

5/28/2025 11:22

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	6/12/2025	2 days	0.100
30 Days	6/27/2025	7 days	0.250
45 Days	7/12/2025	15 days	0.375
		30 days	0.625

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

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CO	1717	/ E	171 1	1()	IVI	A	
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						CO		1110	JIVA	L					
CON	IVENTION	AL 30/25Y	R FIXED	CO	NVENTION	NAL 20 YR	FIXED	CC	NVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	98.183	98.302	98.228	6.000	99.583	99.480	99.395	5.750	100.103	100.027	99.927	5.875	100.152	100.122	99.992
6.250	98.646	98.830	98.734	6.125	100.075	99.972	99.888	5.875	100.591	100.561	100.431	6.000	100.414	100.384	100.254
6.375	99.269	99.360	99.264	6.250	100.538	100.435	100.350	6.000	100.856	100.826	100.697	6.125	100.654	100.623	100.494
6.500	99.896	99.855	99.759	6.375	100.962	100.859	100.775	6.125	101.096	101.066	100.937	6.250	101.000	100.959	100.830
6.625	100.278	100.315	100.219	6.500	100.577	100.451	100.364	6.250	101.334	101.293	101.164	6.375	101.412	101.370	101.241
6.750	100.691	100.758	100.670	6.625	101.004	100.879	100.792	6.375	101.850	101.809	101.680	6.500	101.650	101.608	101.479
6.875	101.165	101.216	101.127	6.750	101.399	101.274	101.186	6.500	102.093	102.052	101.922	6.625	101.875	101.834	101.705
7.000	101.701	101.643	101.555	6.875	101.765	101.640	101.553	6.625	102.304	102.263	102.134	6.750	102.043	102.013	101.883
7.125	101.990	102.035	101.969	7.000	102.098	102.039	101.968	6.750	102.378	102.347	102.218	6.875	102.447	102.417	102.288
7.250	102.400	102.399	102.332	7.125	102.526	102.467	102.395	6.875	102.887	102.857	102.727	7.000	102.656	102.626	102.497
	NV 30 YR				NV 20 YR				NV 15 YR				NV 10 YR I		
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	99.709	99.662	99.515	6.500	99.528	99.481	99.335	6.250	99.142	99.101	98.972	6.250	98.736	98.695	98.566
6.625	100.017	99.971	99.824	6.625	99.960	99.865	99.737	6.375	99.575	99.534	99.404	6.375	99.066	99.025	98.896
6.750	99.519	99.465	99.387	6.750	99.491	99.395	99.268	6.500	99.776	99.735	99.606	6.500	99.338	99.297	99.168
6.875	99.994	99.932	99.799	6.875	99.886	99.824	99.662	6.625	99.944	99.903	99.773	6.625	99.579	99.538	99.408
7.000	100.516	100.454	100.292	7.000	100.311	100.249	100.087	6.750	99.875	99.845	99.715	6.750	99.469	99.439	99.310
7.125	100.786	100.724	100.561	7.125	100.599	100.518	100.385	6.875	100.302	100.272	100.143	6.875	99.794	99.764	99.634
7.250	100.908	100.881	100.792	7.250	100.788	100.708	100.575	7.000	100.466	100.436	100.306	7.000	100.028	99.997	99.868
7.375	101.249	101.227	101.140	7.375	101.071	100.990	100.858	7.125	100.596	100.566	100.437	7.125	100.239	100.209	100.080
7.500	101.511	101.488	101.400	7.500	101.296	101.216	101.083	7.250	98.291	98.177	98.062	7.250	98.291	98.177	98.062
7.625	101.729	101.682	101.535	7.625	101.503	101.457	101.310					 			
	COED	- /C A DA 4C			COED	7/C ADA40			COED	O/C ADM	C		14: 5:	A 11 .	
	SOFR	5/6 ARMS			SOFR A	7/6 ARMS	1		SOFR 1	10/6 ARM	5		Misc Price	Adjustme	
												l	nds (Non-CA)		0.250
													nds (CA Only)		0.150
												I	er, LTV <= 75 er, LTV 75.01-8	0	2.125
												I 	er, LTV > 80		3.375
	No Current	t Program Da	a+a		No Current	: Program Da	a+a		No Curron	t Program D	ata	2-4 Unit	ei, Liv > 60		4.125 1.000
	No Current	t Flografii De	ald		No Current	. FIOGLAIII D	ald		No Curren	t Flografii D	ala	Condo, LT	V > 75		0.750
												FICO < 66			0.750
													\$50K < \$100K		0.500
													OK (exception of	anlu)	1.500
												Loan < 33	ok (exception c	лпуј	1.500
	Lo	ss Payee	Clause		_ Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli			ГІМА				Em	ail: locks@		ge.com	AR, AZ. C	A, CO, FL, GA		N, KS, KY, LA.
			wy, Suite 27			0am - 5:00p			ock Desk: (1N, MO, NC, 1		
		nsas City, M	•		Lock O	nline Unitl 8	:UUpm CST	ı	side Sales:					, VA, WA,W	
			@ 2021	Initad Eidali	by Funding Cor	n NIMI C #24:	201 Intended	l		<u> </u>	distribution to	concumors			



