

8/21/2025 10:04

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/5/2025	2 days	0.100
30 Days	9/20/2025	7 days	0.250
30 Days 45 Days	10/5/2025	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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COI	CONVENTIONAL 30/25YR FIXED CONVENTIONAL 20 YR FIXED			CONVENTIONAL 15 YR FIXED			CO	CONVENTIONAL 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	100.144	100.098	100.043	6.000	100.488	100.377	100.291	5.750	100.889	100.818	100.774	5.875	100.904	100.872	100.743
6.250	100.466	100.412	100.350	6.125	100.979	100.869	100.783	5.875	101.366	101.334	101.206	6.000	101.120	101.088	100.960
6.375	101.015	100.961	100.898	6.250	101.444	101.333	101.247	6.000	101.585	101.553	101.424	6.125	101.313	101.281	101.153
6.500	101.507	101.452	101.390	6.375	101.864	101.753	101.667	6.125	101.865	101.833	101.732	6.250	101.691	101.659	101.531
6.625	101.802	101.748	101.685	6.500	101.597	101.519	101.404	6.250	102.240	102.168	102.124	6.375	102.093	102.061	101.932
6.750	101.985	101.928	101.857	6.625	102.019	101.908	101.825	6.375	102.555	102.523	102.409	6.500	102.294	102.262	102.133
6.875	102.417	102.360	102.290	6.750	102.403	102.293	102.210	6.500	102.795	102.763	102.634	6.625	102.505	102.473	102.344
7.000	102.911	102.854	102.784	6.875	102.754	102.643	102.561	6.625	103.071	103.039	102.910	6.750	102.806	102.774	102.645
7.125	103.283	103.225	103.155	7.000	103.087	103.001	102.932	6.750	103.160	103.128	103.031	6.875	103.199	103.167	103.039
7.250	103.384	103.358	103.271	7.125	103.507	103.420	103.352	6.875	103.663	103.631	103.503	7.000	103.357	103.325	103.197
0.0	NIV 00 VD	EIVED III			2000	EIVED LUG	NI DAI	00	NIV 4 E V D	EIVED III	211.041	00	NIV 40 VD	EIVED IIIC	
Rate	DNV 30 YR I 15-Day	30-Day	H BAL 45-Day	Rate	ONV 20 YR I 15-Day	30-Day	45-Day	Rate	0NV 15 YR 15-Day	30-Day	5H BAL 45-Day	Rate	NV 10 YR I 15-Day	30-Day	H BAL 45-Day
6.500	15-Day 101.033	100.985	45-Day 100.839	6.500	15-Day 100.796	100.748	45-Day 100.625	6.250	99.819	30-рау 99.787	45-рау 99.658	6.250	99.393	99.361	45-Day 99.233
6.625	101.033	100.383	100.839	6.625	100.730	100.748	100.023	6.375	100.234	100.202	100.074	6.375	99.702	99.670	99.541
6.750	101.320	101.307	101.132	6.750	101.173	101.130	101.307	6.500	100.234	100.202	100.247	6.500	99.945	99.913	99.784
6.875	101.706	101.648	101.578	6.875	101.412	101.706	101.648	6.625	100.408	100.573	100.247	6.625	100.163	100.131	100.003
7.000	102.037	101.980	101.910	7.000	102.086	102.037	101.980	6.750	100.624	100.591	100.463	6.750	100.103	100.151	100.003
7.125	102.321	102.264	102.193	7.125	102.369	102.321	102.264	6.875	101.034	101.002	100.403	6.875	100.190	100.469	100.331
7.250	102.151	102.113	101.966	7.250	102.040	102.001	101.855	7.000	101.132	101.100	100.972	7.000	100.682	100.650	100.511
7.375	102.644	102.606	102.459	7.375	102.465	102.427	102.280	7.125	101.269	101.237	101.109	7.125	100.824	100.792	100.664
7.500	103.125	103.087	102.940	7.500	102.837	102.799	102.652	7.250	99.455	99.337	99.221	7.250	99.455	99.337	99.221
7.625	103.326	103.288	103.141	7.625	103.049	103.011	102.864								
												1			
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 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
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
-				 								 			
	ما	ss Payee	Clause —	Ш	مار ا	ck Desk H	lours —		Con	tact Us			Approv	ed States	
	United Fidelit			ΙΝΔ		CK DESK I	iours -	Fm			e com	ΔR Δ7 C			I KZ KV IV
			wy, Suite 275			0am - 5:00p		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440				AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,			
		nsas City, M	• •		Lock Or	nline Unitl 8	:00pm CST		side Sales:	,				, VA, WA,WI	
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						Con	form	ning	LLPA	۱S					
	Durch	aso Mon	ev Loans	LIDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Pulci	iase Mon	ey Loans		<u> </u>		I V Kalio					Ratio			
Credit Score		Annlie	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	2
Orcuit Ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orcuit Ocorc	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%		0.000%					0.250%		≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779 740 – 759	0.000%		0.000%							760 – 779 740 – 759	0.375% 0.375%		0.875% 1.000%	1.250% 1.625%	1.875% 2.375%
