

5/2/2025 10:27

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	5/17/2025	2 days	0.100
30 Days	6/1/2025	7 days	0.250
15 Days 30 Days 45 Days	6/16/2025	15 days	0.375
		30 days	0.625

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

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CON	<b>IVENTION</b>	L 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	<b>NVENTION</b>	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
5.125	99.473	99.429	99.383	6.000	100.185	100.088	100.007	5.750	100.471	100.439	100.307	5.875	100.565	100.533	100.401
.250	99.742	99.691	99.637	6.125	100.671	100.574	100.493	5.875	101.000	100.968	100.836	6.000	100.815	100.784	100.651
.375	100.295	100.244	100.190	6.250	101.125	101.027	100.947	6.000	101.254	101.222	101.090	6.125	101.038	101.007	100.874
5.500	100.774	100.723	100.669	6.375	101.554	101.456	101.376	6.125	101.475	101.444	101.311	6.250	101.231	101.199	101.067
.625	101.174	101.123	101.069	6.500	101.145	101.044	100.971	6.250	101.666	101.609	101.549	6.375	101.644	101.612	101.480
5.750	101.397	101.338	101.277	6.625	101.573	101.472	101.398	6.375	102.080	102.049	101.916	6.500	101.878	101.846	101.714
.875	101.837	101.778	101.717	6.750	101.973	101.872	101.799	6.500	102.317	102.285	102.153	6.625	102.098	102.066	101.934
.000	102.297	102.238	102.177	6.875	102.338	102.237	102.164	6.625	102.535	102.503	102.370	6.750	102.288	102.243	102.094
.125	102.633	102.574	102.513	7.000	102.286	102.230	102.149	6.750	102.623	102.577	102.453	6.875	102.693	102.647	102.499
.250	102.796	102.730	102.663	7.125	102.717	102.647	102.581	6.875	103.128	103.082	102.933	7.000	102.897	102.852	102.703
CO	NV 30 YR I	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	H BAL	C	DNV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	100.311	100.267	100.112	6.500	100.175	100.099	99.990	6.250	99.373	99.341	99.209	6.250	98.968	98.936	98.804
.625	100.594	100.550	100.395	6.625	100.640	100.565	100.455	6.375	99.806	99.774	99.642	6.375	99.300	99.268	99.135
.750	99.939	99.869	99.828	6.750	99.640	99.557	99.440	6.500	100.001	99.969	99.837	6.500	99.565	99.533	99.401
.875	100.309	100.244	100.194	6.875	99.975	99.907	99.775	6.625	100.171	100.139	100.006	6.625	99.803	99.771	99.639
.000	100.654	100.588	100.539	7.000	100.365	100.321	100.158	6.750	100.121	100.075	99.926	6.750	99.715	99.670	99.521
.125	100.924	100.810	100.820	7.125	100.639	100.596	100.432	6.875	100.544	100.498	100.350	6.875	100.040	99.994	99.846
.250	101.115	101.096	101.029	7.250	100.741	100.650	100.526	7.000	100.702	100.657	100.508	7.000	100.261	100.215	100.06
.375	101.435	101.419	101.343	7.375	101.121	101.063	100.887	7.125	100.833	100.787	100.639	7.125	100.465	100.419	100.271
.500	101.762	101.703	101.528	7.500	101.531	101.472	101.296	7.250	98.976	98.852	98.688	7.250	98.976	98.852	98.688
.625	101.987	101.928	101.753	7.625	101.753	101.694	101.519								
	SOED	6/6 ARMS			SOED :	7/C ADNAC			SOED 1	L0/6 ARM	c		Miss Dries	A divetos s	
	SOFK S	yo Akivis			SUFK A	7/6 ARMS			SOPK 1	LU/O AKIVI	٥	No Impou	Misc Price	Aujustine	0.250
												I	nds (CA Only)		0.250
													er, LTV <= 75		2.125
													er, LTV 75.01-8	0	3.375
												I I	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit	CI, EIV > 00		1.000
	NO Current	r rogram De	ata		No current	riogiani	ata		No curren	t i i ogialii D	ata	Condo, LT	V > 75		0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
													OK (exception of		1.500
												Loan < 33	ok (exception (	лпуј	1.500
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Contact Us				Approv	ed States	
	United Fideli	, 0	•		8.3	0am - 5:00p	om CST		ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (	,		ME, MI, N	IN, MO, NC, I		
	Kar	isas City, M	D 64150				,	lt l	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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	Lock Expirations	Lock E	extensions		
15 Days	5/17/2025	2 days	0.100		
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45 Days	6/16/2025	15 days	0.375		
		20 days	0.625		

