

10/1/2025 10:07

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/16/2025	2 days	0.100
30 Days	10/31/2025	7 days	0.250
15 Days 30 Days 45 Days	11/15/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION A	AL 30/25Y	'R FIXED	CC	ONVENTION	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day												
5.750	99.814	99.755	99.646	5.250	99.825	99.734	99.634	5.000	99.781	99.765	99.648	5.125	99.662	99.646	99.530
5.875	100.451	100.392	100.283	5.375	100.339	100.248	100.148	5.125	100.060	100.044	99.927	5.250	100.109	100.092	99.976
6.000	100.993	100.934	100.825	5.500	100.121	100.025	99.933	5.250	100.464	100.448	100.331	5.375	100.541	100.525	100.408
6.125	101.489	101.430	101.371	5.625	100.634	100.537	100.445	5.375	101.002	100.986	100.869	5.500	100.785	100.768	100.652
6.250	101.369	101.310	101.251	5.750	101.114	101.017	100.925	5.500	101.252	101.236	101.119	5.625	100.999	100.983	100.866
6.375	101.830	101.771	101.712	5.875	101.569	101.473	101.381	5.625	101.464	101.448	101.331	5.750	101.081	101.065	100.948
6.500	102.295	102.236	102.177	6.000	101.217	101.166	101.000	5.750	101.433	101.417	101.300	5.875	101.487	101.471	101.354
6.625	102.719	102.661	102.601	6.125	101.566	101.508	101.371	5.875	101.944	101.927	101.811	6.000	101.683	101.667	101.550
6.750	102.576	102.526	102.474	6.250	101.989	101.886	101.793	6.000	102.149	102.132	102.016	6.125	101.882	101.866	101.749
6.875	103.029	102.979	102.927	6.375	102.365	102.262	102.170	6.125	102.389	102.372	102.256	6.250	102.291	102.275	102.158
0.0				<u> </u>											
	NV 30 YR				NV 20 YR				ONV 15 YR				NV 10 YR		
Rate	15-Day	30-Day	45-Day												
5.875	99.931	99.873	99.676	5.875	99.966	99.931	99.873	6.250	100.470	100.453	100.337	6.250	100.045	100.029	99.912
6.000	100.489	100.439	100.273	6.000	100.418	100.383	100.325	6.375	100.881	100.865	100.748	6.375 6.500	100.348	100.332	100.215
6.125	100.793	100.740	100.675	6.125	100.828	100.793	100.735	6.500	101.034	101.018	100.902		100.586	100.569	100.453
6.250	101.043	100.984	100.925	6.250	101.084	101.043	100.984	6.625	101.221	101.205	101.088	6.625	100.789	100.772	100.656
6.375	101.420	101.361	101.301 101.699	6.375	101.461	101.420 101.799	101.361 101.741	6.750	101.035	101.005 101.390	100.871	6.750 6.875	100.617	100.587	100.454 100.730
6.500 6.625	101.915 102.131	101.865 102.072	101.699	6.500 6.625	101.841 102.173	101.799	101.741	6.875 7.000	101.420 101.526	101.390	101.257	7.000	100.893 101.050	100.863 101.021	100.730
6.750	102.131	102.072	102.013	6.750	102.173	102.131	102.072	7.125	101.526	101.496	101.363 101.453	7.125	101.030	101.021	100.887
6.875	101.659	101.617	101.373	6.875	101.678	101.659	101.900	7.125	99.544	99.458	99.347	7.125	99.544	99.458	99.347
7.000	101.974	101.941	101.856	7.000	101.961	101.942	101.900	17.230	99.344	99.436	99.347	17.250	99.344	99.436	99.347
7.000	102.401	102.427	102.233	17.000	102.236	102.219	102.177	╂				-			
	SOER 5	5/6 ARMS			SOER 7	7/6 ARMS			SOFR 1	LO/6 ARM	ς		Misc Price	Adjustme	nts
	30110	707111113			30110	707111115	,		30110.	20/0/41111		No Impou	inds (Non-CA)	rajustine	0.250
													inds (CA Only)		0.150
													er, LTV <= 75		2.125
												1	er, LTV 75.01-8	80	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	: Program D	ata		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
						_						Condo, L1	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
												1			
	Lo	ss Payee	Clause	_	Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	ty Funding (Corp ISAOA A	TIMA		5.35	CCT	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	N, KS, KY, LA
			kwy, Suite 27		1	0am - 5:00p		1	Lock Desk: (1 '	1N, MO, NC, I		
	Kar	nsas City, M	O 64150		LOCK O	nline Unitl 8	:oobtii C21	lr.	side Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,W	i
			@ 2021	United Fidel	ity Funding Cor	n NIMI S #3/	381 Intended	for Mortgage	- Drofossionals	Only Not for	distribution to	consumers			



