

7/10/2025 10:08

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	7/25/2025	2 days	0.100
15 Days 30 Days 45 Days	8/9/2025	7 days	0.250
45 Days	8/24/2025	15 days	0.375
		30 days	0.625

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

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				,		CO		1 1 1	<u> </u>	L					
CON	IVENTION	AL 30/25\	'R FIXED	CC	NVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YI	R FIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.743	99.715	99.684	6.000	100.134	100.043	99.972	5.750	100.759	100.700	100.663	5.875	100.696	100.666	100.501
6.250	99.958	99.917	99.869	6.125	100.626	100.535	100.464	5.875	101.135	101.105	101.024	6.000	100.948	100.917	100.752
6.375	100.534	100.491	100.445	6.250	101.085	100.995	100.924	6.000	101.391	101.361	101.196	6.125	101.233	101.203	101.038
6.500	101.066	101.023	100.977	6.375	101.513	101.422	101.351	6.125	101.668	101.638	101.488	6.250	101.394	101.364	101.177
6.625	101.562	101.520	101.474	6.500	101.229	101.131	101.053	6.250	101.950	101.889	101.843	6.375	101.786	101.756	101.569
6.750	101.684	101.634	101.581	6.625	101.655	101.557	101.479	6.375	102.247	102.195	102.140	6.500	102.029	101.999	101.812
6.875	102.181	102.131	102.078	6.750	102.049	101.951	101.873	6.500	102.459	102.429	102.241	6.625	102.296	102.266	102.079
7.000	102.633	102.583	102.530	6.875	102.418	102.320	102.242	6.625	102.732	102.702	102.515	6.750	102.440	102.409	102.222
7.125	103.001	102.952	102.898	7.000	102.935	102.842	102.785	6.750	102.857	102.791	102.746	6.875	102.828	102.798	102.611
7.250	103.165	103.202	103.110	7.125	103.357	103.265	103.208	6.875	103.267	103.237	103.050	7.000	103.023	102.992	102.805
CC	ONV 30 YR	FIXED HIG	SH BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CC	DNV 15 YR	FIXED HI	GH BAL	CC	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.495	100.453	100.407	6.500	100.537	100.495	100.453	6.250	99.500	99.469	99.282	6.250	99.093	99.063	98.876
6.625	100.945	100.896	100.842	6.625	100.992	100.945	100.896	6.375	99.900	99.870	99.683	6.375	99.392	99.361	99.174
6.750	101.203	101.153	101.100	6.750	101.250	101.203	101.153	6.500	100.091	100.060	99.873	6.500	99.683	99.652	99.465
6.875	101.563	101.513	101.460	6.875	101.610	101.563	101.513	6.625	100.295	100.265	100.078	6.625	99.951	99.921	99.734
7.000	101.916	101.866	101.813	7.000	101.963	101.916	101.866	6.750	100.235	100.205	100.018	6.750	99.829	99.799	99.612
7.125	102.223	102.168	102.113	7.125	102.279	102.223	102.168	6.875	100.634	100.604	100.417	6.875	100.127	100.096	99.909
7.250	102.572	102.515	102.450	7.250	102.630	102.572	102.515	7.000	100.787	100.757	100.570	7.000	100.369	100.339	100.152
7.375	102.765	102.708	102.643	7.375	102.823	102.765	102.708	7.125	100.928	100.897	100.710	7.125	100.590	100.559	100.372
7.500	102.982	102.925	102.860	7.500	103.040	102.982	102.925	7.250	98.959	98.834	98.698	7.250	98.959	98.834	98.698
7.625	103.181	103.124	103.059	7.625	103.240	103.181	103.124	<u> </u>				4			
	COED	C ADNAC			COED	7/C ADAG	•		COED (IO/C ADA	C	-	Miss Dries	A ali a b u a a	-4-
	SUFR	5/6 ARMS			SUFK .	7/6 ARMS)		SOFK.	10/6 ARM	3	No. 1	Misc Price ands (Non-CA)	Adjustme	
													inds (NOII-CA)		0.250
													er, LTV <= 75		2.125
													er, LTV 75.01-8	20	3.375
													er, LTV > 80		4.125
	No Current	t Program D	ata		No Current	: Program D	ata		No Curren	it Program D	iata	2-4 Unit	ICI, LIV > 00		1.000
	No current	t i logialii b	utu		No current	Trogram	ata		No curren	it i rogram E	utu	Condo, LT	TV > 75		0.750
												FICO < 66			0.500
												1	\$50K < \$100K		0.500
													OK (exception of		1.500
												Esan - ys	ок (елеерион	J, 7	1.500
	ما	ss Payee	Clause		Jo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA		ek Desk I	lo ui 3	Fm	ail: locks@		ge com	ΔR Δ7 C	Approv A, CO, FL, GA		I KZ KA IV
			wy, Suite 27		1	0am - 5:00p		l .	Lock Desk: (A, CO, FL, GA 1N, MO, NC, I		
		nsas City, M		J	Lock O	nline Unitl 8	:00pm CST		iside Sales:	,		'VIE, IVII, IV		, VA, WA,W	
	1101	,,	.===					L		(010) 437			,,	, , , ,	