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Effective:	5	/2/2025 10:2	27							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Durck	acca Mon	ev Loans	LLDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score	-	Annlie	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean 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			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	ditional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home			1.625%						4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		-				
	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	ıtio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans
				L	TV Rang	е					Но	meReady	<sup>®</sup> loans		
Credit Score			cable for	_						Loans to first-tir					
	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			<u>′</u>		igh-cost are	eas
≥ = 780	0.000%	_	0.000%	_	_		_	_	0.375%	Loa	ins meeting	Duty to S	serve requ	irements	
760 – 779	0.000%	0.000%			0.875%		0.750%		0.625%						
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679		0.125%	1.125%						2.125%						
640 - 659 ≤ 639	0.000%	0.250%	1.375%	2.125%	2.875% 3.500%	3.375% 3.875%	2.875% 3.625%	2.500%	2.500%	1					
	onal LLPA									ĺ					
			- All Hou		TV Rang		on out it			1					
Loan Feature	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
mortgage Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment	1.125%			2.125%				4.125%							
property															
Second home  Manufactured	1.125%		1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	l					
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-halanco															
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
			0.750%					1.000% 2.750%							



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Effective	e:	5/2/2025 1	0:27						wv	VW.UFFEAG	LE.COM				
			GOV	ERN	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.733	100.554	100.325	5.875	100.530	100.499	100.381	5.375	97.967	97.904	97.742	FICO 740	- 779		0.000
5.125	101.225	101.046	100.828	6.000	101.065	101.033	100.901	5.500	98.057	98.030	98.002	FICO 680	- 739		0.125
5.250	101.581	101.517	101.334	6.125	101.583	101.551	101.419	5.625	98.597	98.570	98.542	FICO 660	- 679		0.250
5.375	101.659	101.617	101.526	6.250	102.072	102.040	101.908	5.750	98.415	98.352	98.190	FICO 640	- 659		0.500
5.500	102.104	102.062	101.971	6.375	101.558	101.512	101.364	5.875	98.792	98.765	98.737	FICO 620	- 639		1.500
5.625	102.603	102.562	102.471	6.500	102.065	102.019	101.871	6.000	99.328	99.300	99.273				
5.750	102.975	102.955	102.934	6.625	102.563	102.517	102.368	6.125	99.810	99.782	99.755	Non-Owr	ner		0.500
5.875	102.998	102.978	102.957	6.750	103.054	103.008	102.860	6.250	98.366	98.303	98.141	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	103.428	103.407	103.386									Loan < \$5	OK (exception	only)	1.500
7.125	103.787	103.766	103.746									All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RU	JRAL HOU!	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	100.962	100.899	100.715	6.250	97.797	97.765	97.633	6.250	101.631	101.567	101.384	FICO 740	- 779		0.000
5.375	100.966	100.925	100.833	6.375	97.779	97.737	97.662	6.375	101.191	101.136	100.969	FICO 700	- 739		0.125
5.500	101.451	101.410	101.318	6.500	98.110	98.068	97.993	6.500	101.772	101.717	101.550	FICO 680	- 699		0.250
5.625	101.841	101.800	101.708	6.625	98.335	98.294	98.218	6.625	102.285	102.230	102.063	FICO 660	- 679		0.375
5.750	102.019	101.964	101.797	6.750	98.779	98.733	98.585	6.750	102.781	102.726	102.559	FICO 640			0.875
