

	Lock Expirations	Lock Exte	nsions
15 Days	8/22/2025	2 days	0.100
30 Days 45 Days	9/6/2025	7 days	0.250
45 Days	9/21/2025	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

CO	$\mathbf{V} \mid \mathbf{V}$	/ E N	ΙТΙ	\cap	$\mathbf{N} \mathbf{I} \mathbf{A}$	
	IN V	/EN	1	UI	NΑ	L

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	NVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	100.529	100.480	100.425	6.000	100.804	100.696	100.607	5.750	101.080	101.046	100.898	5.875	101.141	101.108	100.947
6.250	100.728	100.672	100.612	6.125	101.280	101.172	101.083	5.875	101.605	101.572	101.412	6.000	101.370	101.336	101.176
6.375	101.241	101.184	101.125	6.250	101.724	101.616	101.527	6.000	101.837	101.804	101.644	6.125	101.629	101.596	101.435
6.500	101.754	101.697	101.638	6.375	102.135	102.027	101.938	6.125	102.091	102.057	101.897	6.250	101.870	101.837	101.657
6.625	102.170	102.114	102.054	6.500	101.851	101.803	101.619	6.250	102.225	102.192	102.012	6.375	102.269	102.235	102.056
6.750	102.173	102.108	102.041	6.625	102.202	102.154	101.969	6.375	102.734	102.700	102.521	6.500	102.485	102.452	102.272
6.875	102.621	102.557	102.490	6.750	102.466	102.361	102.280	6.500	102.952	102.918	102.739	6.625	102.730	102.697	102.518
7.000	103.037	102.972	102.905	6.875	102.815	102.710	102.629	6.625	103.191	103.157	102.978	6.750	102.894	102.861	102.681
7.125	103.436	103.371	103.304	7.000	103.366	103.261	103.180	6.750	103.250	103.216	103.037	6.875	103.275	103.242	103.063
7.250	103.518	103.588	103.483	7.125	103.775	103.670	103.589	6.875	103.733	103.700	103.521	7.000	103.429	103.395	103.216
CO	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR I	FIXED HIG	H BAL	CC	NV 15 YR	FIXED HIC	SH BAL	CO	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	101.315	101.266	101.082	6.500	101.087	101.039	100.926	6.250	99.999	99.966	99.787	6.250	99.573	99.539	99.360
6.625	101.650	101.601	101.417	6.625	101.476	101.427	101.330	6.375	100.413	100.380	100.201	6.375	99.879	99.846	99.666
6.750	101.512	101.447	101.380	6.750	101.563	101.512	101.447	6.500	100.586	100.552	100.373	6.500	100.144	100.110	99.931
6.875	101.863	101.798	101.731	6.875	101.914	101.863	101.798	6.625	100.773	100.740	100.561	6.625	100.390	100.356	100.177
7.000	102.205	102.141	102.073	7.000	102.257	102.205	102.141	6.750	100.714	100.680	100.501	6.750	100.287	100.254	100.075
7.125	102.488	102.423	102.356	7.125	102.539	102.488	102.423	6.875	101.106	101.072	100.893	6.875	100.578	100.545	100.366
7.250	102.026	101.921	101.811	7.250	102.111	102.026	101.921	7.000	101.220	101.187	101.008	7.000	100.775	100.741	100.562
7.375	102.357	102.252	102.141	7.375	102.442	102.357	102.252	7.125	101.337	101.304	101.124	7.125	100.960	100.926	100.747
7.500	102.566	102.461	102.351	7.500	102.651	102.566	102.461	7.250	99.499	99.387	99.254	7.250	99.499	99.387	99.254
7.625	102.726	102.621	102.510	7.625	102.810	102.726	102.621								
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	.0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	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	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
_	ما	ss Payee	Clause		م ا	ck Desk H	lours		Con	tact Us			Annrov	ed States	
	United Fideli	•		TIMA		CK DC3K I	iours -	Fm	ail: locks@		re com	ΔR Λ7 C	Approv A, CO, FL, GA		I KZ KA IV
			wy, Suite 27			0am - 5:00p			Lock Desk: (•		n, co, fl, ga 1N, MO, NC, I		
		nsas City, M		-	Lock Or	nline Unitl 8	:00pm CST		iside Sales:	'		.*, 1911, 19		, VA, WA,WI	
	1101	,,							isiac saics.	· ,			, , . , . , . ,	, , ,	



L	ock Expirations	Lock Extensions			
15 Days	8/22/2025	2 days	0.100		
30 Days	9/6/2025	7 days	0.250		
45 Days	9/21/2025	15 days	0.375		
		30 days	0.625		