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15 Days	6/12/2025	2 days	0.100
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30 Days 45 Days	7/12/2025	15 days	0.375
		30 days	0.625

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Effective:	5,	/28/2025 11:	:22							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Refinance	Loans -	LLPA by	Credit Sco	ore/LTV		
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639	0.375%		3.375%	4.875%	5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 1110110	Louno				Refinan			
Loan Feature	> 00/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/
Adjustable-rate	>0%	>30%	>60% 0.000%	> 70%	>75%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo			0.000%							Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%		0.875%					1.875%						
	Limited	Cash-ou	t Refinan		PA by Cr .TV Rang		e/LIV Ra	itio		All LLPA	s will be v		_	llowing lo	ans
Credit Score		Annlie	cable for				r than 15	voare		Loans to first-tir		meReady		incomo /1	000/ 2522
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ncome (AM				
≥ = 780	0.000%		0.000%						0.375%		ns meeting	<u>′</u>			
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	_	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	1					
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	1					
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%			0.000%		0.000%	0.250%		1					
mortgage															
Condo Investment	0.000%		0.125%				0.750%	0.750%	0.750%						
property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effective	e: !	5/28/2025 1	1:22						wv	VW.UFFEAG	LE.COM				
			GOV	ERN	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	O YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	99.956	99.786	99.623	5.875	100.248	100.207	100.077	5.375	97.116	97.053	96.891	FICO 740	- 779		0.000
5.125	100.478	100.373	100.210	6.000	100.789	100.748	100.619	5.500	97.385	97.351	97.318	FICO 680	- 739		0.125
5.250	101.000	100.945	100.783	6.125	101.322	101.281	101.152	5.625	97.942	97.909	97.875	FICO 660			0.250
5.375	101.299	101.215	101.081	6.250	101.850	101.809	101.680	5.750	97.563	97.500	97.454	FICO 640	- 659		0.500
5.500	101.814	101.730	101.596	6.375	101.274	101.244	101.114	5.875	98.119	98.085	98.052	FICO 620	- 639		1.500
6.625	102.334	102.251	102.117	6.500	101.787	101.757	101.628	6.000	98.688	98.654	98.621				
6.750	102.647	102.630	102.613	6.625	102.293	102.262	102.133	6.125	99.183	99.150	99.116	Non-Owr	ner		0.500
6.875	102.660	102.643	102.626	6.750	102.786	102.756	102.627	6.250	97.524	97.461	97.299	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	103.117	103.100	103.083									Loan < \$	50K (exception	only)	1.500
7.125	103.530	103.514	103.497	<u> </u>				↓				All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR				HA 15 YR				JRAL HOU				USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	100.382	100.327	100.164	6.250	97.575	97.534	97.405	6.250	101.050	100.995	100.833	FICO 740	- 779		0.000
5.375	100.606	100.522	100.389	6.375	97.519	97.430	97.342	6.375	100.971	100.895	100.733	FICO 700	- 739		0.125
6.500	101.161	101.077	100.944	6.500	97.753	97.664	97.576	6.500	101.555	101.480	101.317	FICO 680	- 699		0.250
6.625	101.572	101.488	101.355	6.625	98.018	97.987	97.858	6.625	102.082	102.007	101.845	FICO 660			0.375
6.750	101.798	101.723	101.560	6.750	98.511	98.481	98.352	6.750	102.592	102.516	102.354	FICO 640			0.875
