

9/12/2025 9:49

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/27/2025	2 days	0.100
30 Days	10/12/2025	7 days	0.250
45 Days	10/27/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CC	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	101.505	101.474	101.426	6.000	101.616	101.522	101.452	5.750	101.627	101.613	101.435	5.875	101.672	101.658	101.480
5.250	101.339	101.300	101.252	6.125	102.060	101.966	101.896	5.875	102.138	102.124	101.946	6.000	101.890	101.876	101.698
5.375	101.841	101.802	101.753	6.250	102.471	102.377	102.307	6.000	102.360	102.346	102.168	6.125	102.090	102.076	101.898
5.500	102.308	102.269	102.220	6.375	102.850	102.756	102.685	6.125	102.650	102.636	102.458	6.250	102.244	102.229	102.016
5.625	102.663	102.624	102.575	6.500	102.406	102.375	102.227	6.250	102.599	102.585	102.438	6.375	102.637	102.623	102.409
5.750	102.534	102.503	102.455	6.625	102.713	102.682	102.534	6.375	103.103	103.089	102.875	6.500	102.834	102.819	102.606
5.875	103.001	102.970	102.922	6.750	103.001	102.913	102.850	6.500	103.331	103.317	103.103	6.625	103.013	102.999	102.785
7.000	103.425	103.393	103.346	6.875	103.320	103.232	103.169	6.625	103.579	103.565	103.351	6.750	103.160	103.131	102.911
7.125	103.761	103.730	103.682	7.000	103.301	103.270	103.251	6.750	103.514	103.486	103.266	6.875	103.521	103.492	103.272
7.250	103.645	103.613	103.566	7.125	103.669	103.638	103.630	6.875	103.985	103.957	103.736	7.000	103.686	103.658	103.437
	NV 30 YR				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
5.500	101.882	101.851	101.703	6.500	101.775	101.737	101.698	6.250	100.425	100.411	100.197	6.250	99.999	99.984	99.771
5.625	102.144	102.113	102.006	6.625	102.132	102.094	102.054	6.375	100.836	100.822	100.608	6.375	100.301	100.287	100.073
5.750	101.646	101.615	101.567	6.750	101.678	101.646	101.615	6.500	100.999	100.985	100.771	6.500	100.540	100.526	100.312
5.875	102.022	101.991	101.882	6.875	101.993	101.961	101.930	6.625	101.189	101.175	100.961	6.625	100.731	100.716	100.503
.000	102.506	102.475	102.327	7.000	102.291	102.260	102.229	6.750	101.032	101.004	100.783	6.750	100.607	100.579	100.358
7.125	102.755	102.724	102.576	7.125	102.546	102.515	102.484	6.875	101.415	101.386	101.166	6.875	100.884	100.855	100.635
7.250	102.454	102.438	102.307	7.250	102.335	102.319	102.188	7.000	101.535	101.506	101.286	7.000	101.073	101.045	100.824
7.375	102.918	102.902	102.771	7.375	102.730	102.715	102.583	7.125	101.678	101.650	101.430	7.125	101.231	101.203	100.983
7.500	103.361	103.345	103.214	7.500	103.069	103.053	102.922	7.250	99.504	99.396	99.290	7.250	99.504	99.396	99.290
7.625	103.539	103.524	103.393	7.625	103.259	103.244	103.113					╂			
	SOER 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	.0/6 ARM	ς		Misc Price	Adjustme	nts
	301103	707111113			30110	707111113			30111.	.0/074141		No Impou	ınds (Non-CA)	riajastine	0.250
													ınds (CA Only)		0.150
													er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	TV > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fideli	ty Funding C	orp ISAOA A	TIMA	8.3	0am - 5:00p	nm CST	l	ail: locks@			AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, L
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (816) 457-6	3440	ME, MI, N	л, мо, nc, i		
	Kar	nsas City, M	0 64150					Ir	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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	9	/12/2025 9:4	19							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance		_	Credit Sco	ore/LTV
					.TV Rang	e						Ratio	LTV Rang	1e	
Credit Score			cable for	all loans	with tern	ns greate				Credit Score		Ap	plicable f	or all loans	
> - 700	<u>>0%</u>	>30%	>60% 0.000%	>70%	>75%	>80%	>85%	>90%	>95%	≥ = 780	<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%					0.875%		720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719			0.375%							700 – 719 680 – 699	0.375%		1.625% 2.000%	2.625%	3.250%
680 – 699 660 – 679			0.625%							660 – 679	0.375%		2.750%	2.875% 4.000%	3.750% 4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%		3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	bute App	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L			licable to (Cash-out
					.TV Rang	e					_	Refinan	LTV Rang	16	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%
Condo	0.000%	0.000%			0.750%					Investment	1.125%		1.625%	2.125%	3.375%
Investment Second home			1.625% 1.625%							Second home Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%
Manufactured										Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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%			1.125%				1.875%	AULIDA			4l		
	Limited	Casn-ou	t Refinan				e/LIV Ka	llio		All LLPA			_	llowing lo	ans
											L	maDaadu			
Credit Score		Annlie	rable for		.TV Rang		r than 15	voare		Loone to first tim		meReady		in some <1	000/ 2722
Credit Score	>0%		cable for	all loans	with tern	ns greate			>95%	Loans to first-tir	ne homebu	yers with	qualifying		
	<u>>0%</u>	>30%	>60%	all loans	with tern	s greate	>85%	>90%	> 95% 0.375%	median ir	ne homebu	yers with	qualifying 6 AMI in h	igh-cost are	
Credit Score ≥ = 780 760 - 779	>0% 0.000% 0.000%	> 30% 0.000%	>60%	>70% 0.125%	with tern >75% 0.500%	>80% 0.625%	>85% 0.500%	>90% 0.375%	>95% 0.375% 0.625%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780	0.000%	> 30% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	with tern >75% 0.500%	>80% 0.625%	>85% 0.500%	>90% 0.375% 0.625%	0.375%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	vith tern >75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750%	>90% 0.375% 0.625% 1.000%	0.375% 0.625%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000% 1.250%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.500%	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additiot Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.2500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	1.50% 1.00	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 2.500% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.0250% 0.375% s by Loa >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.2500% 2.875% 3.500% 3.500% 0.000% 0.750% 3.375%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 1.625% 1.625%	all loans	with term	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	all loans	with term 75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 2.875% able to L TV Rang 75% 0.000% 0.750% 3.375% 0.500%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3000% 3.375% mited Care >80% 0.000% 4.125% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% 0.375% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term 75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 2.875% able to L TV Rang 75% 0.000% 0.750% 3.375% 0.500%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additiot Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% S by Loa >30% 0.000% 1.125% 0.500% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 0.500% 0.625% 1.000%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 0.500% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with	qualifying 6 AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 9/27/2025
 2 days
 0.100