Effective: 8/7/2025 10:04

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

Effective:	8	3///2025 10:0	04							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLP <i>A</i>	۱S					
Purchase Money Loans – LLPA by Credit Score/LTV Ratio								Cash-out Refinance Loans – LLPA by Credit Score/LTV							
	·										Ratio				
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean ocore	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780		0.000%							0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739		0.000%								740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699		0.000%							1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679		0.000%								660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639		0.000%								640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									117 00 70	Additional L					
Auu	litional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Fulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo		0.000%								Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment		1.125%						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 home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	atio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score			cable for	_	_	_		_		Loans to first-tir					
> - 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ins meeting	<u>′</u>		igh-cost are	:a5
≥ = 780 760 – 779	0.000%	0.000%	0.000% 0.125%	_	0.500%		0.500%	0.625%	0.375% 0.625%	Lua	ins meeting	Duty to 3	serve requ	lielliellis	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.025%				2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%						
≤ 639	0.000%	0.235%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
	nal LLPA														
Loan Feature				L	.TV Rang	е									
Adjustable-rate	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	1					
Investment property	1.125%	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%	1					
Manufactured home	0.500%	0.500%	0.500%	0.500%			0.500%		0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
										•					
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



 Lock Expirations
 Lock Extensions

 15 Days
 8/22/2025
 2 days
 0.100

 30 Days
 9/6/2025
 7 days
 0.250

 45 Days
 9/21/2025
 15 days
 0.375

 30 days
 0.625

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Effective:	:	8/7/2025 10	0:04						WV	VW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	101.408	101.224	101.018	5.875	101.032	100.998	100.819	5.375	98.292	98.229	98.067	FICO 740	- 779		0.000
5.125	101.770	101.682	101.512	6.000	101.563	101.529	101.350	5.500	98.278	98.215	98.053	FICO 680	- 739		0.125
5.250	102.171	101.986	101.776	6.125	102.084	102.051	101.872	5.625	98.551	98.523	98.494	FICO 660	- 679		0.250
5.375	102.197	102.141	102.034	6.250	102.591	102.558	102.379	5.750	98.880	98.817	98.655	FICO 640	- 659		0.500
5.500	102.746	102.689	102.583	6.375	102.037	102.003	101.824	5.875	98.870	98.807	98.695	FICO 620	- 639		1.500
5.625	103.151	103.094	102.987	6.500	102.548	102.515	102.336	6.000	99.285	99.256	99.228				
5.750	103.445	103.402	103.360	6.625	103.051	103.017	102.838	6.125	99.756	99.728	99.699	Non-Own	er		0.500
5.875	103.321	103.279	103.236	6.750	103.547	103.514	103.335	6.250	98.835	98.772	98.610	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.834	103.792	103.749									Loan < \$5	OK (exception	only)	1.500
7.125	104.284	104.241	104.199									All FHA St	reamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
FH	1A 30 YR I	Fixed Hig	h Bal	FI	HA 15 YR	Fixed Higl	n Bal	RU	IRAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	101.558	101.374	101.139	6.250	98.405	98.318	98.242	6.250	102.392	102.327	102.156	FICO 740	- 779		0.000
5.375	101.505	101.448	101.341	6.375	98.628	98.540	98.465	6.375	101.907	101.825	101.635	FICO 700	- 739		0.125