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15 Days	10/16/2025	2 days	0.100			
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1		30 days	0.625			

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						Con	form	ning	LLP <i>A</i>	۱S					
	Burok	acca Mon	ou Loons	LLDA	by Crodit			8		Cash-out Refinance Loans – LLPA by Credit Score/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	ge for all loans	
Orean Score	>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% 0.375%		1.000%	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% 1.125%							660 – 679	0.375%		2.750% 3.125%	4.000%	4.750% 5.125%
640 - 659 ≤ 639			1.500%							640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 1110110	, Louillo				Refinan			
Loan Feature	200/	. 000/	. 000/		TV Rang		. 050/	. 000/	. OE0/	Loan Feature	. 00/		LTV Rang		. ==0/
Adjustable-rate	>0%	>30%	>60% 0.000%	> 70%	>75%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo			0.000%							Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan		.TV Rang		e/LIV Ra	itio		All LLPA		malved for meReady	_	llowing lo	ans
Credit Score	-	Annli	cable for				r than 15	voars		Loans to first-tir				incomo <1	00% area
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are	
≥ = 780	0.000%		0.000%						0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	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%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
Additio	nal LLPA	s by Loa	n Attribut	te Applica	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	-1 V Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%						
mortgage Condo			0.125%					0.750%							
Investment															
property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
ARM Subordinate	1.230 /6	1120070													