6.875	101.347	101.331	101.314	6.875	98.223	98.175	98.110	6.875	102.000	101.961	101.815	FICO 620			1.500
7.000	101.804	101.788	101.771	7.000	98.379	98.331	98.266	7.000	102.558	102.520	102.373	CA Prope			0.150
7.125	102.218	102.201	102.184	7.125	98.519	98.471	98.406	7.125	103.099	103.060	102.913		50K (exception)	1.500
7.250	102.322	102.283	102.136	7.250	98.291	98.177	98.062	7.250	103.572	103.533	103.386	All RD Re	finance Loans		0.125
7.375	100.881	100.835	100.673	↓				7.375	102.643	102.598	102.435	*Other S	t. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	NT V	/A					
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	100.789	100.748	100.619	6.000	99.956	99.786	99.623	5.750	97.563	97.500	97.338	6.000	99.956	99.738	99.471
6.125	101.322	101.281	101.152	6.125	100.478	100.373	100.210	5.875	97.551	97.488	97.326	6.125	100.478	100.260	99.993
6.250	101.850	101.809	101.680	6.250	101.000	100.945	100.783	6.000	97.542	97.479	97.317	6.250	100.628	100.410	100.142
6.375	101.274	101.244	101.114	6.375	101.299	101.215	101.081	6.125	97.533	97.470	97.308	6.375	101.299	101.215	101.081
6.500	101.787	101.757	101.628	6.500	101.814	101.730	101.596	6.250	97.524	97.461	97.299	6.500	101.814	101.730	101.596
6.625	102.293	102.262	102.133	6.625	102.334	102.251	102.117					6.625	102.334	102.251	102.117
6.750	102.786	102.756	102.627	6.750	102.647	102.630	102.613					6.750	102.647	102.630	102.613
				6.875	102.660	102.643	102.626					6.875	102.660	102.643	102.626
				7.000 7.125	103.117 103.530	103.100	103.083 103.497					7.000 7.125	103.117	103.100	103.083 103.497
				7.125	105.550	103.514	103.497	┨├──				/.125	103.530	103.514	103.497
	VA 15 YR F				VA 30 YR F				•	1 ARM H			VA 30 YR F		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.895	99.836	99.727	6.250	100.382	100.327	100.164	6.125	97.233	97.170	97.008	6.250	100.382	100.327	100.164
5.875	100.168	100.109	100.000	6.375	100.606	100.522	100.389	6.250	97.224	97.161	96.999	6.375	100.606	100.522	100.389
5.000	100.538	100.479	100.371	6.500	101.161	101.077	100.944	11				6.500	101.161	101.077	100.944
5.125	100.876	100.817	100.709	6.625	101.572	101.488	101.355					6.625	101.572	101.488	101.355
5.250	100.782	100.765	100.749	6.750	101.798	101.723	101.560	11				6.750	101.798	101.723	101.560
5.375	100.732	100.715	100.698	6.875	101.347	101.331	101.314					6.875	101.347	101.331	101.314
5.500	101.200	101.183	101.166	7.000	101.804	101.788	101.771					7.000	101.804	101.788	101.771
6.625	101.385	101.368	101.351	7.125	102.218	102.201	102.184					7.125	102.218	102.201	102.184
6.750	98.511	98.481	98.352	7.250	102.322	102.283	102.136					7.250	102.322	102.283	102.136
				7.375	100.881	100.835	100.673					7.375	100.881	100.835	100.673
			VA Price	_ Adjustmen	its			7					47	100	BETT
FICO>=74			0.000	VA Loans			0.250								
FICO 680			0.125	Non-Own		201	0.500			SE	RVING	THO	SETH	AT SE	BVE
FICO 660			0.250		unt \$50K < \$1		0.500			-	VA	S. W	IRRE	11 6	
FICO 640			2.000	Loan < \$5	OK (exception	oniy)	1.500					, o V	ملململا	-5	
FICO 620	- 629		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	nail: locks@		ge.com	AR, AZ, O	CA, CO, FL, GA		
			kwy, Suite 27	5	1	0am - 5:00p nline Unitl 8			Lock Desk: ((816) 457-6	5440	ME, MI, I	ΛΝ, MO, NC,	NE, NH, NM	, NV, OK, O
	Kai	nsas City, M	O 64150		LUCKU	mile Office 8	.oopiii C3 i	lt lt	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	l
			@ 2021	marka di enda la	F din C	- NAME C #24	201	f \$ 4	- DfiI-	O-1. N-+6-					