 30 Days
 10/12/2025
 7 days
 0.250

 45 Days
 10/27/2025
 15 days
 0.375

 30 days
 0.625

Effective: 9/12/2025 9:49

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10.1	Effectiv	e:	9/12/2025								VW.UFFEAG	ILE.COM				
State 15-Day 30-Day 45-Day 50-Day 50				GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
10.13 10.13 10.14 10.14 10.15 10.13 10.1		FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
0.135 0.10.247 0.10.268 0.10.248 0.10.249 0.	Rate	15-Day	30-Day		Rate	15-Day	30-Day		Rate	15-Day	30-Day		FICO >=7	80		0.000
\$2.500 10.024% 10.0240 10.0250 10.0245									11							0.000
\$3.75 10.2.527 10.2.526 10					11				11							0.125
Color					11				11							0.250
Basic 1093-394 1093-395 1					11				11							0.500
8.75 00 103.272 103.312 103.68 103.68 103.68 (6.70 103.64 103.66 103.39 (6.75 103.64 103.68 103.88) FHA 30 YR Fixed High Ball Rate 15-Ow 30-Ow 45-Ow 10.20 (6.75 103.64 103.66 103.39 (6.75 103.64 103.68 103.69					11				11				FICO 620	- 639		1.500
Color					11				11							0.500
THA 30 YR Fixed High Bal					11				11						001	0.500
## 10.3 9/8 10.3 9/8					10.730	103.044	103.010	103.350	0.230	100.447	100.364	100.222	11			1.500
FHA_15_YR_Fixed_High_Bal													1			0.250
### 15-Day 9-Day 4-S-Day 101.734 101.204 101.804 101.805 101.735 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.734 101.805 101.8	7.123	103.500	103.500	103.020	1				1							0.125
Rate 15-Day 30-Day 45-Day 62-Day 65-Day 62-Day 62-D	F	HA 30 YR	Fixed Hig	n Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	R Fixed	П			
2.250 102.076 102.001 101.802 102.50 95.548 88.510 95.488 85.10 95.685 102.301 102.002 102					-								FICO >=7			0.000
6.50 10.2 305 10.2 79 10.2 204 6.50 99.047 99.009 99.967 6.50 10.2 344 10.2 473 10.2 2.55 6.75 10.2 66 10.1 99 6.625 99.2 79 99.99 91.56 6.75 10.2 10 10.2	6.250	•	•		6.250	•	•	•	6.250	•	•		FICO 740	- 779		0.000
10.2.991 10.2.566 10.2.491 6.625 99.237 99.196 99.156 6.625 99.237 99.196 99.217 6.875 10.1806 10.17.75 10.1645 6.875 99.490 99.450 99.470 99.470 99.470 99.470 99.470 99.470 99.470 99.470 99.470 99.470 99.470 10.2.181 10.2.291 10.2.281 10.2.291 10.2.281 10.2.291 10.2.281 10.2.291 10.2.281 10.2.291 10.2.281 10.2.291 10.2.281 10.2.291 10.2.2	6.375	101.834	101.809	101.734	6.375	98.766	98.728	98.685	6.375	101.968	101.908	101.691	FICO 700	- 739		0.125
6.75 0 10.26 10.230 102.230 102.230 102.250 107.25 10.1645 6875 102.656 101.725 101.645 6875 102.656 101.725 101.645 6875 102.656 101.725 101.645 6875 102.656 101.725 101.645 6875 102.656 101.725 101.645 6875 102.656 101.725 101.645 6875 102.656 101.725 101.645 6875 102.656 102	6.500	102.305	102.279	102.204	6.500	99.047	99.009	98.967	6.500	102.534	102.473	102.257	FICO 680	- 699		0.250
8.875 101.806 101.725 101.645 8.875 99.409 99.456 99.407 6.875 102.768 102.738 102.339 102.330 102.	6.625	102.591	102.566	102.491	6.625	99.237	99.199	99.156	6.625	103.032	102.972	102.755	FICO 660	- 679		0.375
10.2.161 10.2.261 10.2.262 10.2.262 10.2.263	6.750	102.130	102.066	101.969	6.750	99.369	99.341	99.217	6.750	103.514	103.453	103.236	FICO 640	- 659		0.875
