

9/3/2025 10:57

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/18/2025	2 days	0.100
30 Days	10/3/2025	7 days	0.250
45 Days	10/18/2025	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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( ( )	X   X	/ E	I I /	ΊO	IΛI	$\Delta$	
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CON	<b>IVENTION</b>	AL 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	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
5.125	100.684	100.645	100.601	6.000	101.058	100.946	100.860	5.750	101.492	101.464	101.335	5.875	101.553	101.525	101.396
5.250	100.846	100.791	100.733	6.125	101.545	101.433	101.347	5.875	102.017	101.988	101.860	6.000	101.765	101.737	101.608
.375	101.399	101.345	101.287	6.250	102.003	101.891	101.805	6.000	102.232	102.203	102.075	6.125	101.957	101.928	101.800
5.500	101.916	101.861	101.803	6.375	102.418	102.306	102.220	6.125	102.515	102.486	102.358	6.250	102.236	102.207	102.079
.625	102.306	102.252	102.194	6.500	102.206	102.159	101.989	6.250	102.590	102.562	102.484	6.375	102.634	102.606	102.477
.750	102.305	102.250	102.192	6.625	102.539	102.492	102.322	6.375	103.099	103.070	102.942	6.500	102.835	102.806	102.678
.875	102.802	102.747	102.689	6.750	102.744	102.636	102.566	6.500	103.339	103.311	103.182	6.625	103.049	103.021	102.893
.000	103.261	103.207	103.149	6.875	103.090	102.982	102.912	6.625	103.617	103.589	103.460	6.750	103.229	103.200	103.072
.125	103.628	103.573	103.515	7.000	103.298	103.252	103.213	6.750	103.584	103.556	103.427	6.875	103.608	103.580	103.451
.250	103.701	103.662	103.618	7.125	103.714	103.667	103.628	6.875	104.064	104.036	103.908	7.000	103.750	103.721	103.593
												]			
	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	101.674	101.627	101.457	6.500	101.435	101.388	101.218	6.250	100.415	100.386	100.258	6.250	99.988	99.960	99.832
.625	101.965	101.918	101.748	6.625	101.776	101.729	101.559	6.375	100.828	100.800	100.672	6.375	100.294	100.266	100.138
.750	101.664	101.609	101.551	6.750	101.714	101.664	101.609	6.500	101.003	100.974	100.846	6.500	100.537	100.509	100.383
.875	102.002	101.947	101.889	6.875	102.052	102.002	101.947	6.625	101.220	101.192	101.064	6.625	100.759	100.731	100.60
.000	102.445	102.398	102.215	7.000	102.377	102.327	102.273	6.750	101.098	101.069	100.941	6.750	100.672	100.643	100.51
.125	102.680	102.633	102.497	7.125	102.660	102.610	102.555	6.875	101.487	101.459	101.331	6.875	100.961	100.933	100.80
.250	102.558	102.512	102.324	7.250	102.446	102.399	102.211	7.000	101.592	101.563	101.435	7.000	101.130	101.101	100.973
.375	103.047	103.000	102.812	7.375	102.867	102.820	102.632	7.125	101.735	101.707	101.578	7.125	101.288	101.259	101.131
'.500 '.625	103.524 103.726	103.477 103.679	103.289 103.491	7.500 7.625	103.236 103.448	103.189 103.401	103.001 103.213	7.250	99.555	99.438	99.324	7.250	99.555	99.438	99.324
.025	105.720	103.079	105.491	7.025	103.446	105.401	105.215	-				┨├──			
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
		,				,				.,	<del>-</del>	No Impou	ınds (Non-CA)	, ,	0.250
												No Impou	inds (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	ita		No Current	Program Da	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
		ss Payee			Lo	ck Desk F	lours			tact Us				ed States	
	United Fidelit	, 0			8:3	0am - 5:00p	om CST		ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (	,		ME, MI, N	1N, MO, NC, I		
	Kar	nsas City, Mo	) 64150				,	ıl	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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Effective:	9	/3/2025 10:	5/							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Durck	ooo 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			0.230%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	litional LL	.PAS Dy L	Odii Allii	nute Ahr	nicable it	Fulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home			1.625%					4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		-				
	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	ıtio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans
				L	TV Rang	е					Но	meReady	<sup>®</sup> loans		
Credit Score			cable for	_		_				Loans to first-tir					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			<u>′</u>		igh-cost are	eas
≥ = 780	0.000%	_	0.000%	_	_		_	_	0.375%	Loa	ins meeting	Duty to S	serve requ	irements	
760 – 779	0.000%	0.000%			0.875%		0.750%		0.625%						
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679		0.125%	1.125%						2.125%						
640 - 659 ≤ 639	0.000%	0.250%	1.375%	2.125%	2.875% 3.500%	3.375% 3.875%	2.875% 3.625%	2.500%	2.500%						
	nal LLPA														
	, I LL ,	3 by Lou	ii Atti ibu		TV Rang		ion-out it	Cilitarico	,						
Loan Feature	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	1					
Investment property	1.125%			2.125%				4.125%							
Second home	1 125%	1 125%	1.625%	2 125%	3.375%	4.125%	4.125%	4.125%	4 125%						
Manufactured home	0.500%	0.500%		0.500%			0.500%		0.500%						
Two- to four-unit										1					
property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
property High-balance fixed-rate	0.000%	0.000%		0.375%	0.625% 1.000%	1.000%	1.000%		1.000%						
High-balance	-	_		0.750%	1.000%	1.000%	1.000%		1.000%						