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
 6/27/2025
 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***

Residential 30 Yr Fixed 11.500 109.617 11.375 109.367 11.375 109.367 11.375 109.317 11.250 109.117 11.250 109.117 11.250 109.117 11.250 109.979 11.000 108.617 11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 108.117 10.750 108.117 10.500 107.617 10.500 107.617 10.500 107.617 10.500 107.617 10.250 108.385 10.250 107.117 10.250 108.120 10.125 108.667 10.125 108.667 10.125 108.385 10.250 107.117 10.250 108.120 10.125 108.677 10.125 108.677 10.7323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 105.867 9.625 105.867 9.375 106.260 9.250 105.117 9.250 105.299 9.000 104.617 9.000 105.464 8.875 104.367 8.875 104.397 8.625 103.367 8.875 104.407 8.8250 103.117 8.500 104.339 8.375 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 103.117 8.250 104.057 8.250 105.117 9.500 106.526 9.7750 104.007 9.8625 104.620 9.875 104.057 9.875 104.057 9.875 104.057 9.875 104.057 9.875 104.057 9.875 104.057 9.875 104.057 9.875 105.888 7.605 104.057 9.500 105.588 7.625 101.554 7.625 101.026 7.125 100.008 6.875 99.242 6.875 99.588 6.750 99.8804 6.750 99.9958 6.625 98.304 6.625 98.304 6.625 98.304 6.625 98.463 6.500 99.5213 94.054 95.750 94.054 95.750 94.054	FOIN	DING CORI			
Residential 30 Yr Fixed DSCR 11.500 109.617 11.500 110.776 11.375 109.367 11.375 110.510 11.250 109.117 11.250 110.245 11.125 108.867 11.125 109.979 11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 105.	Effective:	5/28/2025 11	:22		
11.500 109.617 11.500 110.776 11.375 109.367 11.375 110.510 11.250 109.117 11.250 110.245 11.125 108.867 11.250 109.714 11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.057 9.625 105.867 9.625 106.792 9.500 105.617				NON-QM:	1
11.375 109.367 11.375 110.510 11.250 109.117 11.250 110.245 11.125 108.867 11.125 109.979 11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.589 9.875 105.367 9.875 107.923 9.750 105.117 9.500 106.526 9.375 105.367	Residentia	l 30 Yr Fixed		DSCR	
11.250 109.117 11.250 110.245 11.125 108.867 11.125 109.979 11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.884 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.957 9.875 106.367 9.875 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.919 9.125 104.867 <t< td=""><td>11.500</td><td>109.617</td><td>11.500</td><td>110.776</td><td></td></t<>	11.500	109.617	11.500	110.776	
11.125 108.867 11.125 109.979 11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.955 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367	11.375	109.367	11.375	110.510	
11.000 108.617 11.000 109.714 10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.792 9.000 104.617 9.000 105.464 8.875 104.507 8.	11.250	109.117	11.250	110.245	
10.875 108.367 10.875 109.448 10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.584 10.000 106.617 10.000 107.584 10.001 107.557 106.367 9.875 107.057 9.875 106.367 9.875 107.057 9.625 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.617 9.250 105.995 9.125	11.125	108.867	11.125	109.979	
10.750 108.117 10.750 109.182 10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625<	11.000	108.617	11.000	109.714	
10.625 107.867 10.625 108.917 10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.884 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.300 103.617 8.500 <td>10.875</td> <td>108.367</td> <td>10.875</td> <td>109.448</td> <td></td>	10.875	108.367	10.875	109.448	
10.500 107.617 10.500 108.651 10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375	10.750	108.117	10.750	109.182	
10.375 107.367 10.375 108.385 10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.266 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.792 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.375 103.367 8.375 104.620 8.375 103.367 8.375 104.057 8.250 103.117 8.250	10.625	107.867	10.625	108.917	
10.250 107.117 10.250 108.120 10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.266 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.38 8.125	10.500	107.617	10.500	108.651	
10.125 106.867 10.125 107.854 10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.266 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.335 8.125 103.494 8.000 102.554 8.000	10.375	107.367	10.375	108.385	
10.000 106.617 10.000 107.589 9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.31 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000	10.250	107.117	10.250	108.120	
9.875 106.367 9.875 107.323 9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.335 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 <	10.125	106.867	10.125	107.854	