5.875	101.686	101.665	101.644	6.875	98.592	98.536	98.452	6.875	102.323	102.290	102.140	FICO 620	- 639		1.500
7.000	102.115	102.094	102.074	7.000	98.773	98.718	98.633	7.000	102.869	102.836	102.685	CA Prope	erty		0.150
7.125	102.475	102.454	102.433	7.125	98.915	98.860	98.775	7.125	103.396	103.362	103.212	Loan <\$	50K (exception	)	1.500
7.250	102.669	102.636	102.485	7.250	98.976	98.852	98.688	7.250	103.856	103.823	103.673	All RD Re	finance Loans		0.125
7.375	101.516	101.474	101.307					7.375	102.903	102.861	102.694	*Other S	t. Adjustments	may apply	
						GO\	/ERN	<b>IME</b>	NT V	/A					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
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	101.065	101.033	100.901	6.000	100.733	100.554	100.325	5.750	98.415	98.352	98.190	6.000	100.733	100.554	100.325
5.125	101.583	101.551	101.419	6.125	101.225	101.046	100.828	5.875	98.407	98.344	98.182	6.125	101.225	101.046	100.817
6.250	102.072	102.040	101.908	6.250	101.581	101.517	101.334	6.000	98.398	98.335	98.173	6.250	101.267	101.087	100.858
6.375	101.558	101.512	101.364	6.375	101.659	101.617	101.526	6.125	98.384	98.321	98.159	6.375	101.659	101.617	101.526
6.500	102.065	102.019	101.871	6.500	102.104	102.062	101.971	6.250	98.366	98.303	98.141	6.500	102.104	102.062	101.971
6.625	102.563	102.517	102.368	6.625	102.603	102.562	102.471					6.625	102.603	102.562	102.471
6.750	103.054	103.008	102.860	6.750	102.975	102.955	102.934					6.750	102.975	102.955	102.934
				6.875	102.998	102.978	102.957					6.875	102.998	102.978	102.957
				7.000	103.428	103.407	103.386					7.000	103.428	103.407	103.386
				7.125	103.787	103.766	103.746	┨├──				7.125	103.787	103.766	103.746
1	VA 15 YR F	ixed High	n Bal	١	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM HE	3	,	VA 30 YR F	ixed IRRR	L HB
₹ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.208	100.187	100.116	6.250	100.962	100.899	100.715	6.125	98.084	98.021	97.859	6.250	100.962	100.899	100.715
5.875	100.473	100.452	100.381	6.375	100.966	100.925	100.833	6.250	98.066	98.003	97.841	6.375	100.966	100.925	100.833
5.000	100.815	100.794	100.724	6.500	101.451	101.410	101.318					6.500	101.451	101.410	101.318
5.125	101.121	101.100	101.029	6.625	101.841	101.800	101.708					6.625	101.841	101.800	101.708
5.250	101.097	101.069	101.042	6.750	102.019	101.964	101.797					6.750	102.019	101.964	101.797
5.375	101.044	101.016	100.989	6.875	101.686	101.665	101.644	11				6.875	101.686	101.665	101.644
5.500	101.485	101.458	101.430	7.000	102.115	102.094	102.074					7.000	102.115	102.094	102.074
5.625	101.652	101.624	101.597	7.125	102.475	102.454	102.433					7.125	102.475	102.454	102.433
6.750	98.779	98.733	98.585	7.250	102.669	102.636	102.485					7.250	102.669	102.636	102.485
				7.375	101.516	101.474	101.307	<b> </b>				7.375	101.516	101.474	101.307
			VA Price		its			*						- 1- 1-	BE CO.
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680 -			0.125	Non-Own	er		0.500	=		CE	DVING	THO	E TU	ATOM	DVE
FICO 660 -			0.250		unt \$50K < \$1		0.500			SE	RVING				HAE
FICO 640 -			2.000	Loan < \$5	OK (exception	only)	1.500				VA	S V	A IRRE	ILS	
FICO 620 -	- 639		3.000												
	م ا	ss Payee	Clause		l c	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	nail: locks@		ge.com	AR. AZ. C	CA, CO, FL, GA		
			kwy, Suite 27		1	0am - 5:00p		1	Lock Desk: (	_	_		иN, MO, NC,		
	Kar	nsas City, M	0 64150		LOCK O	nline Unitl 8	:oopm CST	lr Ir	nside Sales:	(816) 457	-6300			, VA, WA,W	
			@ 2021	name at modelin	F di C	- NA4LC#24	201	·	- Df:	Only Notes					