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Con	form	ing	LLF	PAs

						CON	10111	ııng	LLP <i>P</i>	15					
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Cash-out Refinance Loans – LLPA by Credit Score/LTV					
					<u> </u>							Ratio			
Credit Score		Appli	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Credit Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%							720 – 739	0.375%	-	1.375%	2.000%	2.750%
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%	-	2.750%	4.000%	4.750%
640 - 659			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			3.375%		5.125%
Add	itional LL	PAs by L	.oan Attri	ibute App	olicable to	Purcha	se Money	/ Loans		Additional L	LPAS DY L	oan Attri. Refinand		licable to C	asn-out
Lasa Frataus				L	TV Rang	e				Lasa Fastura			LTV Rang	je	
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			0.125%							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%		1.625%	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	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%
home	3.00070	3.550 /0	3.55070	3.00070	0.00070	3.550 /0	3.55070	3.55070	3.550 /0	unit property	0.00070	0.00070	3.57 570	0.070	0.02070
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	ıtio		All LLPA	s will be v	waived fo	or the fo	llowing lo	ans
				L	TV Rang	е					Ho	meReady	[®] loans		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	ne homebu	yers with	qualifying	income ≤10	00% area
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ncome (AM				
≥ = 780	0.000%	0.000%		0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve reau	irements	
760 – 779	0.000%	0.000%		_	0.875%	1.000%	0.750%	0.625%	0.625%			,	•		
	_	_		_			_			•					
740 – 759	0.000%	0.000%			1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%		1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
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%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%		1.750%	_	_			2.500%		1					
			n Attribut												
		o by Lou	7 ttd iis a		TV Rang		on out i	omianoo	_						
Loan Feature	>0%	>30%	>60%	>70%	>75%		>85%	>90%	>95%						
Adjustable-rate mortgage	0.000%			0.000%					0.250%	1					
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment 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	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
Subordinate		_	1			_	1.125%			1					



