Mortgage rity. ard = % of am- ure; OR 3-yea nent Penalty ner 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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty evestment Highlights ccupancy roperty Types oan Program	on .	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 -	= \$1,000,1 must cove payoff of further cla ly; Standa fee structual Prepayr Non Own operties O nhome, 2 d - 30 Year F	2000; Cash-Our or 100% of the any Mortgage rity. Ind = % of amure; OR 3-yea ment Penalty or Occupied only 4 Units, Concurrence or Fixed to 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 finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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	7/9/2025	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	110.755	110.130	109.380
9.875	110.505	109.880	109.130
9.750	110.255	109.630	108.880
9.625	110.005	109.380	108.630
9.500	109.755	109.130	108.380
9.375	109.505	108.880	108.130
9.250	109.255	108.630	107.880
9.125	109.005	108.380	107.630
9.000	108.755	108.130	107.380
8.875	108.505	107.880	107.130
8.750	108.255	107.630	106.880
8.625	108.005	107.380	106.630
8.500	107.755	107.130	106.380
8.375	107.505	106.880	106.130
8.250	107.255	106.630	105.880
8.125	106.853	106.228	105.478
8.000	106.450	105.825	105.075
7.875	106.048	105.423	104.673
7.750	105.632	105.007	104.257
7.625	105.204	104.579	103.829
7.500	104.763	104.138	103.388
7.375	104.309	103.684	102.934
7.250	103.842	103.217	102.467
7.125	103.360	102.735	101.985
7.000	102.864	102.239	101.489
6.875	102.354	101.729	100.979
6.750	101.831	101.271	100.521
6.625	101.294	100.801	100.051
6.500	100.745	100.321	99.571
6.375	100.183	99.828	99.078
6.250	99.608	99.326	98.576
6.125	99.021	98.812	98.062
6.000	98.422	98.288	97.538
5.875	97.811	97.686	96.936
5.750	97.188	97.063	96.313
5.625	96.553	96.428	95.678
5.500	95.906	95.781	95.031
5.375	95.247	95.122	94.372
5.250	94.578	94.453	93.703
5.125	93.899	93.774	93.024
5.000	93.211	93.086	92.336

	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
B	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Luaiis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

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

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

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

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



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

Lock Expirations
30 Days 7/9/2025

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

Effective: 6/9/2025 10:00

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.500	13.500	111.500
12.625	112.250	13.375	111.375
12.500	112.000	13.250	111.250
12.375	111.750	13.125	111.125
12.250	111.500	13.000	111.000
12.125	111.250	12.875	110.875
12.000	111.000	12.750	110.625
11.875	110.750	12.625	110.375
11.750	110.500	12.500	110.125
11.625	110.250	12.375	109.875
11.500	110.000	12.250	109.625
11.375	109.750	12.125	109.375
11.250	109.500	12.000	109.125
11.125	109.250	11.875	108.875
11.000	109.000	11.750	108.625
10.875	108.750	11.625	108.375
10.750	108.500	11.500	108.125
10.625	108.250	11.375	107.875
10.500	108.000	11.250	107.625
10.375	107.750	11.125	107.375
10.250	107.375	11.000	107.125
10.125	107.000	10.875	106.875
10.000	106.625	10.750	106.625
9.875	106.250	10.625	106.375
9.750	105.875	10.500	106.125
9.625	105.500	10.375	105.875
9.500	105.125	10.250	105.500
9.375	104.750	10.125	105.125
9.250	104.375	10.000	104.750
9.125	104.000	9.875	104.375
9.000	103.625	9.750	104.000
8.875	103.250	9.625	103.625
8.750	102.750	9.500	103.250
8.625	102.250	9.375	102.750
8.500	101.750	9.250	102.250
8.375	101.250	9.125	101.750
8.250	100.750	9.000	101.250
8.125	100.000	8.875	100.500
8.000	99.250	8.750	99.750
7.875	98.500	8.625	99.000
7.750	97.750		-

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	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)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	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)		
<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)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	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
Ļ	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)
\	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
튭	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
L	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)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	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 E	xtensions
3	0 Days	7/9/2025	2 days	0.100
			7 days	0.250
			15 days	0.375
			30 days	0.625

Effective: 6/9/2025 10:00

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	
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	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171



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

	Lock Expirations	Lock Extensions	
15 Days	6/24/2025	2 days	0.100
30 Days	7/9/2025	7 days	0.250
45 Days	7/24/2025	15 days	0.375
		30 days	0.625

Effective: 6/9/2025 10:00 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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