7.125 102.676 102.295 102.515 7.125 99.781 99.741 99.698 7.225 103.817 103.787 103.588 102.538 102.538 102.538 102.538 102.538 102.538 102.538 102.538 102.538 102.538 102.538 102.539 103.090 103.0	6.875	101.806	101.725	101.645	6.875	99.490	99.450	99.407	6.875	102.768	102.738	102.539	FICO 620	- 639		1.500
7.250 10.2568 102.388 102.388 102.389 10.389 99.290 7.250 104.288 104.208 104.009 A					11				1				CA Prope	rty		0.150
VA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 103.864 103.866 103.872 103.828 103.838 103.828 103.828 103.838 103.828 103.828 103.838 103.838 103.828 103.838 103.838 103.828 103.83					11								Loan <\$	50K (exception)	1.500
VA 15 YR Fixed					7.250	99.504	99.396	99.290	1				All RD Re	finance Loans		0.125
VA 15 YR Fixed Nate 15-Day 30-Day 45-Day 6.000 101.863 101.645 101.421 5.750 100.493 100.436 100.274 101.520 6.000 101.863 101.645 101.421 5.750 100.493 100.436 100.274 6.000 101.863 101.645 101.421 5.750 100.495 100.436 100.274 6.000 101.863 101.645 101.421 6.250 102.257 102.217 102.094 101.885 5.875 100.486 100.423 100.261 6.255 102.217 101.999 101.650 102.667 102.191 102.691 102	7.375	100.986	100.925	100.709	 				7.375	103.061	103.000	102.784	*Other St	. Adjustments	may apply	
VA 15 YR Fixed NA 30 YR Fixed NA 30 YR Fixed NA 30 YR Fixed Shopy													Ш			
Rate 15-Day 30-Day 45-Day 30-Day 30-							GO∖	/ERN	IME	NT V	/A					
6.000 101.748 101.734 101.520 6.000 101.863 101.645 101.421 5.750 100.499 100.436 100.274 6.000 101.863 101.645 101.421 5.750 102.755 102.747 102.0242 102.028 6.259 102.476 102.401 102.527 6.259 102.761 102.527 102.502 102.407 102.60 100.409 100.475 100.409 100.475 100.615 6.259 102.247 102.0257 102.502 102.427 102.026 6.00 102.666 102.637 102.417 6.625 103.334 103.328 103.253 6.750 103.644 103.616 103.396 6.750 103.627 103.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.437 102.502 102.503 102.50										•		•				
6.125 102.256 102.242 102.028		•	•	•	11	•	•	•	11	•	•		11	•	•	45-Day
6.250 102.755 102.741 102.527 6.250 102.476 102.401 102.202 6.375 102.139 101.918 6.375 102.527 102.592 102.427 6.500 102.666 102.637 102.417 6.500 102.957 102.932 102.857 6.250 103.159 103.130 102.910 6.655 103.354 103.272 103.192 103.111 6.875 103.118 103.038 102.958 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.633 103.642 7.125 103.988 103.908 103.828 7.000 102.910 6.250 102.076 102.001 101.802 6.250 102.471 6.250 102.471 6.250 102.472 6.250 102.472 6.250 102.473 6.250 102.272 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.275 6.250 102.075 6.250 102.275 6.250 102.075 6.250					11				11				11			101.377
6.375 102.167 102.139 101.918					11				11				11			101.731 101.797
6.500 102.666 102.637 102.417 6.500 102.957 102.932 102.857 6.625 103.354 103.328 103.253 6.750 103.737 103.328 103.253 6.750 103.737 103.348 103.253 6.750 103.737 103.948 103.462 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 7.000 103.623 103.543 103.208 7.000 103.623 103.543 103.208 7.000 103.623 103.543 103.908 103.828 7.000 103.623 103.543 103.908 103.828 7.000 103.623 103.543 103.908 103.908 103.828 7.000 103.623 103.543 103.908 103.908 103.828 7.000 103.623 103.543 103.908 103.908 103.828 7.000 103.623 103.543 103.908 103.908 103.828 7.000 103.623 103.543 103.908 103.908 103.828 7.000 103.623 103.543 103.908					11				11				11			101.737