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Lifectiv	e	7/10/2023 1			AENI	T CU	Λ ο ιο	ما ا ا	- D A	W.OTT LAC	JEE.COIVI		FILA #20)OC
	EH V 30) YR Fixed	GOV	EKIVI		YR Fixed	_	a Us		5/1 ARM			FHA #26		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7		Aujustine	0.000
6.000	100.634	100.592	100.443	5.875	100.618	100.587	100.480	5.375	97.563	97.500	97.338	FICO 740			0.000
6.125	101.188	101.145	100.997	6.000	101.153	101.122	100.935	5.500	97.554	97.497	97.466	FICO 680			0.125
6.250	101.487	101.444	101.295	6.125	101.681	101.650	101.463	5.625	98.072	98.041	98.010	FICO 660			0.250
6.375	101.699	101.637	101.524	6.250	102.200	102.170	101.983	5.750	97.862	97.799	97.637	FICO 640			0.500
6.500	102.178	102.116	102.003	6.375	101.659	101.629	101.442	5.875	98.257	98.226	98.194	FICO 620			1.500
6.625	102.663	102.600	102.488	6.500	102.173	102.143	101.955	6.000	98.800	98.768	98.737	1100 020			1.500
6.750	103.087	102.969	102.852	6.625	102.681	102.650	102.463	6.125	99.281	99.250	99.218	Non-Own	or		0.500
6.875	103.003	102.886	102.769	6.750	103.181	103.151	102.963	6.250	97.821	97.758	97.596		ount \$50K < \$1	UUK	0.500
7.000	103.516	103.399	103.282	1 0.750	105.101	105.151	102.505	0.230	57.021	57.750	37.330	11	OK (exception		1.500
7.125	103.865	103.748	103.631	ll								11	reamline Loan		0.250
7.123	103.003	103.740	103.031	 				 					efinance Loans		0.125
	HA 30 YR	Fived Hig	h Ral	EI	IA 15 VR	Fixed Higl	n Ral	RI	IRAL HOUS	SING 30 V	R Fived		USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7		e Aujustiii	0.000
6.250	100.929	100.887	100.738	6.250	97.925	97.895	97.708	6.250	101.767	101.724	101.575	FICO 740			0.000
6.375	101.007	100.944	100.832	6.375	98.028	97.982	97.921	6.375	101.356	101.724	101.133	FICO 700			0.125
6.500	101.526	101.463	101.351	6.500	98.320	98.274	98.213	6.500	101.960	101.203	101.737	FICO 680			0.123
				11				11				11			
6.625 6.750	101.900 101.990	101.838 101.934	101.725 101.767	6.625	98.542 98.906	98.496	98.436 98.688	6.625 6.750	102.497 103.015	102.440 102.959	102.273 102.792	FICO 660 FICO 640			0.375
6.875		101.934	101.767	6.750		98.876 98.706	98.646	1		102.959	102.792	FICO 620			0.875
	101.690			11	98.757			6.875	102.464			11			1.500
7.000	102.204	102.086	101.969	7.000	98.916	98.865	98.805	7.000	103.032	102.947	102.754	CA Prope			0.150
7.125	102.553	102.436	102.319	7.125	99.107	99.056	98.996	7.125	103.582	103.497	103.304	1	50K (exception)	1.500
7.250	102.491	102.406	102.213	7.250	98.959	98.834	98.698	7.250	104.036	103.951	103.758		inance Loans		0.125
7.375	101.104	101.047	100.881	 				7.375	102.960	102.903	102.737	*Other St	. Adjustments	may apply	
				<u> </u>								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	101.153	101.122	100.935	6.000	100.634	100.592	100.443	5.750	97.862	97.799	97.637	6.000	100.632	100.429	100.176
6.125	101.681	101.650	101.463	6.125	101.188	101.145	100.997	5.875	97.853	97.790	97.628	6.125	101.114	100.911	100.658
6.250	102.200	102.170	101.983	6.250	101.487	101.444	101.295	6.000	97.843	97.780	97.618	6.250	101.305	101.102	100.849
6.375	101.659	101.629	101.442	6.375	101.699	101.637	101.524	6.125	97.832	97.769	97.607	6.375	101.699	101.637	101.524
6.500	102.173	102.143	101.955	6.500	102.178	102.116	102.003	6.250	97.821	97.758	97.596	6.500	102.178	102.116	102.003
6.625	102.681	102.650	102.463	6.625	102.663	102.600	102.488					6.625	102.663	102.600	102.488
6.750	103.181	103.151	102.963	6.750	103.087	102.969	102.852					6.750	103.087	102.969	102.852
				6.875	103.003	102.886	102.769					6.875	103.003	102.886	102.769