Non-QM UW Fee \$1,499

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

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\*\*\*

erredave.	3/2/2023 10:2	•	11011 014	4 51110	/=== 1				• \					
			NON-OM:	: A PLUS	(Tighter credit k	OOX.	best	pric	ing)					
Residentia	ll 30 Yr Fixed		DSCR	1	Credit Score	00.01.50	E0 01 EE	EE 01 60	60.01.65	65.01-70	70.01-75	75.01-80	80.01-85	95.01.00
		11 500				4.425	4.000	33.01-00	00.01-03					4.000
11.500	109.837	11.500	110.896			1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
11.375	109.587	11.375	110.630			1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
11.250	109.337	11.250	110.365		740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
11.125	109.087	11.125	110.099			0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
11.000	108.837	11.000	109.834	Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
10.875	108.587	10.875	109.568	1		0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
10.750	108.337	10.750	109.302	1		-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
	108.087			+		-0.125	-0.250	-0.075	-1.123	-2.123	-3.250	-1.125		
10.625		10.625	109.037											
10.500	107.837	10.500	108.771											
10.375	107.587	10.375	108.505		>= 780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
10.250	107.337	10.250	108.240			1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
10.125	107.087	10.125	107.974			1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
10.000	106.837	10.000	107.709	1	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
9.875	106.587	9.875	107.443	Alt Doc		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
9.750	106.337	9.750	107.177	t		0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	106.087			+										
9.625		9.625	106.912			-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
9.500	105.837	9.500	106.646											
9.375	105.587	9.375	106.380		620 - 639									
9.250	105.337	9.250	106.115	1										
9.125	105.087	9.125	105.849		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
9.000	104.837	9.000	105.584		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.875	104.587	8.875	105.302	Loan Size		0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375		
8.750	104.337	8.750	105.021	+		0.000	0.000	-0.250	-0.375	-0.375	-0.375			
				1		0.000	0.000	=0.230	-0.575	-0.575	=0.575			
8.625	104.087	8.625	104.740											
8.500	103.837	8.500	104.459	Credit Event										
8.375	103.587	8.375	104.177		FC/SS/DIL/BK7 24-35mo									
8.250	103.337	8.250	103.896			0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
8.125	103.055	8.125	103.614			-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
8.000	102.774	8.000	103.333	1	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.875	102.462	7.875	103.021	Loan Type		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.750	102.149	7.750	102.708	LLPAs		-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
7.625	101.774	7.625	102.333	+								-0.375	0.750	
						0.000	0.000	-0.250	-0.375	-0.375	-0.375		-0.750	
7.500	101.399	7.500	101.958			0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
7.375	101.024	7.375	101.583			-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
7.250	100.649	7.250	101.146		Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
7.125	100.274	7.125	100.708			0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	
7.000	99.899	7.000	100.208	Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
6.875	99.462	6.875	99.708	LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
6.750	99.024	6.750	99.146	t		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	33.024	0.730				0.230	0.230	0.230	0.230	0.230	0.230	0.230	0.230	0.230
6.625	98.524	6.625	98.583	Full Doc		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.500	98.024	6.500	98.021	LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
6.375	97.462	6.375	97.396	†		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
				1										
6.250	96.899	6.250	96.708	Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.125	96.274	6.125	96.021	LLPAs		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
6.000	95.649	6.000	95.333		WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
5.875	94.962	5.875	94.583	1			Salaried/\	Nage Earne	rs					
5.750	94.274	5.750	93.833	1	Qualifying Income				come Sumr	narv			Grid	
	93.587			1			2 Vr	s. W2s, YTD			re 1000		Full Doc	1
5.625		5.625	93.083	<b>{</b>	Full Documentation	13/-	W2s, W2 Tr					fication		-
5.500	92.900	5.500	92.333	J	Streamlined Documentation	1 Yr		1 .				ncation	Full Doc	-
					Asset Depletion/Asset Qualifier		Qua	alifying Ass			ation		Full Doc	
	Residential	Full Doc	Alt Doc Inv W/PPP		WVOE			FN	IMA Form	1005			Alt-Doc	]
	Min Price	99.500	99.500 99.500	]			Self Emplo	yed Borrow	ers					
	Max Price	103.000	103.000 103.000		Qualifying Income			In	come Sumn	nary			Grid	
_			•	•	Full Documentation	2 Yrs. T	ax Returns (	Business, Pe	ersonal), K1	s, YTD PnI	or 1099 Οι	alification	Full Doc	1
DSCR	No PPP	1 yr PPP	2-4 PPP 5 yr PPP	1				Return (Bu						1
			, , , , , , , , , , , , , , , , , , , ,		Streamlined Documentation					, ,			Full Doc	-
	in Price 99.500	99.500	99.500 99.500		Asset Depletion/Asset Qualifier	n :		alifying Ass					Full Doc	
Ma	103.000	103.500	104.000 104.500	]	12M/24M Bank Statements	Personal,	Business: E					repared PnL		
					12M PnI			CPA/EA/C	TEC Propar	rod (12M Pr	al )		Alt Doc	1