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	: !	9/3/2025 10													
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.000	101.576	101.449	101.273	5.875	101.237	101.208	101.080	5.375	99.739	99.676	99.514	FICO 740	- 779		0.000
5.125	102.014	101.942	101.767	6.000	101.768	101.739	101.611	5.500	99.726	99.663	99.501	FICO 680	- 739		0.125
5.250	102.358	102.286	102.110	6.125	102.288	102.260	102.132	5.625	99.718	99.655	99.493	FICO 660	- 679		0.250
5.375	102.483	102.424	102.316	6.250	102.795	102.767	102.638	5.750	100.330	100.267	100.105	FICO 640	- 659		0.500
5.500	102.931	102.873	102.764	6.375	102.211	102.182	102.054	5.875	100.319	100.256	100.094	FICO 620	- 639		1.500
5.625	103.376	103.317	103.209	6.500	102.722	102.693	102.565	6.000	100.309	100.246	100.084				
5.750	103.418	103.346	103.218	6.625	103.224	103.196	103.067	6.125	100.298	100.235	100.073	Non-Own	er		0.500
5.875	103.211	103.153	103.094	6.750	103.720	103.692	103.563	6.250	100.285	100.222	100.060	Loan Amo	ount \$50K < \$10	00K	0.500
7.000	103.755	103.696	103.638	ll								Loan < \$5	OK (exception o	only)	1.500
7.125	104.134	104.075	104.017	<u> </u>								All FHA St	reamline Loans		0.250
												All FHA Re	efinance Loans		0.125
FI	1A 30 YR I	Fixed Higl	n Bal	FI	HA 15 YR I	Fixed High	n Bal	RU	RAL HOUS	ING 30 Y	R Fixed		USDA - Price	e Adjustmo	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
.250	101.583	101.511	101.335	6.250	98.520	98.492	98.424	6.250	102.658	102.586	102.410	FICO 740	- 779		0.000
.375	101.790	101.732	101.623	6.375	98.748	98.713	98.670	6.375	102.095	102.023	101.848	FICO 700	- 739		0.125
.500	102.279	102.220	102.112	6.500	99.054	99.019	98.977	6.500	102.687	102.615	102.439	FICO 680	- 699		0.250
5.625	102.613	102.555	102.446	6.625	99.275	99.241	99.198	6.625	103.212	103.139	102.964	FICO 660	- 679		0.375
5.750	102.581	102.509	102.333	6.750	99.445	99.417	99.288	6.750	103.718	103.646	103.471	FICO 640			0.875
5.875	101.899	101.840	101.782	6.875	99.531	99.488	99.439	6.875	102.897	102.812	102.621	FICO 620	- 639		1.500
7.000	102.442	102.384	102.325	7.000	99.680	99.637	99.588	7.000	103.453	103.368	103.177	CA Proper	rty		0.150
7.125	102.822	102.763	102.704	7.125	99.833	99.790	99.741	7.125	103.992	103.907	103.716	Loan < \$5	50K (exception)		1.500
7.250	102.764	102.679	102.488	7.250	99.555	99.438	99.324	7.250	104.434	104.349	104.158	All RD Ref	inance Loans		0.125
7.375	101.185	101.128	100.968	<u> </u>				7.375	103.260	103.203	103.043	*Other St	. Adjustments n	may apply	
				<u>                                     </u>								Ш			
					1	GOV	<b>ERN</b>	ME	NT V	Ά					
	VA 15	YR Fixed				YR Fixed				ARM 1/1,	<b>'</b> 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	Rate	15-Day	30-Day	45-Day
5.000	101.768	101.739	101.611	6.000	101.576	101.449	101.273	5.750	100.330	100.267	100.105	6.000	101.576	101.358	101.091
5.125	102.288	102.260	102.132	6.125	102.014	101.942	101.767	5.875	100.319	100.256	100.094	6.125	101.917	101.700	101.432
5.250	102.795	102.767	102.638	6.250	102.358	102.286	102.110	6.000	100.309	100.246	100.084	6.250	102.008	101.791	101.523
5.375	102.211	102.182	102.054	6.375	102.483	102.424	102.316	6.125	100.298	100.235	100.073	6.375	102.483	102.424	102.316
5.500	102.722	102.693	102.565	6.500	102.931	102.873	102.764	6.250	100.285	100.222	100.060	6.500	102.931	102.873	102.764
5.625	103.224	103.196	103.067	6.625	103.376	103.317	103.209					6.625	103.376	103.317	103.209
5.750	103.720	103.692	103.563	6.750	103.418	103.346	103.218					6.750	103.335	103.277	103.218
				6.875	103.211	103.153	103.094					6.875	103.211	103.153	103.094
				7.000	103.755	103.696	103.638 104.017					7.000	103.755	103.696	103.638
								11					104 134	104 075	
				7.125	104.134	104.075	10 1.017					7.125	104.134	104.075	104.017
V.	'A 15 YR F	ixed High	Bal		/A 30 YR F				VA 5/1	L ARM HE			104.134 /A 30 YR Fi		
ate	15-Day	30-Day	45-Day	\ Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	15-Day	30-Day	45-Day	Rate	<mark>/A 30 YR Fi</mark> 15-Day	xed IRRR 30-Day	L HB 45-Day