9.750 106.117 9.750 107.057 9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.335 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 <	10.000	106.617	10.000	107.589	
9.625 105.867 9.625 106.792 9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 105.182 8.750 104.901 8.625 104.667 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 <	9.875	106.367	9.875		
9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.375 100.804 7.375 101.463 7.250 101.463 7.250 <	9.750	106.117	9.750	107.057	
9.500 105.617 9.500 106.526 9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 105.182 8.750 104.901 8.625 104.620 8.875 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.335 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.375 100.804 7.375 101.463 7.250 101.463 7.250 <	9.625	105.867	9.625	106.792	
9.375 105.367 9.375 106.260 9.250 105.117 9.250 105.995 9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 <		105.617	9.500		
9.125 104.867 9.125 105.729 9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 <t< td=""><td>9.375</td><td>105.367</td><td>9.375</td><td></td><td></td></t<>	9.375	105.367	9.375		
9.000 104.617 9.000 105.464 8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.88 6.875 99.242 6.875	9.250	105.117	9.250	105.995	
8.875 104.367 8.875 105.182 8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 9	9.125	104.867	9.125	105.729	
8.750 104.117 8.750 104.901 8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.888 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.	9.000	104.617	9.000	105.464	
8.625 103.867 8.625 104.620 8.500 103.617 8.500 104.339 8.375 103.667 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.90	8.875	104.367	8.875	105.182	
8.500 103.617 8.500 104.339 8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.888 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276<	8.750	104.117	8.750	104.901	
8.375 103.367 8.375 104.057 8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.88 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 <td>8.625</td> <td>103.867</td> <td>8.625</td> <td>104.620</td> <td></td>	8.625	103.867	8.625	104.620	
8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 <td< td=""><td>8.500</td><td>103.617</td><td>8.500</td><td>104.339</td><td></td></td<>	8.500	103.617	8.500	104.339	
8.250 103.117 8.250 103.776 8.125 102.835 8.125 103.494 8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.888 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901	8.375	103.367	8.375	104.057	
8.000 102.554 8.000 103.213 7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	8.250	103.117	8.250		
7.875 102.242 7.875 102.901 7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	8.125	102.835	8.125	103.494	
7.750 101.929 7.750 102.588 7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	8.000	102.554	8.000	103.213	
7.625 101.554 7.625 102.213 7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.875	102.242	7.875	102.901	
7.500 101.179 7.500 101.838 7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.750	101.929	7.750	102.588	
7.375 100.804 7.375 101.463 7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.625	101.554	7.625	102.213	
7.250 100.429 7.250 101.026 7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.500	101.179	7.500	101.838	
7.125 100.054 7.125 100.588 7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.375	100.804	7.375	101.463	
7.000 99.679 7.000 100.088 6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.250	100.429	7.250	101.026	
6.875 99.242 6.875 99.588 6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.125	100.054	7.125	100.588	
6.750 98.804 6.750 99.026 6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	7.000	99.679	7.000	100.088	
6.625 98.304 6.625 98.463 6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	6.875	99.242	6.875	99.588	
6.500 97.804 6.500 97.901 6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	6.750	98.804	6.750	99.026	
6.375 97.242 6.375 97.276 6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	6.625	98.304	6.625	98.463	
6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463			•		
6.250 96.679 6.250 96.588 6.125 96.054 6.125 95.901 6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463	6.375	97.242	6.375	97.276	
6.000 95.429 6.000 95.213 5.875 94.742 5.875 94.463		96.679	1		
5.875 94.742 5.875 94.463	6.125	96.054	6.125	95.901	
	6.000	95.429	6.000	95.213	
5 750 94 054 5 750 02 712	5.875	94.742	5.875	94.463	
3.730 34.634 3.730 93.713	5.750	94.054	5.750	93.713	