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Effective	: 1	.0/1/2025 1	0:07						WW	/W.UFFEAG	LE.COM				
		(GOVI	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.250	99.536	99.461	99.335	5.250	100.738	100.722	100.605	5.375	99.776	99.713	99.551	FICO 740	- 779		0.000
5.375	99.953	99.878	99.752	5.375	100.071	100.055	99.938	5.500	99.767	99.704	99.542	FICO 680	- 739		0.125
5.500	100.480	100.404	100.279	5.500	100.611	100.595	100.478	5.625	99.757	99.694	99.532	FICO 660	- 679		0.250
5.625	101.008	100.933	100.807	5.625	101.144	101.128	101.011	5.750	100.370	100.307	100.145	FICO 640	- 659		0.500
5.750	101.347	101.309	101.222	5.750	101.668	101.652	101.535	5.875	100.359	100.296	100.134	FICO 620	- 639		1.500
5.875	101.333	101.295	101.207	5.875	101.289	101.273	101.156	6.000	100.347	100.284	100.122				
5.000	101.879	101.842	101.754	6.000	101.810	101.794	101.677	6.125	100.333	100.270	100.108	Non-Own	er		0.500
5.125	102.362	102.324	102.237	6.125	102.320	102.303	102.187	6.250	100.318	100.255	100.093	Loan Amo	unt \$50K < \$1	.00K	0.500
5.250	102.466	102.428	102.340	6.250	102.823	102.807	102.690					Loan < \$5	OK (exception	only)	1.500
5.375	102.384	102.376	102.319	6.375	102.166	102.137	102.003	<u> </u>					reamline Loan		0.250
													efinance Loans		0.125
	HA 30 YR I				HA 15 YR I				RAL HOUS				USDA - Pric	e Adjustme	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
5.250	101.853	101.815	101.728	6.250	98.592	98.556	98.509	6.000	101.592	101.548	101.398	FICO 740			0.000
6.375	101.691	101.684	101.626	6.375	98.784	98.748	98.701	6.125	102.138	102.094	101.944	FICO 700			0.125
6.500	102.184	102.177	102.119	6.500	98.966	98.930	98.883	6.250	102.617	102.573	102.423	FICO 680			0.250
5.625	102.440	102.433	102.375	6.625	99.155	99.119	99.072	6.375	101.854	101.826	101.693	FICO 660			0.375
5.750	102.205	102.177	102.097	6.750	99.384	99.354	99.221	6.500	102.433	102.405	102.272	FICO 640			0.875
5.875	101.918	101.873	101.828	6.875	99.429	99.394	99.347	6.625	102.944	102.916	102.783	FICO 620			1.500
7.000	102.298	102.252	102.207	7.000	99.543	99.507	99.460	6.750	103.436	103.408	103.275	CA Proper			0.150
7.125	102.726	102.680	102.635	7.125	99.648	99.613	99.565	6.875	102.639	102.612	102.478	1	OK (exception))	1.500
7.250	102.473	102.446	102.312	7.250	99.544	99.458	99.347	7.000	103.183	103.155	103.022	11	inance Loans		0.125
7.375	100.655	100.600	100.433	l				7.125	103.710	103.682	103.549	*Other St	. Adjustments	may apply	
				l		:	·		— .			Ш			
						GOV	/ERN	IME	$N \mid V$	Ά					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1,	/5		VA 30 YR	Fixed IRR	RL
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
5.000	101.810	101.794	101.677	5.500	100.480	100.404	100.279	5.750	100.370	100.307	100.145	5.500	100.480	100.404	100.279
6.125	102.320	102.303	102.187	5.625	101.008	100.933	100.807	5.875	100.359	100.296	100.134	5.625	101.008	100.933	100.807
6.250	102.823	102.807	102.690	5.750	101.347	101.309	101.222	6.000	100.347	100.284	100.122	5.750	101.347	101.309	101.222
5.375	102.166	102.137	102.003	5.875	101.333	101.295	101.207	6.125	100.333	100.270	100.108	5.875	101.333	101.295	101.207
6.500	102.672	102.642	102.508	6.000	101.879	101.842	101.754	6.250	100.318	100.255	100.093	6.000	101.879	101.842	101.754
5.625	103.169	103.139	103.006	6.125	102.362	102.324	102.237					6.125	102.362	102.324	102.237
6.750	103.659	103.629	103.496	6.250	102.466	102.428	102.340					6.250	102.466	102.428	102.340
				6.375	102.384	102.376	102.319					6.375	102.384	102.376	102.319
				6.500	102.837	102.829	102.772					6.500	102.837	102.829	102.772
				6.625	103.203	103.195	103.138	 				6.625	103.203	103.195	103.138
V	/A 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Bal		= 6	ADMALIE					LIB
Rate	15-Day	30-Day							VA 5/1	L ARM HE	}	\	/A 30 YR F	ixed IRRR	LHB
.750		JO Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	VA 5/1 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed IRRR 30-Day	45-Day
,,, 50	100.839	100.766	45-Day 100.644	Rate 6.250			45-Day 101.728	Rate 6.125							
	100.839 101.076	•	•	11	15-Day	30-Day		11	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875		100.766	100.644	6.250	15-Day 101.853	30-Day 101.815	101.728	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250	15-Day 101.853	30-Day 101.815	45-Day 101.728
5.875 5.000 5.125	101.076	100.766 101.004	100.644 100.881	6.250 6.375	15-Day 101.853 101.691	30-Day 101.815 101.684	101.728 101.626	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625	15-Day 101.853 101.691	30-Day 101.815 101.684	45-Day 101.728 101.626
5.875 5.000 5.125	101.076 101.418	100.766 101.004 101.346	100.644 100.881 101.223	6.250 6.375 6.500	15-Day 101.853 101.691 102.184	30-Day 101.815 101.684 102.177	101.728 101.626 102.119	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500	15-Day 101.853 101.691 102.184	30-Day 101.815 101.684 102.177	45-Day 101.728 101.626 102.119
5.875 5.000 5.125 5.250	101.076 101.418 101.741	100.766 101.004 101.346 101.668	100.644 100.881 101.223 101.546 101.126 101.049	6.250 6.375 6.500 6.625	15-Day 101.853 101.691 102.184 102.440	30-Day 101.815 101.684 102.177 102.433	101.728 101.626 102.119 102.375 102.097 101.828	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625	15-Day 101.853 101.691 102.184 102.440	30-Day 101.815 101.684 102.177 102.433	45-Day 101.728 101.626 102.119 102.375