5.500	102.094	102.037	101.930	6.500	98.866	98.779	98.703	6.500	102.499	102.417	102.227	FICO 680	- 699		0.250
5.625	102.388	102.331	102.224	6.625	99.053	98.966	98.897	6.625	103.024	102.942	102.752	FICO 660	- 679		0.375
5.750	102.302	102.260	102.217	6.750	99.272	99.239	99.093	6.750	103.532	103.450	103.260	FICO 640			0.875
5.875	102.009	101.966	101.923	6.875	99.379	99.329	99.262	6.875	102.942	102.861	102.671	FICO 620	- 639		1.500
7.000	102.522	102.479	102.437	7.000	99.511	99.461	99.394	7.000	103.499	103.418	103.228	CA Prope	rty		0.150
7.125	102.971	102.929	102.886	7.125	99.639	99.589	99.522	7.125	104.039	103.958	103.767	Loan <\$	50K (exception)	1.500
7.250	102.811	102.730	102.540	7.250	99.499	99.387	99.254	7.250	104.481	104.400	104.210	All RD Ret	finance Loans		0.125
7.375	101.514	101.448	101.274	 				7.375	103.370	103.305	103.130	*Other St	. Adjustments	may apply	
						:			— .			Ш			
						<u>GOV</u>	/ERN	<u>IME</u>							
		YR Fixed				YR Fixed				ARM 1/1	·			Fixed IRF	
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	101.563	101.529	101.350	6.000	101.408	101.224	101.018	5.750	98.880	98.817	98.655	6.000	101.408	101.224	100.989
5.125	102.084	102.051	101.872	6.125	101.770	101.682	101.512	5.875	98.870	98.807	98.645	6.125	101.770	101.585	101.350
5.250	102.591	102.558	102.379	6.250	102.171	101.986	101.776	6.000	98.859	98.796	98.634	6.250	102.171	101.986	101.752
5.375	102.037	102.003	101.824	6.375	102.197	102.141	102.034	6.125	98.848	98.785	98.623	6.375	102.197	102.141	102.034
5.500	102.548	102.515	102.336	6.500	102.746	102.689	102.583	6.250	98.835	98.772	98.610	6.500	102.746	102.689	102.583
5.625	103.051	103.017	102.838	6.625	103.151	103.094	102.987					6.625	103.151	103.094	102.987
5.750	103.547	103.514	103.335	6.750	103.445	103.402	103.360					6.750	103.445	103.402	103.360
				6.875 7.000	103.321	103.279	103.236 103.749					6.875 7.000	103.321	103.279	103.236
				7.000	103.834 104.284	103.792	103.749					7.125	103.834 104.284	103.792	103.749
				7.125	104.264	104.241	104.199	\vdash				7.125	104.264	104.241	104.199
	A 15 YR F				/A 30 YR F				•	1 ARM HE			/A 30 YR F		
late	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
.750	100.704	100.640	100.527	6.250	101.558	101.374	101.139	6.125	98.548	98.485	98.323	6.250	101.558	101.374	101.139
5.875	100.940	100.876	100.762	6.375	101.505	101.448	101.341	6.250	98.535	98.472	98.310	6.375	101.505	101.448	101.341
5.000	101.277	101.213	101.100	6.500	102.094	102.037	101.930	П				6.500	102.094	102.037	101.930
5.125	101.575	101.511	101.397	6.625	102.388	102.331	102.224	П				6.625	102.388	102.331	102.224
5.250	101.543	101.522	101.501	6.750	102.302	102.260	102.217	П				6.750	102.302	102.260	102.217
5.375	101.464	101.442	101.421	6.875	102.009	101.966	101.923	П				6.875	102.009	101.966	101.923
5.500	101.899	101.877	101.856	7.000	102.522	102.479	102.437	П				7.000	102.522	102.479	102.437
5.625	102.064	102.042	102.021	7.125	102.971	102.929	102.886	П				7.125	102.971	102.929	102.886
5.750	99.272	99.239	99.060	7.250	102.811	102.730	102.540	П				7.250	102.811	102.730	102.540
				7.375	101.514	101.448	101.274					7.375	101.514	101.448	101.274
			VA Price A	Adjustmen	ts			7					25	19 19	
ICO>=740			0.000	VA Loans			0.250								
ICO 680 - 7			0.125	Non-Owne		201	0.500			SE	RVING	THOS	SE TH	ATSE	RVE
ICO 660 - 6			0.250		unt \$50K < \$1)K (exception		0.500			38	VA	& V	IRRE	II S	
ICO 620 - 6			2.000 3.000	LUAII < 350	w (evcebriou	опу,	1.500				The State of the S		and the last section of th		
			5.000					/ //							
	Lo	ss Payee	Clause		Lo	ck Desk F	lours		Con	tact Us			Approv	ed States	
U			Corp ISAOA A		8:3	0am - 5:00p	m CST	1	ail: locks@		_		A, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC,		
	Kar	nsas City, M	U413U					<u> Ir</u>	side Sales:	(816) 457	-DJUU		عد, ۱N, IX	, va, wa,w	



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
 9/6/2025
 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***