l <b>ate</b> 5.750	<b>15-Day</b> 100.827	<b>30-Day</b> 100.811	<b>45-Day</b> 100.744	<b>Rate</b> 6.250	/A 30 YR F 15-Day 101.583	ixed High 30-Day 101.511	<b>Bal 45-Day</b> 101.335	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250	/A 30 YR Fi 15-Day 101.583	xed IRRR 30-Day 101.511	L HB 45-Day 101.335
Rate 5.750 5.875	<b>15-Day</b> 100.827 101.063	<b>30-Day</b> 100.811 101.046	<b>45-Day</b> 100.744 100.979	Rate 6.250 6.375	/A 30 YR F 15-Day 101.583 101.790	ixed High 30-Day 101.511 101.732	<b>Bal 45-Day</b> 101.335 101.623	11	15-Day	30-Day	45-Day	Rate 6.250 6.375	/A 30 YR Fi 15-Day 101.583 101.790	xed IRRR 30-Day 101.511 101.732	L HB 45-Day 101.335 101.623
tate i.750 i.875 i.000	<b>15-Day</b> 100.827 101.063 101.400	<b>30-Day</b> 100.811 101.046 101.384	<b>45-Day</b> 100.744 100.979 101.317	Rate 6.250 6.375 6.500	/A 30 YR F 15-Day 101.583 101.790 102.279	30-Day 101.511 101.732 102.220	Bal 45-Day 101.335 101.623 102.112	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500	/A 30 YR Fi 15-Day 101.583 101.790 102.279	xed IRRR 30-Day 101.511 101.732 102.220	L HB 45-Day 101.335 101.623 102.112
tate i.750 i.875 i.000 i.125	15-Day 100.827 101.063 101.400 101.698	30-Day 100.811 101.046 101.384 101.681	<b>45-Day</b> 100.744 100.979 101.317 101.615	Rate 6.250 6.375 6.500 6.625	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613	30-Day 101.511 101.732 102.220 102.555	Bal 45-Day 101.335 101.623 102.112 102.446	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613	xed IRRR 30-Day 101.511 101.732 102.220 102.555	L HB 45-Day 101.335 101.623 102.112 102.446
late i.750 i.875 i.000 i.125 i.250	15-Day 100.827 101.063 101.400 101.698 101.657	30-Day 100.811 101.046 101.384 101.681 101.648	45-Day 100.744 100.979 101.317 101.615 101.640	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581	30-Day 101.511 101.732 102.220 102.555 102.509	<b>Bal 45-Day</b> 101.335 101.623 102.112 102.446 102.333	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581	30-Day 101.511 101.732 102.220 102.555 102.509	45-Day 101.335 101.623 102.112 102.446 102.333
Rate 5.750 5.875 5.000 5.125 5.250 5.375	15-Day 100.827 101.063 101.400 101.698 101.657 101.577	30-Day 100.811 101.046 101.384 101.681 101.648 101.569	45-Day 100.744 100.979 101.317 101.615 101.640 101.560	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899	30-Day 101.511 101.732 102.220 102.555 102.509 101.840	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899	30-Day 101.511 101.732 102.220 102.555 102.509 101.840	45-Day 101.335 101.623 102.112 102.446 102.333 101.782
Rate 5.750 5.875 5.000 5.125 5.250 5.375 5.500	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.012	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384	L HB 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325
Rate 5.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.012 102.177	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822	101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704
i.750 i.875 i.000 i.125 i.250 i.375 i.500 i.625	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.012	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488
.750 .875 .000 .125 .250 .375 .500	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.012 102.177	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822	101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488
Rate 5.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.012 102.177	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.583 101.790 102.279 102.613 102.581 101.889 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488
3.750 5.875 5.6.000 5.125 5.250 5.375 5.500 6.625 5.750	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.645 101.640 101.560 101.995 102.160 99.288 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679	Bal 45-Day 101.335 101.633 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235	<b>45-Day</b> 100.073	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750	15-Day 100.827 101.063 101.400 101.698 101.657 101.577 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.633 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235 100.222	<b>45-Day</b> 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968