5.875 5.000 5.125 5.250 5.375	101.076 101.418 101.741 101.474	100.766 101.004 101.346 101.668 101.300	100.644 100.881 101.223 101.546 101.126	6.250 6.375 6.500 6.625 6.750	15-Day 101.853 101.691 102.184 102.440 102.205	30-Day 101.815 101.684 102.177 102.433 102.177	101.728 101.626 102.119 102.375 102.097	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625 6.750	15-Day 101.853 101.691 102.184 102.440 102.205	30-Day 101.815 101.684 102.177 102.433 102.177	45-Day 101.728 101.626 102.119 102.375 102.097
5.875 5.000 5.125 5.250 5.375 5.500	101.076 101.418 101.741 101.474 101.397	100.766 101.004 101.346 101.668 101.300 101.223	100.644 100.881 101.223 101.546 101.126 101.049	6.250 6.375 6.500 6.625 6.750 6.875	15-Day 101.853 101.691 102.184 102.440 102.205 101.918	30-Day 101.815 101.684 102.177 102.433 102.177 101.873	101.728 101.626 102.119 102.375 102.097 101.828	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625 6.750 6.875	15-Day 101.853 101.691 102.184 102.440 102.205 101.918	30-Day 101.815 101.684 102.177 102.433 102.177 101.873	45-Day 101.728 101.626 102.119 102.375 102.097 101.828
5.875 5.000 5.125 5.250 5.375 5.500 5.625	101.076 101.418 101.741 101.474 101.397 101.853	100.766 101.004 101.346 101.668 101.300 101.223 101.679	100.644 100.881 101.223 101.546 101.126 101.049 101.505	6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252	101.728 101.626 102.119 102.375 102.097 101.828 102.207	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207
5.875 5.000 5.125 5.250 5.375 5.500 5.625	101.076 101.418 101.741 101.474 101.397 101.853 102.032	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635
5.875 5.000 5.125 5.250 5.375 5.500 5.625	101.076 101.418 101.741 101.474 101.397 101.853 102.032	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312
5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125	15-Day 100.333	30-Day 100.270	45-Day 100.108	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312
5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312	6.125	15-Day 100.333	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221 VA Price A	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125	15-Day 100.333	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 6.250 6.375 6.500 6.625 6.750	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221 VA Price A	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	15-Day 101.853 101.691 102.184 102.240 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.175 101.873 102.252 102.680 102.446 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125	15-Day 100.333	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221 VA Price & 0.000 0.125 0.250	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	15-Day 101.853 101.691 102.184 102.2440 102.205 101.918 102.298 102.726 102.473 100.655 ts	30-Day 101.815 101.684 102.177 102.433 102.175 101.873 102.252 102.680 102.446 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125	15-Day 100.333	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750 FICO>=740 FICO 680 -	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.1049 101.505 101.685 99.221 VA Price A 0.000 0.125 0.250 2.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	15-Day 101.853 101.691 102.184 102.2440 102.205 101.918 102.298 102.726 102.473 100.655 ts	30-Day 101.815 101.684 102.177 102.433 102.175 101.873 102.252 102.680 102.446 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125	15-Day 100.333	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 5.250 6.375 6.500 6.625 5.750 FICO>=740 FICO 680 -	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221 VA Price A 0.000 0.125 0.250 2.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	15-Day 101.853 101.691 102.184 102.240 101.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.175 101.873 102.252 102.680 102.446 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125	15-Day 100.333 100.318	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.295 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750 FICO>=740 FICO 680 -	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859 99.354	100.644 100.881 101.223 101.546 101.126 101.09 101.505 101.685 99.221 VA Price A 0.000 0.125 0.250 2.000 3.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	15-Day 101.853 101.691 102.184 102.2440 102.205 101.918 102.298 102.726 102.473 100.655 ts	30-Day 101.815 101.684 102.177 102.437 102.252 102.680 102.446 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125 6.250	15-Day 100.333 100.318	30-Day 100.270 100.255	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.295 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433
5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	101.076 101.418 101.741 101.474 101.397 101.853 102.032 99.384	100.766 101.004 101.346 101.668 101.300 101.223 101.679 101.859 99.354	100.644 100.881 101.223 101.546 101.126 101.049 101.505 101.685 99.221 VA Price A 0.000 0.125 0.250 2.000 3.000	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	15-Day 101.853 101.691 102.184 102.240 102.205 101.918 102.298 102.726 102.473 100.655 ts	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433	6.125 6.250	15-Day 100.333 100.318	30-Day 100.270 100.255 SEI sact Us uffmortgag 816) 457-6	45-Day 100.108 100.093	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	15-Day 101.853 101.691 102.184 102.440 102.205 101.918 102.298 102.726 102.473 100.655	30-Day 101.815 101.684 102.177 102.433 102.177 101.873 102.252 102.680 102.446 100.600	45-Day 101.728 101.626 102.119 102.375 102.097 101.828 102.207 102.635 102.312 100.433