FUN	DING CORP			
Effective:	8/7/2025 10:	04		
			NON-QM:	1
Residentia	al 30 Yr Fixed		DSCR	
11.500	110.727	11.500	112.836	
11.375	110.477	11.375	112.570	
11.250	110.227	11.250	112.305	
11.125	109.977	11.125	112.039	
11.000	109.727	11.000	111.774	
10.875	109.477	10.875	111.508	
10.750	109.227	10.750	111.242	
10.625	108.977	10.625	110.977	
10.500	108.727	10.500	110.711	
10.375	108.477	10.375	110.445	
10.250	108.227	10.250	110.180	
10.125	107.977	10.125	109.914	
10.000	107.727	10.000	109.649	
9.875	107.477	9.875	109.383	
9.750	107.227	9.750	109.117	
9.625	106.977	9.625	108.852	
9.500	106.727	9.500	108.586	
9.375	106.477	9.375	108.320	
9.250	106.227	9.250	108.055	
9.125	105.977	9.125	107.789	
9.000	105.727	9.000	107.524	
8.875	105.477	8.875	107.242	
8.750	105.227	8.750	106.961	
8.625	104.977	8.625	106.680	
8.500	104.727	8.500	106.399	
8.375	104.477	8.375	106.117	
8.250	104.227	8.250	105.836	
8.125	103.945	8.125	105.554	
8.000	103.664	8.000	105.273	
7.875	103.352	7.875	104.961	
7.750	103.039	7.750	104.648	
7.625	102.664	7.625	104.273	
7.500	102.289	7.500	103.898	
7.375	101.914	7.375	103.523	
7.250	101.539	7.250	103.086	
7.125	101.164	7.125	102.648	
7.000	100.789	7.000	102.148	
6.875	100.352	6.875	101.648	
6.750	99.914	6.750	101.086	
6.625	99.414	6.625	100.523	
6.500	98.914	6.500	99.961	
6.375	98.352	6.375	99.336	
6.250	97.789	6.250	98.648	
6.125	97.164	6.125	97.961	
6.000	96.539	6.000	97.273	
5.875	95.852	5.875	96.523	
5.750	95.164	5.750	95.773	

	33.104	3.730		33.773
	94.477	5.625	,	95.023
	93.790	5.500	,	94.273
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	Residential	Full Doc	Alt Doc	Inv W/PPP
	Residential Min Price	Full Doc 99.500	Alt Doc 99.500	Inv W/PPP 99.500

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

5.625

5.500

L PLUS	(Lighter credit b	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

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

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



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

 Lock Expirations
 Lock Extensions

 0 Days
 9/6/2025
 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

99.500

	Residential 30YR Fixed	
Rate	30 Day	
6.625%	99.050	
6.750%	99.550	
6.875%	100.050	
6.990%	100.425	
7.125%	100.800	
7.250%	101.113	
7.375%	101.425	
7.500%	101.725	
7.625%	102.000	
7.750%	102.275	
7.875%	102.550	
7.990%	102.800	
8.125%	103.050	
8.250%	103.300	
8.375%	103.550	
8.500%	103.800	
8.625%	104.050	
8.750%	104.300	
8.875%	104.550	
8.990%	104.800	
9.125%	105.050	
9.250%	105.300	
9.375%	105.550	
Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000
P	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	INC	
In	vestor 30YR Fixed	
Rate	30 Day	
6.625%	99.900	
6.750%	100.410	
6.875%	100.879	
6.990%	101.340	
7.125%	101.770	
7.250%	102.184	
7.375%	102.598	
7.500%	103.028	
7.625%	103.430	
7.750%	103.789	
7.875%	104.102	
7.990%	104.477	
8.125%	104.782	
8.250%	105.086	
8.375%	105.383	
8.500%	105.680	
8.625%	105.961	
8.750%	106.242	
8.875%	106.524	
8.990%	106.805	
9.125%	107.071	
9.250%	107.336	
9.375%	107.524	
Max Price (Ow	ner Occ / 2Yr+	102.000
Max Price (1Yr	PPP)	100.500

Max Price (No Prepay)

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

Price Adjustments										
Price Adjustments Residential NQM LLPAs										
Residential NQM LLPAS Full Doc										
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625		
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750		
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250		
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A		
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A		
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A		
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A		
		Bank St	atement ,	/ No Rat	io					
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875		
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000		
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500		
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A		
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A		
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A		
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A		
LTV	55	60	ntial NQN 65	7 LLPA 70	s 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	-0.230	-0.230	-0.230	-0.625	-1.250	N/A	N/A	N/A		
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A		
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500		
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A		
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A		
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A		
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A		
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A		
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A		
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A		
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500		
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250		
Loan Amt > \$1.5M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000	0.000	0.000 -0.500	N/A N/A	N/A		
Loan Amt > \$2.0M Loan Amt > \$3.0M	-0.125	-0.125	-0.250	-0.375	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A		
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A N/A		
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750		
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A		
1099 *		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750		
			IQM LLF							
DSCR ≥ 1.00x / 3 Yr Prepay										
FICOxLTV	50	55	60	65	70	75	80			
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875			
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250			
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750			
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500			
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250			
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A			
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A			
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A			