6.625 103.159 103.130 102.910 6.625 103.354 103.328 103.253 6.750 103.644 103.616 103.396 6.750 103.772 103.192 103.111 6.6750 103.772 103.192 103.111 6.6750 103.772 103.192 103.111 6.6750 103.623 103.543 103.462 7.000 103.623 103.543 103.462 7.125 103.988 103.908 103.828 VA 15 YR Fixed High Bal VA 30 YR Fixed Hig					11								11			102.857
6.750 103.644 103.616 103.396					11				0.250	100.447	100.504	100.222	11			103.253
Contact Use	6.750				11								11			103.111
VA 15 YR Fixed High Bal VA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 102.076 102.001 101.802 6.375 101.834 101.839 102.305 102.279 102.506 102.505 101.814 101.873 101.932 6.875 101.834 101.839 102.305 102.2130 102.305 102.230 102.310 102.305 102.310 102.305 102.310 102.305 102.310 102.305 102.310 102.305 102.310 102.305 102.315 102.315 102.339 7.125 102.566 102.315 102.339 7.375 100.986 100.925 100.709					11	103.118	103.038	102.958					6.875	103.118	103.038	102.958
VA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 5.750 100.718 100.638 100.507 5.875 100.932 100.852 100.721 6.000 101.254 101.174 101.043 6.000 101.251 101.871 101.340 6.625 102.310 102.326 102.279 102.204 6.6375 101.814 101.873 101.932 6.375 101.723 101.782 101.841 6.500 102.130 102.230 102.256 102.491 6.500 102.130 102.230 102.153 102.212 102.270 6.600 102.153 102.212 102.272 7.000 102.310 102.230 102.150 6.625 102.319 102.378 102.436 6.750 102.306 102.595 102.339 7.375 100.986 100.925 100.709 VA Price Adjustments FICO =740 FICO 660 - 679 FICO 660					7.000	103.623	103.543	103.462					7.000	103.623	103.543	103.462
Rate 15-Day 30-Day 45-Day 6.250 10.0.718 100.638 100.507 6.250 10.2.076 102.001 101.802 6.250 100.471 101.340 6.250 102.330 102.279 102.204 6.250 101.814 101.873 101.932 6.355 101.834 101.809 101.725 101.625 102.133 102.212 102.270 7.000 102.310 102.230 102.331					7.125	103.988	103.908	103.828					7.125	103.988	103.908	103.828
Rate 15-Day 30-Day 45-Day 6.250 100.718 100.638 100.507 6.250 102.076 102.001 101.802 6.250 100.718 100.638 100.507 6.250 102.076 102.001 101.802 6.250 100.447 100.384 100.222 6.250 102.447 100.384 100.222 6.250 102.076 102.001 101.802 6.250 101.814 101.873 101.932 6.625 102.591 102.566 102.491 6.875 101.831 102.230 102.130 102.230 102.130 102.230 102.130 102.310 102.331		VA 1E VD E		n-I		/A 20 VD F		D-I		\/A.E./	1 ADNALIE			/A 20 VP E		LUB
5.750 100.718 100.638 100.507 6.250 102.076 102.001 101.802 6.250 100.721 6.375 101.834 101.809 101.734 6.500 101.254 101.174 101.043 6.500 102.305 102.279 102.204 6.525 101.814 101.873 101.932 6.525 102.591 102.566 102.491 6.375 101.814 101.873 101.932 6.550 102.130 102.066 101.969 6.375 101.814 101.873 101.932 102.566 102.310 102.066 101.969 6.5625 102.319 102.378 102.436 7.125 102.676 102.595 102.515 7.250 102.319 102.378 102.436 7.250 102.568 102.538 102.339 7.375 100.986 100.925 100.709 VA Price Adjustments VA Price Adjustments VA Price Adjustments United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Desk Hours Lock Desk Hours Lock Desk Hours Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 AR, AZ, CA, CO, FL, GA, HI, NA, III, IN, KS, ME, MI, MN, MO, NC, NE, NH, NM, NV, NC, NE, NH, NM, NV, NV, NE, NH, NM, NV, NV, NE, NM, NN, NV, NV, NV, NV, NV, NV, NV, NV, NV									Rate	•						45-Day