				7.000	103.516	103.399	103.282					7.000	103.516	103.399	103.282
				7.125	103.865	103.748	103.631	↓				7.125	103.865	103.748	103.631
,	VA 15 YR F	ixed High	n Bal	V	'A 30 YR F	ixed High	Bal		VA 5/	1 ARM HE	В	\	/A 30 YR F	ixed IRRR	L HB
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	100.326	100.310	100.245	6.250	100.929	100.887	100.738	6.125	97.532	97.469	97.307	6.250	100.929	100.887	100.738
5.875	100.561	100.545	100.480	6.375	101.007	100.944	100.832	6.250	97.521	97.458	97.296	6.375	101.007	100.944	100.832
6.000	100.899	100.883	100.818	6.500	101.526	101.463	101.351					6.500	101.526	101.463	101.351
6.125	101.197	101.181	101.115	6.625	101.900	101.838	101.725	H				6.625	101.900	101.838	101.725
6.250	101.184	101.169	101.153	6.750	101.990	101.934	101.767	H				6.750	101.990	101.934	101.767
6.375	101.105	101.089	101.074	6.875	101.690	101.573	101.456					6.875	101.690	101.573	101.456
6.500	101.540	101.524	101.509	7.000	102.204	102.086	101.969	H				7.000	102.204	102.086	101.969
6.625	101.705	101.689	101.674	7.125	102.553	102.436	102.319					7.125	102.553	102.436	102.319
6.750	98.906	98.876	98.688	7.250	102.491	102.406	102.213					7.250	102.491	102.406	102.213
0.750	30.300	30.070	30.000	7.375	101.104	101.047	100.881					7.375	101.104	101.047	100.881
				7.373	101.104	101.047	100.001	1				1 7.373	101.104	101.047	100.001
	-		_	Adjustment	:s			75					KP.		
FICO>=74			0.000	VA Loans			0.250								
FICO 680			0.125	Non-Owne		0011	0.500			SE	RVING	THOS	ETH	ATSE	BVE
FICO 660			0.250		int \$50K < \$1		0.500				VA	S. W.	IRRE	11 6	
FICO 640 FICO 620			2.000	Loan < \$50	K (exception	only)	1.500						التالالا	Lo	
ricu 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours			tact Us				ed States	
			Corp ISAOA A		8-3	0am - 5:00p	m CST	1	ail: locks@	_	_	1 ' '	A, CO, FL, GA		
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC,		
	Kai	nsas City, M	U 64150				•	l Ir	nside Sales:	(816) 457	-6300		SC, TN, 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
 8/9/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	7/10/2025 10:	:08	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	109.867	11.500	111.286
11.375	109.617	11.375	111.020
11.250	109.367	11.250	110.755
11.125	109.117	11.125	110.489
11.000	108.867	11.000	110.224
10.875	108.617	10.875	109.958
10.750	108.367	10.750	109.692
10.625	108.117	10.625	109.427
10.500	107.867	10.500	109.161
10.375	107.617	10.375	108.895
10.250	107.367	10.250	108.630
10.125	107.117	10.125	108.364
10.000	106.867	10.000	108.099
9.875	106.617	9.875	107.833
9.750	106.367	9.750	107.567
9.625	106.117	9.625	107.302
9.500	105.867	9.500	107.036
9.375	105.617	9.375	106.770
9.250	105.367	9.250	106.505
9.125	105.117	9.125	106.239
9.000	104.867	9.000	105.974
8.875	104.617	8.875	105.692
8.750	104.367	8.750	105.411
8.625	104.117	8.625	105.130
8.500	103.867	8.500	104.849
8.375	103.617	8.375	104.567
8.250	103.367	8.250	104.286
8.125	103.085	8.125	104.004
8.000	102.804	8.000	103.723
7.875	102.492	7.875	103.411
7.750	102.179	7.750	103.098
7.625	101.804	7.625	102.723
7.500	101.429	7.500	102.348
7.375	101.054	7.375	101.973
7.250	100.679	7.250	101.536
7.125	100.304	7.125	101.098
7.000	99.929	7.000	100.598
6.875	99.492	6.875	100.098
6.750	99.054	6.750	99.536
6.625	98.554	6.625	98.973
6.500	98.054	6.500	98.411
6.375	97.492	6.375	97.786
6.250	96.929	6.250	97.098
6.125	96.304	6.125	96.411
6.000	95.679	6.000	95.723
5.875	94.992	5.875	94.973
5.750	94.304	5.750	94.223
5.625	93.617	5.625	93.473
5.500	92.930	5.500	92.723