720 – 739			0.125%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%
680 – 699 660 – 679			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375% 0.375%		3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	bute App	olicable to	Purcha	se Money	/ Loans		Additional L	LPAs by L			licable to C	Cash-out
					.TV Rang	•					_	Refinan		10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	LTV Rang	>70%	>75%
Adjustable-rate			0.000%					0.250%		Condo	0.000%		0.125%	0.125%	0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment Second home	1.125% 1.125%	1.125% 1.125%	1.625% 1.625%	2.125%		4.125% 4.125%		4.125% 4.125%	4.125% 4.125%	Second home Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%
Manufactured										Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%			1.125%		1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	ıtio		All LLPAS	s will be v	vaived f	or the fo	llowing lo	ans
Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio LTV Range								D I.	® 1						
Cradit Scara		Applie	able for				r than 15	woore		1 t- £t i	Ho	meReady			000/
Credit Score	>0%		cable for	all loans	with tern	ns greate		_	>QE%	Loans to first-tir	Homebu	yers with	qualifying		
	<u>>0%</u>	>30%	>60%	all loans	with tern	ns greate >80%	>85%	>90%	> 95%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780	0.000%	> 30% 0.000%	>60% 0.000%	>70% 0.125%	with tern >75% 0.500%	>80% 0.625%	> 85% 0.500%	>90% 0.375%	0.375%	median ir	Homebu	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
		>30%	>60%	>70% 0.125% 0.375%	with tern	ns greate >80%	>85%	>90% 0.375%		median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	>75% 0.500% 0.875%	>80% 0.625% 1.000%	>85% 0.500% 0.750%	>90% 0.375% 0.625%	0.375% 0.625%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	vith tern >75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.500% e Applic	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L	1.50% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Application	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang	1.750% 2.125% 3.000% 3.375% 3.000% 3.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 290%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60%	all loans	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000%	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000%	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 290%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.0250% 0.375% s by Loat >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.2500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	1.50% ns greate >80%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 0.000% 0.125% 1.625%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% 775% 0.000% 0.750% 3.375%	1.375% 1.750% 2.125% 3.000% 3.375% 3.000% 3.375% 3.000% 3.375% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 0.000% 0.125% 1.625%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% TV Rang >75% 0.000% 0.750% 3.375%	1.375% 1.750% 2.125% 3.000% 3.375% 3.000% 3.375% 3.000% 3.375% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.25% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	all loans	with term	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% >30% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term 75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 2.875% able to L TV Rang 75% 0.000% 0.750% 3.375% 0.500%	No. Speake No. N	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% Sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 0.250% 0.750% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% >95% 0.250% 4.125% 0.500%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loal >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625% 0.500% 0.375% 0.750%	all loans	with term	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.625% 1.000%	>90% 0.375% 1.000% 1.250% 1.255% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	median ir	Homebuncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 9/5/2025
 2 days
 0.100