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6.625 101.551 101.471 101.340 6.625 102.591 102.566 102.491 6.750 101.814 101.873 101.932 6.635 101.723 101.782 101.841 6.650 102.130 102.066 101.969 6.875 101.806 101.725 101.645 7.000 102.310 102.230 102.150 7.000 102.310 102.230 102.506 102.591 102.568 102.339 7.375 100.986 100.925 100.709					11				6.250				6.375	101.834		101.734
6.250 101.814 101.873 101.932 6.750 102.130 102.066 101.969 6.875 101.806 101.725 101.645 6.500 102.153 102.212 102.270 6.875 101.806 101.725 101.645 7.000 102.310 102.230 102.150 7.000 102.310 102.230 102.150 7.000 102.310 102.230 102.515 7.250 102.568 102.538 102.339 7.375 100.986 100.925 100.709	6.000	101.254	101.174	101.043	6.500	102.305	102.279	102.204	П				6.500	102.305	102.279	102.204
6.875 101.806 101.725 101.645 6.500 102.153 102.212 102.270 6.625 102.319 102.378 102.436 6.750 99.369 99.341 99.121 VA Price Adjustments FICO>=740 0.000 VA Loans 0.250 FICO 660 - 679 0.250 Loan Amount \$50K < \$100K = \$0.500 FICO 640 - 659 2.000 Loan < \$50K (exception only) 1.500 Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Deline Unit 8:00pm CST Lock Online Unit 8:00pm CST Lock Desk: (816) 457-6440 6.875	6.125	101.551	101.471	101.340	6.625	102.591	102.566	102.491	П				6.625	102.591	102.566	102.491
6.500 102.153 102.212 102.270	6.250	101.814		101.932	6.750	102.130			П				11	102.130		101.969
102.319					11				П				11			101.645
7.250 102.568 102.538 102.339 7.375 100.986 100.925 100.709 7.375 100.986 100.925 10					11				П				11			102.150
T.375 100.986 100.925 100.709 T.375 T.37					11				П				11			102.515
VA Price Adjustments	6.750	99.369	99.341	99.121	11								11			102.339
FICO 540					7.3/5	100.986	100.925	100./09					1.3/5	100.986	100.925	100.709
Non-Owner O.500 SERVING THOSE THAT SERV				VA Price /	Adjustmen	ts			7					10 B	19 19	98.00
Contact Us Con																
Loss Payee Clause Lock Desk Hours Contact Us Approved States							201				SE	RVING	THOS	SETH	ATSE	BVE
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 Lock Desk: (816) 457-6440 Approved States Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OR, NH, NM, NV, OR, NE, NH, NM, NV, OR, NH, N																
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 Approved States Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OR, NH					Loan < \$50	л (exception	UI1IY)	1.500								
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 10ck Online Unit 8:00pm CST 10ck Onlin	1100 020	0.00		3.000												
1300 NW Briarcliff Pkwy, Suite 275 8:30am - 5:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, O		Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
1300 NW Briarcliff Pkwy, Suite 2/5 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, O						8.3		om CST	1			_				
ransas city, MO 64150 Sc, TN, TX, VA, WA, WI					5				1		,		ME, MI, N			
		Kar	nsas city, M	J 64150				•	<u>I</u>	nside Sales:	(816) 457-	-6300		SC, IN, TX	, va, wa,w	ı