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

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

L PLUS	(Lighter credit t	ox, l	oest	pric	ing) -					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	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
LLPAS	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	
LLITIS	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 Penalty Price						
Investor Only						
5 year	1.000					
4 year	0.500					
3 year	0.000					
2 year	-0.375					
1 year	-0.750					
None	-1.125					

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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
 8/9/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.625%	98.800	
6.750%	99.300	
6.875%	99.800	
6.990%	100.175	
7.125%	100.550	
7.250%	100.863	
7.375%	101.175	
7.500%	101.488	
7.625%	101.800	
7.750%	102.113	
7.875%	102.388	
7.990%	102.638	
8.125%	102.888	
8.250%	103.138	
8.375%	103.388	
8.500%	103.638	
8.625%	103.888	
8.750%	104.138	
8.875%	104.388	
8.990%	104.638	
9.125%	104.888	
9.250%	105.138	
9.375%	105.388	
Max Pr	ice (Owner Occ / 2Yr+ PPP)	102.000
1	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

	N(<u>ON-QI</u>
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	98.650	
6.750%	99.400	
6.875%	100.100	
6.990%	100.725	
7.125%	101.125	
7.250%	101.500	
7.375%	101.850	
7.500%	102.200	
7.625%	102.550	
7.750%	102.900	
7.875%	103.250	
7.990%	103.600	
8.125%	103.913	
8.250%	104.225	
8.375%	104.538	
8.500%	104.850	
8.625%	105.100	
8.750%	105.350	
8.875%	105.600	
8.990%	105.850	
9.125%	106.100	
9.250%	106.350	
9.375%	106.600	
Max Price (C	Owner Occ / 2Yr+	102.000
Max Price (1	Yr PPP)	100.500
Max Price (N	lo Prepay)	99.500

Investor NQM LLPAs									
Other									
LTV	50	55	60	65	70	75	80		
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A		
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 Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125	-3.125	-6.250	N/A
660	-1.625		atement		-3.500	-5.000	N/A	N/A
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	0.000 -0.500	0.000 -0.500	N/A N/A	N/A N/A
· · · · · · · · · · · · · · · · · · ·	-1.000	-0.125	-0.250	-1.250	-0.500 N/A		_	N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.250	-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
1033			IQM LLF		0.300	0.500	0.750	0.730
	DSC	R ≥ 1.00	x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	I

	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 District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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 Prepayr Non Owr operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 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
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- contized perio- continue perio-	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. crity. crity = % of am- crity. crity. crity = % of am-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for 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	8/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency			
	Balance	Jumbo	Balance			
Rate	FIX 30	FIX 30	FIX 30			
10.000	110.757	110.132	109.382			
9.875	110.507	109.882	109.132			
9.750	110.257	109.632	108.882			
9.625	110.007	109.382	108.632			
9.500	109.757	109.132	108.382			
9.375	109.507	108.882	108.132			
9.250	109.257	108.632	107.882			
9.125	109.007	108.382	107.632			
9.000	108.757	108.132	107.382			
8.875	108.507	107.882	107.132			
8.750	108.257	107.632	106.882			
8.625	108.007	107.382	106.632			
8.500	107.757	107.132	106.382			
8.375	107.507	106.882	106.132			
8.250	107.257	106.632	105.882			
8.125	106.928	106.303	105.553			
8.000	106.599	105.974	105.224			
7.875	106.271	105.646	104.896			
7.750	105.923	105.298	104.548			
7.625	105.558	104.933	104.183			
7.500	105.174	104.549	103.799			
7.375	104.771	104.146	103.396			
7.250	104.348	103.723	102.973			
7.125	103.905	103.280	102.530			
7.000	103.442	102.817	102.067			
6.875	102.958	102.333	101.583			
6.750	102.457	101.832	101.082			
6.625	101.939	101.365	100.615			
6.500	101.404	100.897	100.147			
6.375	100.851	100.414	99.664			
6.250	100.284	99.917	99.167			
6.125	99.702	99.408	98.658			
6.000	99.106	98.886	98.136			
5.875	98.494	98.351	97.601			
5.750	97.868	97.743	96.993			
5.625	97.227	97.102	96.352			
5.500	96.571	96.446	95.696			
5.375	95.899	95.774	95.024			
5.250	95.216	95.091	94.341			
5.125	94.519	94.394	93.644			
5.000	93.811	93.686	92.936			