 30 Days
 9/20/2025
 7 days
 0.250

 45 Days
 10/5/2025
 15 days
 0.375

 30 days
 0.625

Effective: 8/21/2025 10:04

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

Effective	e: 8	3/21/2025 1	.0:04						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	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	101.281	101.064	100.796	5.875	100.852	100.820	100.717	5.375	99.254	99.191	99.029	FICO 740	- 779		0.000
5.125	101.603	101.440	101.264	6.000	101.384	101.352	101.224	5.500	99.242	99.179	99.017	FICO 680	- 739		0.125
5.250	101.854	101.793	101.617	6.125	101.909	101.877	101.749	5.625	99.231	99.168	99.006	FICO 660	- 679		0.250
5.375	102.077	102.010	101.893	6.250	102.423	102.391	102.263	5.750	99.835	99.772	99.610	FICO 640	- 659		0.500
5.500	102.625	102.558	102.441	6.375	101.953	101.921	101.792	5.875	99.825	99.762	99.600	FICO 620	- 639		1.500
5.625	103.100	103.033	102.916	6.500	102.465	102.433	102.304	6.000	99.814	99.751	99.589				
5.750	103.183	103.124	103.066	6.625	102.971	102.939	102.810	6.125	99.804	99.741	99.579	Non-Owr	ier		0.500
5.875	103.009	102.951	102.892	6.750	103.468	103.436	103.308	6.250	99.792	99.729	99.567	Loan Am	ount \$50K < \$1	L00K	0.500
7.000	103.592	103.534	103.475									Loan < \$5	OK (exception	only)	1.500
7.125	104.002	103.943	103.885									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	_	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	101.241	101.024	100.842	6.250	98.281	98.222	98.162	6.250	102.143	102.093	101.917	FICO 740	- 779		0.000
5.375	101.384	101.317	101.200	6.375	98.528	98.470	98.410	6.375	101.830	101.763	101.572	FICO 700	- 739		0.125
5.500	101.973	101.906	101.789	6.500	98.841	98.782	98.722	6.500	102.427	102.360	102.170	FICO 680	- 699		0.250
5.625	102.337	102.270	102.153	6.625	99.061	99.003	98.943	6.625	102.958	102.891	102.700	FICO 660			0.375
5.750	102.333	102.266	102.075	6.750	99.193	99.161	99.064	6.750	103.470	103.403	103.213	FICO 640			0.875
5.875	101.697	101.638	101.579	6.875	99.368	99.318	99.264	6.875	102.726	102.659	102.468	FICO 620			1.500
7.000	102.280	102.221	102.163	7.000	99.520	99.470	99.416	7.000	103.287	103.220	103.029	CA Prope			0.150
7.125	102.689	102.631	102.572	7.125	99.670	99.620	99.566	7.125	103.832	103.765	103.575		50K (exception)	1.500
7.250	102.610	102.543	102.352	7.250	99.455	99.337	99.221	7.250	104.280	104.213	104.022		finance Loans		0.125
7.375	101.202	101.135	100.944					7.375	103.277	103.210	103.019	*Other St	t. Adjustments	may apply	
						\overline{COV}	/EDN		VIT V	/ /					
	VA 15	VD Fixed				YR Fixed	/ERN	IIVIE		ARM 1/1	/E		VA 20 VD	Cived IDD) DI
Rate	15-Day	YR Fixed 30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	Fixed IRF 30-Day	45-Day
5.000	101.384	101.352	101.224	6.000	101.281	101.064	100.796	5.750	99.835	99.772	99.610	6.000	101.281	101.064	100.796
5.125	101.909	101.877	101.749	6.125	101.603	101.440	101.264	5.875	99.825	99.762	99.600	6.125	101.603	101.385	101.117
5.250	102.423	102.391	102.263	6.250	101.854	101.793	101.617	6.000	99.814	99.751	99.589	6.250	101.854	101.636	101.369
5.375	101.953	101.921	101.792	6.375	102.077	102.010	101.893	6.125	99.804	99.741	99.579	6.375	102.077	102.010	101.893
6.500	102.465	102.433	102.304	6.500	102.625	102.558	102.441	6.250	99.792	99.729	99.567	6.500	102.625	102.558	102.441
6.625	102.971	102.939	102.810	6.625	103.100	103.033	102.916					6.625	103.100	103.033	102.916
6.750	103.468	103.436	103.308	6.750	103.183	103.124	103.066					6.750	103.183	103.124	103.066
				6.875	103.009	102.951	102.892					6.875	103.009	102.951	102.892
				7.000	103.592	103.534	103.475					7.000	103.592	103.534	103.475
				7.125	104.002	103.943	103.885					7.125	104.002	103.943	103.885
,	/A 1E VD [ived High	Del		/A 20 VD F	ived High	Del		\/A E /	1 ARM HE	,		/A 20 VB E	ived IDDD	LUD
Rate	VA 15 YR F 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Dav	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	VA 30 YR F 15-Dav	30-Day	45-Day
5.750	100.582	100.557	100.482	6.250	101.241	101.024	100.842	6.125	99.804	99.741	99.579	6.250	101.241	101.024	100.842
5.875	100.817	100.792	100.717	6.375	101.384	101.317	101.200	6.250	99.792	99.729	99.567	6.375	101.384	101.317	101.200
5.000	101.155	101.130	101.055	6.500	101.973	101.906	101.789					6.500	101.973	101.906	101.789
5.125	101.453	101.428	101.352	6.625	102.337	102.270	102.153					6.625	102.337	102.270	102.153
5.250	101.441	101.415	101.390	6.750	102.333	102.266	102.075	11				6.750	102.333	102.266	102.075
5.375	101.361	101.336	101.311	6.875	101.697	101.638	101.579					6.875	101.697	101.638	101.579
5.500	101.796	101.771	101.746	7.000	102.280	102.221	102.163					7.000	102.280	102.221	102.163
5.625	101.961	101.936	101.911	7.125	102.689	102.631	102.572					7.125	102.689	102.631	102.572
6.750	99.193	99.161	99.033	7.250	102.610	102.543	102.352					7.250	102.610	102.543	102.352
				7.375	101.202	101.135	100.944					7.375	101.202	101.135	100.944
			VA Price	Adjustmen	ts								-		MIR COL
FICO>=74	0		0.000	VA Loans			0.250								
ICO 680	- 739		0.125	Non-Owne	er		0.500	=		-	DIVINO	THE	-		-
FICO 660			0.250		unt \$50K < \$1		0.500			SE	RVING	INOS	DE IM	A I SE	HAF
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	& V	A IRRE	ILS	
FICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		
			kwy, Suite 27	5	1	0am - 5:00p nline Unitl 8			Lock Desk: ((816) 457-6	5440	ME, MI, N	ΛΝ, MO, NC,		
	Kai	nsas City, M	O 64150			5111410		l Ir	nside Sales:	(816) 457	-6300	<u> </u>	SC, TN, TX	(, VA, WA,W	<u> </u>
			@ 2021	Charles of Products	. Formalina Com	NIN ALC HOA	201	£ * *	- Df:I-	O-1. N-+f-	and the authorized and according				