3.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 ICO>=740	15-Day 100.827 101.063 101.400 101.698 101.577 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288 VA Price A 0.000 0.125 0.250	Rate 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 Amou	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.632 102.412 102.446 102.333 101.782 102.325 102.704 102.488 100.968	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235 100.222	45-Day 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	Xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750	15-Day 100.827 101.063 101.400 101.698 101.657 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288 VA Price A 0.000 0.125 0.250 2.000	Rate 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 Amou	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.633 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235 100.222	45-Day 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	Xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968
	15-Day 100.827 101.063 101.400 101.698 101.657 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 102.004 102.169	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288 VA Price A 0.000 0.125 0.250	Rate 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 Amou	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.632 102.412 102.446 102.333 101.782 102.325 102.704 102.488 100.968	6.125	<b>15-Day</b> 100.298	<b>30-Day</b> 100.235 100.222	45-Day 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	Xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	L HB 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968
	15-Day 100.827 101.063 101.400 101.698 101.657 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.649 102.004 102.169 99.417	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 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 Amou	15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968 0.250 0.500 1.500	6.125	15-Day 100.298 100.285	30-Day 100.235 100.222	45-Day 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	xed IRRR 30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968
6.750 6.875 6.000 6.125 6.250 6.375 6.525 6.625 6.625 6.750 FICO>=740 FICO 660 - 6 FICO 640 - 6 FICO 640 - 6	15-Day 100.827 101.063 101.400 101.698 101.657 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 102.004 102.169 99.417	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288  VA Price A 0.000 0.125 0.250 2.000 3.000 Clause	Rate 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 Amou	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185  ts er unt \$50K < \$10 0K (exception	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 100.968 100.968	6.125	15-Day 100.298 100.285	30-Day 100.235 100.222	45-Day 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.613 102.581 101.899 102.442 102.822 102.764 101.185	xed IRRR 30-Day 101.511 101.732 102.250 102.555 102.509 101.840 102.384 102.763 102.679 101.128	45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.325 102.704 102.488 100.968
.750 .875 .000 .125 .250 .375 .500 .625 .750	15-Day 100.827 101.063 101.400 101.698 101.657 102.012 102.177 99.445	30-Day 100.811 101.046 101.384 101.681 101.648 101.569 99.417	45-Day 100.744 100.979 101.317 101.615 101.640 101.560 101.995 102.160 99.288 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 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 Amou Loan < \$50	/A 30 YR F 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185  ts  cer unt \$50K < \$16 0K (exception 8:3	30-Day 101.511 101.732 102.220 102.555 102.509 101.840 102.384 102.763 102.679 101.128	Bal 45-Day 101.335 101.623 102.112 102.416 102.333 101.782 102.325 102.704 102.488 100.968 0.250 0.500 1.500 1.500	6.125 6.250	15-Day 100.298 100.285	30-Day 100.235 100.222	45-Day 100.073 100.060	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.583 101.790 102.279 102.613 102.581 101.899 102.442 102.822 102.764 101.185	xed IRRR 30-Day 101.511 101.732 102.250 102.555 102.509 101.840 102.384 102.763 102.679 101.128	L HB 45-Day 101.335 101.623 102.112 102.446 102.333 101.782 102.704 102.488 100.968