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
 10/12/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	9/12/2025 9:	49		
			NON-QM:	
Residentia	l 30 Yr Fixed		DSCR	_
11.500	111.247	11.500	113.376	
11.375	110.997	11.375	113.110	
11.250	110.747	11.250	112.845	
11.125	110.497	11.125	112.579	
11.000	110.247	11.000	112.314	
10.875	109.997	10.875	112.048	
10.750	109.747	10.750	111.782	
10.625	109.497	10.625	111.517	
10.500	109.247	10.500	111.251	
10.375	108.997	10.375	110.985	
10.250	108.747	10.250	110.720	
10.125	108.497	10.125	110.454	
10.000	108.247	10.000	110.189	
9.875	107.997	9.875	109.923	
9.750	107.747	9.750	109.657	
9.625	107.497	9.625	109.392	
9.500	107.247	9.500	109.126	
9.375	106.997	9.375	108.860	
9.250	106.747	9.250	108.595	
9.125	106.497	9.125	108.329	
9.000	106.247	9.000	108.064	
8.875	105.997	8.875	107.782	
8.750	105.747	8.750	107.501	
8.625	105.497	8.625	107.220	
8.500	105.247	8.500	106.939	
8.375	104.997	8.375	106.657	
8.250	104.747	8.250	106.376	
8.125	104.465	8.125	106.094	
8.000	104.184	8.000	105.813	
7.875	103.872	7.875	105.501	
7.750	103.559	7.750	105.188	
7.625	103.184	7.625	104.813	
7.500	102.809	7.500	104.438	
7.375	102.434	7.375	104.063	
7.250	102.059	7.250	103.626	
7.125	101.684	7.125	103.188	
7.000	101.309	7.000	102.688	
6.875	100.872	6.875	102.188	
6.750	100.434	6.750	101.626	
6.625	99.934	6.625	101.063	
6.500	99.434	6.500	100.501	
6.375	98.872	6.375	99.876	
6.250	98.309	6.250	99.188	
6.125	97.684	6.125	98.501	