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	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
B	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Loans	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
Nemiance	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	

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		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	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

30 Days 8/9/2025 2 days 7 days 0.250 15 days 0.375

30 days

0.100

0.625

Effective: 7/10/2025 10:08

FIXED SECONDS

Rate 30 Day Rate 30 Day 12.625 112.750 13.375 111.750 12.500 112.500 13.250 111.625 12.375 112.250 13.000 111.375 12.125 111.750 12.875 111.250 12.000 111.500 12.750 111.125 12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.750 111.125 11.750 110.000 12.250 110.625 11.375 110.250 12.250 110.625 11.375 110.250 12.250 110.125 11.375 110.000 109.875 11.250 10.625 11.250 110.000 109.625 11.875 10.9875 11.000 109.500 11.875 109.375 11.875 109.375 10.875 109.900 11.4750 109.125 108.875 108.875 11.375 108				
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12.375 112.250 13.125 111.500 12.250 112.000 13.000 111.375 12.125 111.750 12.875 111.250 12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.250 110.375 11.500 110.500 12.250 110.375 11.250 110.000 12.250 110.125 11.375 110.250 12.250 110.125 11.250 110.000 109.875 110.9875 11.250 110.000 109.625 11.875 109.875 11.000 109.500 11.750 109.625 11.875 109.375 11.0750 109.500 11.750 109.625 11.875 109.375 10.625 108.750 11.375 108.875 108.875 108.875 10.500 108.500 11.250 107.625	12.625	112.750	13.375	111.750
12.250 112.000 13.000 111.375 12.125 111.750 12.875 111.250 12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.250 110.375 11.500 110.500 12.250 110.125 11.375 110.250 12.250 110.125 11.250 110.000 109.875 110.9875 11.250 110.000 109.625 11.875 109.875 11.000 109.500 11.875 109.375 109.375 11.875 109.375 11.875 109.375 11.875 109.375 11.875 109.375 11.500 108.625 108.875 109.375 11.500 108.625 11.375 108.875 109.375 11.375 108.875 108.875 108.875 10.8875 108.875 108.875 10.8875 107.875 107.875 107.425 10.750	12.500	112.500	13.250	111.625
12.125 111.750 12.875 111.250 12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.375 110.375 11.500 110.500 12.250 110.125 11.375 110.250 12.250 110.125 11.250 110.000 109.875 11.250 10.9875 11.000 109.500 11.875 109.875 11.875 109.875 11.000 109.500 11.750 109.625 11.875 109.375 10.875 109.250 11.625 108.875 109.125 108.875 10.500 108.500 11.500 108.625 108.875 108.625 10.375 108.250 11.125 107.875 10.875 10.7875 10.7875 107.625 10.875 10.7875 107.375 10.750 107.125 9.875 106.875 10.750 107.	12.375	112.250	13.125	111.500
12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.375 110.375 11.500 110.500 12.250 110.125 11.375 110.250 12.125 109.875 11.250 110.000 109.625 11.875 109.875 11.000 109.500 11.750 109.375 11.875 109.375 10.875 109.250 11.625 108.875 109.125 108.875 10.750 109.000 11.500 108.625 108.875 10.500 108.500 11.250 108.625 108.252 10.250 108.000 11.125 107.875 10.875 107.875 10.250 106.825 106.875 10.625 106.875 10.750 107.125 9.875 106.500 10.500 106.625 106.375 106.375 10.250 106.125 105.750 </td <td>12.250</td> <td>112.000</td> <td>13.000</td> <td>111.375</td>	12.250	112.000	13.000	111.375
11.875 111.250 12.625 110.875 11.750 110.000 12.500 110.625 11.500 110.500 12.375 110.375 11.375 110.250 12.250 110.125 11.375 110.000 12.200 109.875 11.250 110.000 109.625 11.875 109.375 11.000 109.500 11.875 109.375 11.875 109.375 11.000 109.500 11.625 108.875 109.125 10.875 10.9.125 10.8875 10.9.125 10.8875 10.9.125 10.8875 10.8.625 11.500 108.625 10.8.875 10.8.625 11.250 108.625 10.8.75 10.8.625 10.8.75 10.8.75 10.8.75 10.8.75 10.8.75 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.925 10.7.90 107.625 10.875 10.7.90 107.625 10.875 10.7.90 107.625 10.875 10.7.90 107.625 10.875	12.125	111.750	12.875	111.250