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
 10/3/2025
 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\*\*\*

1014	Dirid Cold		
Effective:	9/3/2025 10:	57	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.997	11.500	113.096
11.375	110.747	11.375	112.830
11.250	110.497	11.250	112.565
11.125	110.247	11.125	112.299
11.000	109.997	11.000	112.034
10.875	109.747	10.875	111.768
10.750	109.497	10.750	111.502
10.625	109.247	10.625	111.237
10.500	108.997	10.500	110.971
10.375	108.747	10.375	110.705
10.250	108.497	10.250	110.440
10.125	108.247	10.125	110.174
10.000	107.997	10.000	109.909
9.875	107.747	9.875	109.643
9.750	107.497	9.750	109.377
9.625	107.247	9.625	109.112
9.500	106.997	9.500	108.846
9.375	106.747	9.375	108.580
9.250	106.497	9.250	108.315
9.125	106.247	9.125	108.049
9.000	105.997	9.000	107.784
8.875	105.747	8.875	107.502
8.750	105.497	8.750	107.221
8.625	105.247	8.625	106.940
8.500	104.997	8.500	106.659
8.375	104.747	8.375	106.377
8.250	104.497	8.250	106.096
8.125	104.215	8.125	105.814
8.000	103.934	8.000	105.533
7.875	103.622	7.875	105.221
7.750	103.309	7.750	104.908
7.625	102.934	7.625	104.533
7.500	102.559	7.500	104.158
7.375	102.184	7.375	103.783
7.250	101.809	7.250	103.346
7.125	101.434	7.125	102.908
7.000	101.059	7.000	102.408
6.875	100.622	6.875	101.908
6.750	100.184	6.750	101.346
6.625	99.684	6.625	100.783
6.500	99.184	6.500	100.221
6.375	98.622	6.375	99.596
6.250	98.059	6.250	98.908
6.125	97.434	6.125	98.221
6.000	96.809	6.000	97.533
0.000	55.005	0.000	37.333