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, 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 or 100% of the any Mortgage rity. ord = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, 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	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 r penalty with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 ret Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General 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 if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	9/6/2025	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	112.218	111.593	110.843
9.875	111.968	111.343	110.593
9.750	111.718	111.093	110.343
9.625	111.468	110.843	110.093
9.500	111.218	110.593	109.843
9.375	110.968	110.343	109.593
9.250	110.718	110.093	109.343
9.125	110.468	109.843	109.093
9.000	110.218	109.593	108.843
8.875	109.968	109.343	108.593
8.750	109.718	109.093	108.343
8.625	109.468	108.843	108.093
8.500	109.218	108.593	107.843
8.375	108.968	108.343	107.593
8.250	108.718	108.093	107.343
8.125	108.384	107.759	107.009
8.000	108.050	107.425	106.675
7.875	107.716	107.091	106.341
7.750	107.363	106.738	105.988
7.625	106.992	106.367	105.617
7.500	106.601	105.976	105.226
7.375	106.191	105.566	104.816
7.250	105.761	105.136	104.386
7.125	105.311	104.686	103.936
7.000	104.841	104.216	103.466
6.875	104.351	103.726	102.976
6.750	103.843	103.218	102.468
6.625	103.317	102.692	101.942
6.500	102.774	102.149	101.399
6.375	102.213	101.605	100.855
6.250	101.636	101.100	100.350
6.125	101.043	100.582	99.832
6.000	100.435	100.049	99.299
5.875	99.811	99.504	98.754
5.750	99.173	98.946	98.196
5.625	98.522	98.375	97.625
5.500	97.856	97.731	96.981
5.375	97.176	97.051	96.301
5.250	96.483	96.358	95.608
5.125	95.777	95.652	94.902
5.000	95.059	94.934	94.184

•						
	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	

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

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

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

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



30 Days 9/6/2025

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

Effective: 8/7/2025 10:04

FIXED SECONDS

RES	IDENTIAL	<u>IN</u>	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.875	13.375	111.875
12.500	112.625	13.250	111.750
12.375	112.375	13.125	111.625
12.250	112.125	13.000	111.500
12.125	111.875	12.875	111.375
12.000	111.625	12.750	111.250
11.875	111.375	12.625	111.000
11.750	111.125	12.500	110.750
11.625	110.875	12.375	110.500
11.500	110.625	12.250	110.250
11.375	110.375	12.125	110.000
11.250	110.125	12.000	109.750
11.125	109.875	11.875	109.500
11.000	109.625	11.750	109.250
10.875	109.375	11.625	109.000
10.750	109.125	11.500	108.750
10.625	108.875	11.375	108.500
10.500	108.625	11.250	108.250
10.375	108.375	11.125	108.000
10.250	108.125	11.000	107.750
10.125	107.750	10.875	107.500
10.000	107.375	10.750	107.250
9.875	107.000	10.625	107.000
9.750	106.625	10.500	106.750
9.625	106.250	10.375	106.500
9.500	105.875	10.250	106.250
9.375	105.500	10.125	105.875
9.250	105.125	10.000	105.500
9.125	104.750	9.875	105.125
9.000	104.375	9.750	104.750
8.875	104.000	9.625	104.375
8.750	103.625	9.500	104.000
8.625	103.125	9.375	103.625
8.500	102.625	9.250	103.125
8.375	102.125	9.125	102.625
8.250	101.625	9.000	102.125
8.125	101.125	8.875	101.625
8.000	100.375	8.750	100.875
7.875	99.625	8.625	100.125
7.750	98.875	8.500	99.375
7.625	98.125		•

	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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

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

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

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



 Lock Expirations
 Lock Extensions

 30 Days
 9/6/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/7/2025 10:04

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

Loan Level Pricing Adjustments						
Repayable 3.5%	#	0.000				
Repayable 5%	#	-0.750				
Manufactured Home (Double Wide)	#	-0.250				
2 Units	#	-0.250				
Manual Underwrite	#	-0.250				
Exceed Income Limits (>135% AMI)	#	-0.250				
High Balance	#	-2.500				

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-3.000	

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



	Lock Expirations	Lock Extensions	
15 Days	8/22/2025	2 days	0.100
30 Days	9/6/2025	7 days	0.250
45 Days	9/21/2025	15 days	0.375
		30 days	0.625

Effective: 8/7/2025 10:04

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

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

0.500

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

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

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