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
 9/20/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	8/21/2025 10	:04		
			NON-QM:	1
Residentia	al 30 Yr Fixed		DSCR	
11.500	110.567	11.500	112.666	
11.375	110.317	11.375	112.400	
11.250	110.067	11.250	112.135	
11.125	109.817	11.125	111.869	
11.000	109.567	11.000	111.604	
10.875	109.317	10.875	111.338	
10.750	109.067	10.750	111.072	
10.625	108.817	10.625	110.807	
10.500	108.567	10.500	110.541	
10.375	108.317	10.375	110.275	
10.250	108.067	10.250	110.010	
10.125	107.817	10.125	109.744	
10.000	107.567	10.000	109.479	
9.875	107.317	9.875	109.213	
9.750	107.067	9.750	108.947	
9.625	106.817	9.625	108.682	
9.500	106.567	9.500	108.416	
9.375	106.317	9.375	108.150	
9.250	106.067	9.250	107.885	
9.125	105.817	9.125	107.619	
9.000	105.567	9.000	107.354	
8.875	105.317	8.875	107.072	
8.750	105.067	8.750	106.791	
8.625	104.817	8.625	106.510	
8.500	104.567	8.500	106.229	
8.375	104.317	8.375	105.947	
8.250	104.067	8.250	105.666	
8.125	103.785	8.125	105.384	
8.000	103.504	8.000	105.103	
7.875	103.192	7.875	104.791	
7.750	102.879	7.750	104.478	
7.625	102.504	7.625	104.103	
7.500	102.129	7.500	103.728	
7.375	101.754	7.375	103.353	
7.250	101.379	7.250	102.916	
7.125	101.004	7.125	102.478	
7.000	100.629	7.000	101.978	
6.875	100.192	6.875	101.478	
6.750	99.754	6.750	100.916	
6.625	99.254	6.625	100.353	
6.500	98.754	6.500	99.791	
6.375	98.192	6.375	99.166	
6.250	97.629	6.250	98.478	
6.125	97.004	6.125	97.791	
6.000	96.379	6.000	97.103	
5.875	95.692	5.875	96.353	

99.500 103.000	99.500 103.000	99.500 103.000
99.500	99.500	99.500
run Doc	AILDOC	IIIV VV/FFF
Full Doc	Alt Doc	Inv W/PPP
5.500		94.103
5.625	94.853	
5.750		95.603
5.875		96.353
	5.750 5.625 5.500	5.750 5.625 5.500