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

5.875

5.750

5.625

5.500

96.783

96.033

95.283

94.533

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

96.122

95.434

94.747

94.060

5.875

5.750

5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

	Salaried/Wage Earners	
Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
	Self Employed Borrowers	
Qualifying Income		
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc

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

 0 Days
 10/3/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 30 days
 0.625

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

## NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed			
Rate	30 Day		Rate	30 Day			
6.375%	97.400		6.375%	98.775			
6.500%	98.650		6.500%	99.775			
6.625%	99.400		6.625%	100.400			
6.750%	100.050		6.750%	100.920			
6.875%	100.575		6.875%	101.420			
6.990%	100.975		6.990%	101.850			
7.125%	101.350		7.125%	102.264			
7.250%	101.725		7.250%	102.678			
7.375%	102.100		7.375%	103.108			
7.500%	102.425		7.500%	103.510			
7.625%	102.675		7.625%	103.869			
7.750%	102.925		7.750%	104.182			
7.875%	103.175		7.875%	104.557			
7.990%	103.425		7.990%	104.861			
8.125%	103.675		8.125%	105.166			
8.250%	103.925		8.250%	105.463			
8.375%	104.175		8.375%	105.760			
8.500%	104.425		8.500%	106.041			
8.625%	104.675		8.625%	106.322			
8.750%	104.925		8.750%	106.604			
8.875%	105.175		8.875%	106.885			
8.990%	105.425		8.990%	107.150			
9.125%	105.675		9.125%	107.416			
Max P	rice (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3	Yr PPP)	101.500		
	Max Price (2 Yr PPP)	101.000	Max Price (2	Yr PPP)	101.000		
	Max Price (1 Yr PPP)	100.000	Max Price (1	Yr PPP)	100.500		
	Max Price (No Prepay)	99.500	Max Price (No	Prepay)	99.500		

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

Date Adjusting								
Price Adjustments								
Residential NQM LLPAs Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		Bank St	atement ,	/ No Rat	io			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.375	-0.375	-0.375 -0.125	-0.625 -0.375	-1.250	N/A	N/A	N/A
2nd Home 2-4 Unit	0.000	0.000	-0.125		-0.500	-0.750	N/A	N/A
Z-4 Unit Condo	-0.250 -0.125	-0.250 -0.125	-0.250	-0.500 -0.250	-0.500 -0.250	-0.500 -0.250	N/A -0.500	N/A -0.500
NW Condo	-0.123	-0.123	-0.123	-0.250	-0.250	-0.250	-0.300 N/A	N/A
Investor	-0.750	-0.750	-0.750	-0.750	-0.730	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			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	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, max LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. ord = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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
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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
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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	10/3/2025	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 Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
0.000	112.035	111.410	110.660
9.875	111.785	111.160	110.410
9.750	111.535	110.910	110.160
9.625	111.285	110.660	109.910
9.500	111.035	110.410	109.660
9.375	110.785	110.160	109.410
9.250	110.535	109.910	109.160
9.125	110.285	109.660	108.910
9.000	110.035	109.410	108.660
8.875	109.785	109.160	108.410
8.750	109.535	108.910	108.160
8.625	109.285	108.660	107.910
8.500	109.035	108.410	107.660
8.375	108.785	108.160	107.410
8.250	108.535	107.910	107.160
8.125	108.208	107.583	106.833
8.000	107.880	107.255	106.505
7.875	107.553	106.928	106.178
7.750	107.205	106.580	105.830
7.625	106.838	106.213	105.463
7.500	106.450	105.825	105.075
7.375	106.043	105.418	104.668
7.250	105.614	104.989	104.239
7.125	105.166	104.541	103.791
7.000	104.696	104.071	103.321
6.875	104.206	103.581	102.831
6.750	103.698	103.073	102.323
6.625	103.170	102.545	101.795
6.500	102.624	101.999	101.249
6.375	102.059	101.470	100.720
6.250	101.478	100.962	100.212
6.125	100.880	100.439	99.689
6.000		99,902	
	100.266		99.152
5.875	99.636	99.351	98.601
5.750	98.993	98.788	98.038
5.625	98.336	98.211	97.461
5.500	97.666	97.541	96.791
5.375	96.982	96.857	96.107
5.250	96.284	96.159	95.409
5.125	95.573	95.448	94.698
5.000	94.848	94.723	93.973
	94.848	94.723	93.973