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

5.625

5.500

92.963

92.213

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

93.367

92.680

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									
	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	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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
LLITIS	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
F. 11 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 Dos	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc 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

Loci	k Expirations	Lock Extens	ions
) Days	6/27/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

NON-QM

	Residential 30YR Fixed						
Rate	30 Day						
6.750%	98.950						
6.875%	99.450						
6.990%	99.950						
7.125%	100.450						
7.250%	100.856						
7.375%	101.231						
7.500%	101.606						
7.625%	101.981						
7.750%	102.325						
7.875%	102.638						
7.990%	102.950						
8.125%	103.263						
8.250%	103.513						
8.375%	103.763						
8.500%	104.013						
8.625%	104.263						
8.750%	104.513						
8.875%	104.763						
8.990%	105.013						
9.125%	105.263						
9.250%	105.513						
9.375%	105.763						
9.500%	106.013						
May VCD 101 0	00 - up to 1 75MM						

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

		NON-Q
	Investor 30YR Fixe	d
Rate	30 Day	
6.750%	99.375	
6.875%	99.875	
6.990%	100.375	
7.125%	100.875	
7.250%	101.375	
7.375%	101.813	
7.500%	102.250	
7.625%	102.625	
7.750%	103.000	
7.875%	103.375	
7.990%	103.750	
8.125%	104.125	
8.250%	104.500	
8.375%	104.813	
8.500%	105.125	
8.625%	105.438	
8.750%	105.688	
8.875%	105.938	
8.990%	106.188	
9.125%	106.438	
9.250%	106.688	
9.375%	106.938	
9.500%	107.188	
Max YSP	w No Prepay 100.0	00
Max YSP	101.000	

	Investor NQM LLPAs										
			Othe	r							
LTV	50	55	60	65	70	75	80				
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A				
1/0	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A				
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A				
Cash-Out FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A				
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500				
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375				
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				

		Pr	ice Adjustm	ents				
			ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
	T	_	atement	_				
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500
720 700	0.375	0.250	0.250	0.000 -0.375	-0.250 -0.750	-1.000 -2.000	-3.250 -4.250	N/A N/A
680	-0.250	-0.375	-0.750	-0.375	-0.750	-3.000		
660	-1.375	-1.500	-0.750	-2.625	-3.500	-5.125	-6.500 N/A	N/A N/A
600	-1.5/5		ntial NQN			-5.125	IN/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.750	-0.750	-0.750	-1.000	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-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	-0.750	-0.750
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Cond	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395