CPA/EA/CTEC Prepared (12M PnL)

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

Minimum		

	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	0.125	-0.375	-0.875	-1.500
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000		
	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								
		-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
DSCR		-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
DSCK		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type		-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
LLPAs		-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
ъ.		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

		Tier 2 States. Other	0.230 0.230	0.250 0.250 0.	.250 0.250 0.25	· ·				
Loss Payee Clause			C	Contact Us		ved States				
United Fidelity Funding Corp ISAOA ATIMA			Email	l: locks@uffmortgage.com		FL, GA, ID, IA, IL, IN, KS,				
1300 NW Briarcliff Pkwy, Suite 275			L	ock Desk: (816) 457-6440		D, MN, MS, NC, NE, NH, I, OR, PA, SC, TN, TX, VA,				
Kansas City, MO 64150	Inside Sales: (			de Sales: (816) 457-6300		/I, WA				
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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	6/1/2025	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				
6.875%	99.325				
6.990%	99.825				
7.125%	100.325				
7.250%	100.825				
7.375%	101.263				
7.500%	101.638				
7.625%	102.013				
7.750%	102.388				
7.875%	102.700				
7.990%	103.013				
8.125%	103.325				
8.250%	103.575				
8.375%	103.825				
8.500%	104.075				
8.625%	104.325				
8.750%	104.575				
8.875%	104.825				
8.990%	105.075				
9.125%	105.325				
9.250%	105.575				
9.375%	105.825				
9.500%	106.075				
9.625%	106.325				
MA VCD 404 000	4 750404				

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

	NON-Q
In	vestor 30YR Fixed
Rate	30 Day
6.875%	99.750
6.990%	100.250
7.125%	100.750
7.250%	101.250
7.375%	101.750
7.500%	102.250
7.625%	102.688
7.750%	103.125
7.875%	103.563
7.990%	103.938
8.125%	104.313
8.250%	104.688
8.375%	105.000
8.500%	105.313
8.625%	105.625
8.750%	105.938
8.875%	106.188
8.990%	106.438
9.125%	106.688
9.250%	106.938
9.375%	107.188
9.500%	107.438
9.625%	107.688
Max YSP w No	Prepay 100.000

Max YSP w No Pre Max YSP 101.000

	Investor NQM LLPAs						
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
1/0	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
Cash-Out   FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