11.750 111.000 12.500 110.625 11.625 110.750 12.375 110.375 11.500 110.500 12.250 110.125 11.375 110.250 12.125 109.875 11.250 110.000 12.000 109.625 11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.500 108.500 11.250 108.625 10.375 108.250 11.250 108.125 10.375 108.250 11.250 108.125 10.000 107.625 10.875 10.7875 10.000 107.625 10.875 10.750 107.125 9.750 106.500 10.750 107.125 106.875 9.500 105.750 10.250 106.125 10.375	12.000	111.500	12.750	111.125
11.625 110.750 12.375 110.375 11.500 110.500 12.250 110.125 11.250 110.000 12.125 109.875 11.250 110.000 109.625 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.125 10.875 109.250 11.625 108.875 10.9.125 11.625 108.875 10.9.125 11.500 108.625 10.875 10.8075 11.500 108.625 11.375 108.375 10.8375 10.8375 10.8375 10.8375 10.8375 10.8375 10.8375 10.8375 10.875 10.875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.625 10.8785 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.7875 10.625 10.8785 <t< td=""><td>11.875</td><td>111.250</td><td>12.625</td><td>110.875</td></t<>	11.875	111.250	12.625	110.875
11.500 110.500 12.250 110.125 11.375 110.250 12.125 109.875 11.250 110.000 12.000 109.625 11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.375 105.375 10.250 10.375 106.375 9.250 105.000 10.250 10.025 10.025 10.025 10.025 10.025 10.025 10.000 105.375	11.750	111.000	12.500	110.625
11.375 110.250 12.125 109.875 11.250 110.000 109.625 11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.500 108.500 11.375 108.375 10.500 108.500 11.250 108.125 10.250 108.000 11.000 107.625 10.025 10.875 107.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.875 105.375 10.250 106.625 9.375 105.375 10.250 106.125 9.250 105.000 9.750 104.625 9.875 104.625 9.875 105.000 9.125 104.625 9.875	11.625	110.750	12.375	110.375
11.250 110.000 12.000 109.625 11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.500 108.500 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.025 10.875 107.375 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.500 106.625 9.875 106.500 10.500 106.625 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.125 104.625 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625	11.500	110.500	12.250	110.125
11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 10.750 107.125 9.875 106.875 10.625 106.875 10.625 106.875 9.750 105.750 10.500 106.625 106.375 10.250 106.125 9.375 105.375 10.125 105.750 10.250 106.125 9.375 105.000 9.750 104.625 9.875 105.000 9.125 104.625 9.750 104.625 9.875 103.000 8.875 103.500 9.375 103.500 9.37	11.375	110.250	12.125	109.875
11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.500 105.750 10.500 106.625 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.125 104.625 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625 9.750 104.625 8.875 103.500 9.375 103.500 8.500 <td< td=""><td>11.250</td><td>110.000</td><td>12.000</td><td>109.625</td></td<>	11.250	110.000	12.000	109.625
10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625 9.750 104.625 8.875 103.500 9.375 103.500 8.500 102.500 <td< td=""><td>11.125</td><td>109.750</td><td>11.875</td><td>109.375</td></td<>	11.125	109.750	11.875	109.375
10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 105.500 10.500 106.625 9.625 105.375 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625 9.750 104.625 8.875 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9	11.000	109.500	11.750	109.125
10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 105.375 10.250 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 105.375 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625 9.750 104.625 9.750 103.875 9.625 104.250 8.875 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102	10.875	109.250	11.625	108.875
10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.125 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625 9.750 104.625 8.875 103.875 9.625 104.250 8.875 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 8.875	10.750	109.000	11.500	108.625
10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 107.375 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.500 9.125 102.500 8.250 101.500 8.875 101.500 8.125 101.000 8.875 101.500 8.000 100.250 8.750 <td>10.625</td> <td>108.750</td> <td>11.375</td> <td>108.375</td>	10.625	108.750	11.375	108.375