99.500

103.500

99.500

104.000

99.500

104.500

5.750 5.625 5.500

Min Price

99.500

103.000

PLUS	(Tighter credit	box,	best	prici	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
		1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
		1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
		1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
4.11.50		0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
		0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
		-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	620 - 639	00.04 50	E0.04 FE	FF 01 C0	CO 01 CF	(F.04.F0	F0.01 FF	FF 04 00	00.01.05	05.04.00
	Credit LLPA UPB <= 250K	0.000	0.000	55.01-60 0.000	0.000	0.000	70.01-75 -0.250	75.01-80 -0.250	-1.000	85.01-90 -1.500
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.230	-0.625	-1.000	-1.500
Loan Size		0.000	-0.125	-0.123	-0.230	-0.500	-0.625	-0.025		
		-0.250	-0.250	-0.500	-0.625	-0.500	-0.023			
		0.250	0.200	0.500	0.020					
		0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs		0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
		-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		-
		0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
		0.000 -0.125	-0.125	-0.125 -0.125	-0.125 -0.250	-0.250 -0.250	-0.250 -0.250	-0.500 -0.250	-0.750 -0.625	-0.875
		-0.123	-0.123	-0.123	-0.230	-0.230	-0.230	-0.230	-0.623	-0.675
	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 LLPAs		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLIAS		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
		0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs		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		

Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Do
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

 Days
 9/20/2025
 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

Rate 30 Day 6.500% 98.350 6.625% 99.100 6.750% 99.800 6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175		Residential 30YR Fixed					
6.625% 99.100 6.750% 99.800 6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.475 7.625% 102.425 7.750% 102.675 7.875% 103.925 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.375% 104.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.8990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	Rate		_				
6.750% 99.800 6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.8990% 105.175 9.990% 105.175 9.9125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) Max Price (1 Yr PPP)	6.500%	98.350					
6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.8990% 105.175 9.125% 105.675 Max Price (Owner Occ / 2Yr+ PPP) Mooney 100.000	6.625%	99.100					
6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	6.750%	99.800					
7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	6.875%	100.325					
7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	6.990%	100.725					
7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.8990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.890% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.125%	101.100					
7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.250%	101.475					
7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.375%	101.850					
7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.500%	102.175					
7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.625%	102.425					
7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.750%	102.675					
8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.875%	102.925					
8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	7.990%	103.175					
8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.125%	103.425					
8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.250%	103.675					
8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.375%	103.925					
8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.500%	104.175					
8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.625%	104.425					
8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.750%	104.675					
9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 100.000 Max Price (1 Yr PPP) 100.000	8.875%	104.925					
9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.990%	105.175					
Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	9.125%	105.425					
Max Price (1 Yr PPP) 100.000	9.250%	105.675					
. ,	Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000				
Max Price (No Prepay) 99.500	N	Max Price (1 Yr PPP)	100.000				
	М	ax Price (No Prepay)	99.500				

NON-C				
	Investor 30YR Fixed			
Rate	30 Day			
6.500%	99.600			
6.625%	100.225			
6.750%	100.745			
6.875%	101.245			
6.990%	101.675			
7.125%	102.089			
7.250%	102.503			
7.375%	102.933			
7.500%	103.335			
7.625%	103.694			
7.750%	104.007			
7.875%	104.382			
7.990%	104.686			
8.125%	104.991			
8.250%	105.288			
8.375%	105.585			
8.500%	105.866			
8.625%	106.147			
8.750%	106.429			
8.875%	106.710			
8.990%	106.975			
9.125%	107.241			
9.250%	107.429			
Max Price (Owner Occ / 2Yr+	102.000		
Max Price (1Yr PPP)	100.500		
Max Price (No Prepay)	99.500		