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

 Lock Expirations
 Lock Extensions

 30 Days
 6/27/2025
 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	110.888	110.263	109.513
9.875	110.638	110.013	109.263
9.750	110.388	109.763	109.013
9.625	110.138	109.513	108.763
9.500	109.888	109.263	108.513
9.375	109.638	109.013	108.263
9.250	109.388	108.763	108.013
9.125	109.138	108.513	107.763
9.000	108.888	108.263	107.513
8.875	108.638	108.013	107.263
8.750	108.388	107.763	107.013
8.625	108.138	107.513	106.763
8.500	107.888	107.263	106.513
8.375	107.638	107.013	106.263
8.250	107.388	106.763	106.013
8.125	106.994	106.369	105.619
8.000	106.600	105.975	105.225
7.875	106.206	105.581	104.831
7.750	105.799	105.174	104.424
7.625	105.379	104.754	104.004
7.500	104.946	104.321	103.571
7.375	104.500	103.875	103.125
7.250	104.040	103.415	102.665
7.125	103.566	102.941	102.191
7.000	103.079	102.454	101.704
6.875	102.578	101.953	101.203
6.750	102.063	101.474	100.724
6.625	101.536	101.012	100.262
6.500	100.995	100.539	99.789
6.375	100.441	100.055	99.305
6.250	99.875	99.559	98.809
6.125	99.296	99.053	98.303
6.000	98.705	98.536	97.786
5.875	98.101	97.976	97.226
5.750	97.485	97.360	96.610
5.625	96.857	96.732	95.982
5.500	96.217	96.092	95.342
5.375	95.564	95.439	94.689
5.250	94.902	94.777	94.027
5.125	94.229	94.104	93.354
5.000	93.547	93.422	92.672

	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
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
LUalis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keilliance	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	
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United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations

 30 Days
 6/27/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/28/2025 11:22

FIXED SECONDS

RES	IDENTIAL	<u>IN</u>	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.375	13.500	111.500
12.625	112.125	13.375	111.375
12.500	111.875	13.250	111.250
12.375	111.625	13.125	111.125
12.250	111.375	13.000	111.000
12.125	111.125	12.875	110.875
12.000	110.875	12.750	110.625
11.875	110.625	12.625	110.375
11.750	110.375	12.500	110.125
11.625	110.125	12.375	109.875
11.500	109.875	12.250	109.625
11.375	109.625	12.125	109.375
11.250	109.375	12.000	109.125
11.125	109.125	11.875	108.875
11.000	108.875	11.750	108.625
10.875	108.625	11.625	108.375
10.750	108.375	11.500	108.125
10.625	108.125	11.375	107.875
10.500	107.875	11.250	107.625
10.375	107.625	11.125	107.375
10.250	107.250	11.000	107.125
10.125	106.875	10.875	106.875
10.000	106.500	10.750	106.625
9.875	106.125	10.625	106.375
9.750	105.750	10.500	106.125
9.625	105.375	10.375	105.875
9.500	105.000	10.250	105.500
9.375	104.625	10.125	105.125
9.250	104.250	10.000	104.750
9.125	103.875	9.875	104.375
9.000	103.500	9.750	104.000
8.875	103.125	9.625	103.625
8.750	102.625	9.500	103.250
8.625	102.125	9.375	102.750
8.500	101.625	9.250	102.250
8.375	101.125	9.125	101.750
8.250	100.625	9.000	101.250
8.125	99.875	8.875	100.500
8.000	99.125	8.750	99.750
7.875	98.375	8.625	99.000
7.750	97.625		•

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

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 6/27/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/28/2025 11:22

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	101.429	101.374	100.999			
7.750	101.328	101.274	100.899			
7.625	100.537	100.483	100.108			
7.500	100.435	100.380	100.005			
7.375	100.321	100.267	99.892			
7.250	100.199	100.144	99.769			

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	AL AD AZ CA CO EL CA ID IA IL INLYC IVALA ME ANI MO ANN MO
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	Ne, Ne, Ni, Ni, Ni, Ni, Oli, Oli, 17, 3e, 11, 17, Vi, Vi, Vi, Vi



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

	Lock Expirations	Lock Extensions	
15 Days	6/12/2025	2 days	0.100
30 Days	6/27/2025	7 days	0.250
45 Days	7/12/2025	15 days	0.375
		30 days	0.625

Effective: 5/28/2025 11:22

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 \$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

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

0.500

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

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 Approved States

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