			ice Adjustm	ante .				
			ntial NQN		· ·			
		neside	Full Dod		•			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
		Bank St	atement ,	/ No Rat	io			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A
700	0.375	0.250	0.000	-0.375	-0.750	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-1.875 ntial NQN	-2.625	-3.500	-5.125	N/A	N/A
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.230	-0.230	-0.375	-0.625	-0.023	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.750	-0.750	-0.373	-1.000	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.736	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Cond	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- 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  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 (I) r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: ( et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	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  sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	6/1/2025	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	111.396	110.771	110.021
9.875	111.146	110.521	109.771
9.750	110.896	110.271	109.521
9.625	110.646	110.021	109.271
9.500	110.396	109.771	109.021
9.375	110.146	109.521	108.771
9.250	109.896	109.271	108.521
9.125	109.646	109.021	108.271
9.000	109.396	108.771	108.021
8.875	109.146	108.521	107.771
8.750	108.896	108.271	107.521
8.625	108.646	108.021	107.271
8.500	108.396	107.771	107.021
8.375	108.146	107.521	106.771
8.250	107.896	107.271	106.521
8.125	107.518	106.893	106.143
8.000	107.139	106.514	105.764
7.875	106.760	106.135	105.385
7.750	106.368	105.743	104.993
7.625	105.963	105.338	104.588
7.500	105.545	104.920	104.170
7.375	105.114	104.489	103.739
7.250	104.668	104.043	103.293
7.125	104.207	103.582	102.832
7.000	103.732	103.107	102.357
6.875	103.242	102.617	101.867
6.750	102.738	102.113	101.363
6.625	102.222	101.613	100.863
6.500	101.691	101.149	100.399
6.375	101.148	100.673	99.923
6.250	100.591	100.186	99.436
6.125	100.022	99.688	98.938
6.000	99.439	99.178	98.428
5.875	98.844	98.658	97.908
5.750	98.237	98.112	97.362
5.625	97.616	97.491	96.741
5.500	96.983	96.858	96.108
5.375	96.336	96.211	95.461
5.250	95.680	95.555	94.805
5.125	95.013	94.888	94.138
5.000	94.336	94.211	93.461

•						
	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



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

Lock Expiration 30 Days 6/1/2025

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

Effective: 5/2/2025 10:27

## **FIXED SECONDS**

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.875	13.500	112.000
12.625	112.625	13.375	111.750
12.500	112.375	13.250	111.500
12.375	112.125	13.125	111.250
12.250	111.875	13.000	111.000
12.125	111.625	12.875	110.750
12.000	111.375	12.750	110.500
11.875	111.125	12.625	110.250
11.750	110.875	12.500	110.000
11.625	110.625	12.375	109.750
11.500	110.375	12.250	109.500
11.375	110.125	12.125	109.250
11.250	109.875	12.000	109.000
11.125	109.625	11.875	108.750
11.000	109.375	11.750	108.500
10.875	109.125	11.625	108.250
10.750	108.875	11.500	108.000
10.625	108.625	11.375	107.750
10.500	108.375	11.250	107.500
10.375	108.125	11.125	107.250
10.250	107.750	11.000	107.000
10.125	107.375	10.875	106.750
10.000	107.000	10.750	106.500
9.875	106.625	10.625	106.250
9.750	106.250	10.500	106.000
9.625	105.875	10.375	105.750
9.500	105.500	10.250	105.375
9.375	105.000	10.125	105.000
9.250	104.500	10.000	104.625
9.125	104.000	9.875	104.250
9.000	103.500	9.750	103.875
8.875	103.000	9.625	103.500
8.750	102.500	9.500	103.125
8.625	102.000	9.375	102.625
8.500	101.500	9.250	102.125
8.375	101.000	9.125	101.625
8.250	100.500	9.000	101.125
8.125	99.750	8.875	100.375
8.000	99.000	8.750	99.625
7.875	98.250	8.625	98.875
7.750	97.500		•

	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)
١.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
۱ĕ	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
ST.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	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
_	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)
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
AMOUNT	100,001-125k	(0.125)	(0.125)	(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	0.000	0.000
	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
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
8	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	6/1/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 5/2/2025 10:27

# FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.875	101.413	101.343	100.968		
7.750	101.312	101.241	100.866		
7.625	100.488	100.417	100.042		
7.500	100.384	100.313	99.938		
7.375	100.269	100.199	99.824		
7.250	100.146	100.075	99.700		

Underwriting Fee \$1,095

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

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

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

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



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

	Lock Expirations	Lock Extensions	
15 Days	5/17/2025	2 days	0.100
30 Days	6/1/2025	7 days	0.250
45 Days	6/16/2025	15 days	0.375
		30 days	0.625

Effective: 5/2/2025 10:27 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

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

**Lock Desk Hours** 

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

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

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