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	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
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimanee	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
-								

		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
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	LOAN TYPE LLPAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		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		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	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	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

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



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

Lock Expirations 30 Days 10/3/2025 2 days 0.100 7 days 0.250 15 days 0.375

30 days

0.625

Effective: 9/3/2025 10:57

## **FIXED SECONDS**

RES	IDENTIAL	IN	VESTOR	
Rate	30 Day	Rate	30 Day	
12.625	113.500	13.375	112.500	
12.500	113.250	13.250	112.375	
12.375	113.000	13.125	112.250	
12.250	112.750	13.000	112.125	
12.125	112.500	12.875	112.000	
12.000	112.250	12.750	111.875	
11.875	112.000	12.625	111.625	
11.750	111.750	12.500	111.375	
11.625	111.500	12.375	111.125	
11.500	111.250	12.250	110.875	
11.375	111.000	12.125	110.625	
11.250	110.750	12.000	110.375	
11.125	110.500	11.875	110.125	
11.000	110.250	11.750	109.875	
10.875	110.000	11.625	109.625	
10.750	109.750	11.500	109.375	
10.625	109.500	11.375	109.125	
10.500	109.250	11.250	108.875	
10.375	109.000	11.125	108.625	
10.250	108.750	11.000	108.375	
10.125	108.375	10.875	108.125	
10.000	108.000	10.750	107.875	
9.875	107.625	10.625	107.625	
9.750	107.250	10.500	107.375	
9.625	106.875	10.375	107.125	
9.500	106.500	10.250	106.875	
9.375	106.125	10.125	106.500	
9.250	105.750	10.000	106.125	
9.125	105.375	9.875	105.750	
9.000	105.000	9.750	105.375	
8.875	104.625	9.625	105.000	
8.750	104.250	9.500	104.625	
8.625	103.750	9.375	104.250	
8.500	103.250	9.250	103.750	
8.375	102.750	9.125	103.250	
8.250	102.250	9.000	102.750	
8.125	101.750	8.875	102.250	
8.000	101.000	8.750	101.500	
7.875	100.250	8.625	100.750	
7.750	99.500	8.500	100.000	
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	RESIDENTIAL PRICE ADJUSTERS									
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
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)
爿	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)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	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)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	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
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)			
ğ	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)			
L	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 Extensions

 30 Days
 10/3/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/3/2025 10:57

# 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	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	9/18/2025	2 days	0.100
30 Days	10/3/2025	7 days	0.250
45 Days	10/18/2025	15 days	0.375
		30 days	0.625

Effective: 9/3/2025 10:57 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

### Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

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

**Lock Desk Hours** 

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

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

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