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

6.000

5.875

5.750

5.625

5.500

97.813

97.063

96.313

95.563

94.813

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

97.059

96.372

95.684

94.997

94.310

6.000

5.875

5.750

5.625

5.500

PLUS	(Tighter credit	box,	best	prici	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		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	0.000	0.000
LLFAS	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	.
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
LLTAS	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	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 Doo
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Do
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Do
WVOE	FNMA Form 1005	Alt-Do
	Self Employed Borrowers	
Qualifying Income		
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Do
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Do
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Do
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Do
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Do

Prepay Pe	Prepay Penalty Price							
Invest	or Only							
5 year	1.000							
4 year	0.500							
3 year	0.000							
2 year	-0.375							
1 year	-0.750							
None	-1.125							

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 10/12/2025
 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				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.750			6.375%	99.150	
6.500%	99.000			6.500%	100.150	
6.625%	99.750			6.625%	100.775	
6.750%	100.375			6.750%	101.275	
6.875%	100.900			6.875%	101.775	
6.990%	101.330			6.990%	102.250	
7.125%	101.730			7.125%	102.700	
7.250%	102.105			7.250%	103.114	
7.375%	102.480			7.375%	103.544	
7.500%	102.805			7.500%	103.946	
7.625%	103.055			7.625%	104.305	
7.750%	103.305			7.750%	104.618	
7.875%	103.555			7.875%	104.993	
7.990%	103.805			7.990%	105.298	
8.125%	104.055			8.125%	105.602	
8.250%	104.305			8.250%	105.899	
8.375%	104.555			8.375%	106.196	
8.500%	104.805			8.500%	106.477	
8.625%	105.055			8.625%	106.759	
8.750%	105.305			8.750%	107.040	
8.875%	105.555			8.875%	107.321	
8.990%	105.805			8.990%	107.587	
9.125%	106.055			9.125%	107.852	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	- 1	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	1	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	M	lax Price (No	Prepay)	99.500

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

				ice Adjustm					
			Reside	ntial NQN		s			
				Full Doc					
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	'60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	20	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
	000	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
	660 660	-0.125 -1.625	-0.250 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125 -3.500	-3.125 -5.000	-6.250	N/A N/A
-	OBU	-1.625		atement	_		-5.000	N/A	N/A
FICO	OxLTV	55	60	65	70 Tal	75	80	85	90
	780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
	40	0.625	0.500	0.500	0.375	0.250	-0.123	-2.125	-5.500
	20	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
	00	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
	680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
	660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			Reside	ntial NQN		s		,	
L	.TV	55	60	65	70	75	80	85	90
	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out	FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out	FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd	Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4	Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Co	ndo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW	Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Inv	estor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No F	repay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Y	r PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	r PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	r PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	r PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
	r PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
	nt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	TIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
	Itilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
	> 43 P&L *	0.000 -0.750	0.000 -0.750	0.000 -0.750	-0.125 -0.750	-0.125 -0.750	-0.250 -0.750	-0.500 N/A	-0.750 N/A
	99 *	-0.730	-0.730	-0.730	-0.730	-0.730	-0.730	-0.750	-0.750
10	33			10M LLF		-0.300	-0.300	-0.730	-0.730
		DSC		x / 3 Yr Pr					
	DxLTV	50	55	60	65	70	75	80	
	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
	40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
	'20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
	00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
	80	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
	60	-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, 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 Mortgagority. ord = % of amo	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 ount 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 ount prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	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 D 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 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. contized with any Mortgag- crity. contized with any Mortgag- critical mort period with any Mortgag- critical mort	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty nvestment Highlights ccupancy roperty Types boan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos 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
 10/12/2025
 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)