10.250 108.000 11.000 107.625 10.125 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.250 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 9.750 104.625 9.750 104.625 9.750 104.625 9.500 103.875 8.750 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 8.875 101.500 8.125 101.000 8.875 <td>10.500</td> <td>108.500</td> <td>11.250</td> <td>108.125</td>	10.500	108.500	11.250	108.125
10.125 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 8.875 101.500 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	10.375	108.250	11.125	107.875
10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	10.250	108.000	11.000	107.625
9.875 106.875 9.750 106.500 9.625 106.125 9.500 105.750 9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 9.500 104.250 9.000 104.250 9.750 104.625 9.750 104.625 9.875 103.875 9.625 104.250 9.500 103.875 9.500 103.875 9.500 103.875 9.500 103.875 9.500 103.875 9.500 103.000 9.375 103.000 8.375 102.000 8.250 101.500 8.250 101.500 8.875 101.500 8.875 101.500 8.875 101.500 8.875 101.500 8.750 100.750	10.125	107.625	10.875	107.375
9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	10.000	107.250	10.750	107.125
9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	9.875	106.875	10.625	106.875
9.500 105.750 9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.375 102.000 8.375 102.000 8.375 101.500 8.250 101.500 8.250 101.500 8.250 101.500 8.750 100.250	9.750	106.500	10.500	106.625
9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.375 102.000 8.250 101.500 8.250 101.500 8.250 101.500 8.250 101.500 8.750 100.250	9.625	106.125	10.375	106.375
9.250 105.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	9.500	105.750	10.250	106.125
9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.250 101.500 8.250 101.500 8.250 101.500 8.125 101.000 8.000 100.250 8.750 100.750	9.375	105.375	10.125	105.750
9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	9.250	105.000	10.000	105.375
8.875 103.875 9.625 104.250 8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	9.125	104.625	9.875	105.000
8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	9.000	104.250	9.750	104.625
8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	8.875	103.875	9.625	104.250
8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	8.750	103.500	9.500	103.875
8.375 102.000 8.250 101.500 8.125 101.000 8.000 100.250 8.750 100.750	8.625	103.000	9.375	103.500
8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	8.500	102.500	9.250	103.000
8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750	8.375	102.000	9.125	102.500
8.000 100.250 8.750 100.750	8.250	101.500	9.000	102.000
111111111111111111111111111111111111111	8.125	101.000	8.875	101.500
	8.000	100.250	8.750	100.750
7.875 99.500 8.625 100.000	7.875	99.500	8.625	100.000
7.750 98.750 8.500 99.250	7.750	98.750	8.500	99.250
7.625 98.000	7.625	98.000		<u> </u>

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ີ	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

	Lock Expirations	Lock E	xtensions
30 Days	8/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 7/10/2025 10:08

FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.875	100.527	100.456	100.081		
7.750	100.427	100.356	99.981		
7.625	99.698	99.628	99.253		
7.500	99.596	99.525	99.150		
7.375	99.482	99.411	99.036		
7.250	99.360	99.289	98.914		

Underwriting Fee \$1,095

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

Loan Level Pricing Ad	justr	nents	
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	-1.5	00
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 Expirations	Lock Extensions		
	15 Days	7/25/2025	2 days	0.100	
	30 Days	8/9/2025	7 days	0.250	
	45 Days	8/24/2025	15 days	0.375	
			30 days	0.625	

Effective: 7/10/2025 10:08

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

Appraisal Desk (816) 457-6349

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

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

0.500

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

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