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

			ice Adjustmontial NQN		,			
		Kesiae	Full Doc		S			
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 ntial NQN	-2.875	-3.750	-5.250	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	_	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	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M ITIN	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	N/A N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A
1099 *		-0.500	-0.730	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLP		0.300	0.500	0.750	0.730
			x/3YrPr					
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 er 100% of the any Mortgago rity. ord = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District C - Debt Consolidation C - Dept 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 ame 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 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 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. 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. 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%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos 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	9/20/2025	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	111.369	110.744	109.994
9.875	111.119	110.494	109.744
9.750	110.869	110.244	109.494
9.625	110.619	109.994	109.244
9.500	110.369	109.744	108.994
9.375	110.119	109.494	108.744
9.250	109.869	109.244	108.494
9.125	109.619	108.994	108.244
9.000	109.369	108.744	107.994
8.875	109.119	108.494	107.744
8.750	108.869	108.244	107.494
8.625	108.619	107.994	107.244
8.500	108.369	107.744	106.994
8.375	108.119	107.494	106.744
8.250	107.869	107.244	106.494
8.125	107.536	106.911	106.161
8.000	107.202	106.577	105.827
7.875	106.868	106.243	105.493
7.750	106.514	105.889	105.139
7.625	106.141	105.516	104.766
7.500	105.747	105.122	104.372
7.375	105.333	104.708	103.958
7.250	104.899	104.274	103.524
7.125	104.445	103.820	103.070
7.000	103.970	103.345	102.595
6.875	103.475	102.850	102.100
6.750	102.962	102.337	101.587
6.625	102.431	101.806	101.056
6.500	101.881	101.315	100.565
6.375	101.314	100.818	100.068
6.250	100.730	100.308	99.558
6.125	100.130	99.783	99.033
6.000	99.514	99.243	98.493
5.875	98.881	98.690	97.940
5.750	98.235	98.110	97.360
5.625	97.576	97.451	96.701
5.500	96.903	96.778	96.028
5.375	96.217	96.092	95.342
5.250	95.517	95.392	94.642
5.125	94.804	94.679	93.929
5.000	94.078	93.953	93.203

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
LUAIIS	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
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

 Lock Expirations

 30 Days
 9/20/2025
 2 days

 7 days

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/21/2025 10:04

FIXED SECONDS

DEC	DENTIAL	INI	VECTOR
KES	DENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	113.250	13.375	112.250
12.500	113.000	13.250	112.125
12.375	112.750	13.125	112.000
12.250	112.500	13.000	111.875
12.125	112.250	12.875	111.750
12.000	112.000	12.750	111.625
11.875	111.750	12.625	111.375
11.750	111.500	12.500	111.125
11.625	111.250	12.375	110.875
11.500	111.000	12.250	110.625
11.375	110.750	12.125	110.375
11.250	110.500	12.000	110.125
11.125	110.250	11.875	109.875
11.000	110.000	11.750	109.625
10.875	109.750	11.625	109.375
10.750	109.500	11.500	109.125
10.625	109.250	11.375	108.875
10.500	109.000	11.250	108.625
10.375	108.750	11.125	108.375
10.250	108.500	11.000	108.125
10.125	108.125	10.875	107.875
10.000	107.750	10.750	107.625
9.875	107.375	10.625	107.375
9.750	107.000	10.500	107.125
9.625	106.625	10.375	106.875
9.500	106.250	10.250	106.625
9.375	105.875	10.125	106.250
9.250	105.500	10.000	105.875
9.125	105.125	9.875	105.500
9.000	104.750	9.750	105.125
8.875	104.375	9.625	104.750
8.750	104.000	9.500	104.375
8.625	103.500	9.375	104.000
8.500	103.000	9.250	103.500
8.375	102.500	9.125	103.000
8.250	102.000	9.000	102.500
8.125	101.500	8.875	102.000
8.000	100.750	8.750	101.250
7.875	100.000	8.625	100.500
7.750	99.250	8.500	99.750
7.625	98.500		•

				RES	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
爿	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ā	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ē	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 9/20/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/21/2025 10:04

FHA with DPA Seconds

30 Year Fixed							
Rate	15 Day	30 Day	45 Day				
7.875	100.758	100.700	100.325				
7.750	100.658	100.600	100.225				
7.625	99.867	99.809	99.434				
7.500	99.764	99.706	99.331				
7.375	99.651	99.593	99.218				
7.250	99.529	99.471	99.096				

Underwriting Fee \$1,095

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

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

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
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	9/5/2025	2 days	0.100
30 Days	9/20/2025	7 days	0.250
45 Days	10/5/2025	15 days	0.375
		20 days	0.625

Effective: 8/21/2025 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 Fo	ees		Admin W	aiver Fee	
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$1,395	> \$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$1,395	>\$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	> \$417K - \$600K	0.220
Non-appraisal	\$895	> \$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines,	IRRRLS)	> \$200K - \$225K	0.480	> \$900K	0.000





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

Appraisal Desk (816) 457-6349

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

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

0.500

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

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

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