			Agency Balance	Agency Jumbo	Conforming Balance	
Cre			FIX 30	FIX 30	FIX 30	Rate
			110.672	111.422	112.047	10.000
			110.422	111.172	111.797	9.875
			110.172	110.922	111.547	9.750
	Purchase Money Loans		109.922	110.672	111.297	9.625
	LOdiis		109.672	110.422	111.047	9.500
			109.422	110.172	110.797	9.375
			109.172	109.922	110.547	9.250
			108.922	109.672	110.297	9.125
			108.672	109.422	110.047	9.000
			108.422	109.172	109.797	8.875
	Limited Cash-Out Refinance		108.172	108.922	109.547	8.750
	Reimance		107.922	108.672	109.297	8.625
			107.672	108.422	109.047	8.500
			107.422	108.172	108.797	8.375
			107.172	107.922	108.547	8.250
			106.863	107.613	108.238	8.125
			106.554	107.304	107.929	8.000
	Cash-Out Refinance		106.246	106.996	107.621	7.875
			105.919	106.669	107.294	7.750
			105.574	106.324	106.949	7.625
			105.211	105.961	106.586	7.500
	_	•	104.829	105.579	106.204	7.375
Cre			104.428	105.178	105.803	7.250
			104.005	104.755	105.380	7.125
S	Loan Type LLPAs		103.562	104.312	104.937	7.000
D.	Loan Type LLFAS		103.098	103.848	104.473	6.875
		Purchase Money	102.615	103.365	103.990	6.750
High B	Agency Jumbo	Loans & Limited	102.113	102.863	103.488	6.625
	Balances*	Cash-Out Refinance	101.591	102.341	102.966	6.500
2			101.049	101.799	102.424	6.375
(Property LLPAs		100.551	101.301	101.866	6.250
Man			100.048	100.798	101.290	6.125
			99.529	100.279	100.698	6.000
S	Loan Type LLPAs		98.995	99.745	100.088	5.875
D.	Loan Type LLPAS		98.448	99.198	99.462	5.750
			97.888	98.638	98.822	5.625
High B	Agency Jumbo	Cash-Out Refinance	97.291	98.041	98.166	5.500
	Balances*		96.619	97.369	97.494	5.375
2			95.933	96.683	96.808	5.250
(Property LLPAs		95.233	95.983	96.108	5.125
			94.518	95.268	95.393	5.000

	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
D	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 LLPAS	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,		
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		



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

 Lock Expirations
 Lock Extens

 30 Days
 10/12/2025
 2 days

 7 days
 7 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 9/12/2025 9:49

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.625	113.875	13.375	112.875
12.500	113.625	13.250	112.750
12.375	113.375	13.125	112.625
12.250	113.125	13.000	112.500
12.125	112.875	12.875	112.375
12.000	112.625	12.750	112.250
11.875	112.375	12.625	112.000
11.750	112.125	12.500	111.750
11.625	111.875	12.375	111.500
11.500	111.625	12.250	111.250
11.375	111.375	12.125	111.000
11.250	111.125	12.000	110.750
11.125	110.875	11.875	110.500
11.000	110.625	11.750	110.250
10.875	110.375	11.625	110.000
10.750	110.125	11.500	109.750
10.625	109.875	11.375	109.500
10.500	109.625	11.250	109.250
10.375	109.375	11.125	109.000
10.250	109.125	11.000	108.750
10.125	108.750	10.875	108.500
10.000	108.375	10.750	108.250
9.875	108.000	10.625	108.000
9.750	107.625	10.500	107.750
9.625	107.250	10.375	107.500
9.500	106.875	10.250	107.250
9.375	106.500	10.125	106.875
9.250	106.125	10.000	106.500
9.125	105.750	9.875	106.125
9.000	105.375	9.750	105.750
8.875	105.000	9.625	105.375
8.750	104.625	9.500	105.000
8.625	104.125	9.375	104.625
8.500	103.625	9.250	104.125
8.375	103.125	9.125	103.625
8.250	102.625	9.000	103.125
8.125	102.125	8.875	102.625
8.000	101.375	8.750	101.875
7.875	100.625	8.625	101.125
7.750	99.875	8.500	100.375
7.625	99.125		

	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
<u>Š</u>	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	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
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
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)		
5	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
붑	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)				
	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)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
N A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	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		
	00.01-43	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)		
	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)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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 1300 NW Briarcliff Pkwy, Suite 275	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

 30 Days
 10/12/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/12/2025 9:49

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, 10, 110, 111, 111, 111, 111,



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

	Lock Expirations	Lock Extensions	
15 Days	9/27/2025	2 days	0.100
30 Days	10/12/2025	7 days	0.250
45 Days	10/27/2025	15 days	0.375
1		30 days	0.625

Effective: 9/12/2025 9:49 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

Lock Desk Hours

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

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

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