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

 Lock Expirations
 Lock Extensions

 0 Days
 10/31/2025
 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***

	TOTABILIA COM			
Effective:	10/1/2025 10:0	7		
			NON-QM:	1
Res	idential 30 Yr Fixed		DSCR	
11.500	110.637	11.500	112.375	
11.375	110.387	11.375	112.125	
11.250	110.137	11.250	111.875	
11.125	109.887	11.125	111.625	
11.000	109.637	11.000	111.375	
10.875	109.387	10.875	111.125	
10.750	109.137	10.750	110.875	
10.625	108.887	10.625	110.625	
10.500	108.637	10.500	110.375	
10.375	108.387	10.375	110.125	
10.250	108.137	10.250	109.875	
10.125	107.887	10.125	109.625	
10.000	107.637	10.000	109.375	
9.875	107.387	9.875	109.125	
9.750	107.137	9.750	108.875	
9.625	106.887	9.625	108.625	
9.500	106.637	9.500	108.375	
9.375	106.387	9.375	108.125	
9.250	106.137	9.250	107.875	
9.125	105.887	9.125	107.625	
9.000	105.637	9.000	107.375	
8.875	105.387	8.875	107.125	
8.750	105.137	8.750	106.875	
8.625	104.887	8.625	106.625	
8.500	104.637	8.500	106.375	
8.375	104.387	8.375	106.125	
8.250	104.137	8.250	105.875	
8.125	103.887	8.125	105.594	
8.000	103.637	8.000	105.281	
7.875	103.355	7.875	104.969	
7.750	103.074	7.750	104.656	
7.625	102.762	7.625	104.344	
7.500	102.449	7.500	103.969	
7.375	102.074	7.375	103.594	
7.250	101.699	7.250	103.156	
7.125	101.324	7.125	102.719	
7.000	100.949	7.000	102.219	
6.875	100.512	6.875	101.719	
6.750	100.074	6.750	101.156	
6.625	99.637	6.625	100.594	
6.500	99.199	6.500	99.969	
6.375	98.699	6.375	99.344	
6.250	98.199	6.250	98.656	
6.125	97.637	6.125	97.969	
6.000	97.074	6.000	97.281	
E 07E	96 119	E 07E	06 521	

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

5.875

5.750

5.625

5.500

96.531

95.781

95.031

94.281

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

96.449

95.824

95.137

94.449

5.875

5.750 5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	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	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
	Self Employed Borrowers	
Qualifying Income		
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc

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
 10/31/2025
 2 days
 0.100

 7 days
 0.250
 0.250

 15 days
 0.375
 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed			
Rate	30 Day			Rate	30 Day		
6.375%	97.900			6.375%	99.250		
6.500%	99.000			6.500%	100.200		
6.625%	99.700			6.625%	100.700		
6.750%	100.300			6.750%	101.200		
6.875%	100.800			6.875%	101.675		
6.990%	101.230			6.990%	102.125		
7.125%	101.630			7.125%	102.625		
7.250%	102.005			7.250%	103.050		
7.375%	102.405			7.375%	103.500		
7.500%	102.730			7.500%	103.902		
7.625%	102.980			7.625%	104.277		
7.750%	103.230			7.750%	104.652		
7.875%	103.480			7.875%	105.027		
7.990%	103.730			7.990%	105.387		
8.125%	103.980			8.125%	105.737		
8.250%	104.230			8.250%	106.077		
8.375%	104.480			8.375%	106.377		
8.500%	104.730			8.500%	106.677		
8.625%	104.980			8.625%	106.959		
8.750%	105.230			8.750%	107.240		
8.875%	105.480			8.875%	107.521		
8.990%	105.730			8.990%	107.787		
9.125%	105.980			9.125%	108.052		
Ma	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500	
	Max Price (2 Yr PPP)	101.000		Max Price (2	Yr PPP)	101.000	
	Max Price (1 Yr PPP)	100.000	ı	Max Price (1	100.500		
Max Price (No Prepay) 99.50			M	ax Price (No	Prepay)	99.500	

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

			lan Adhard					
			ice Adjustm					
		Keside	ntial NQN Full Doo		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	-2.875	-3.750	-5.250	N/A	N/A
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375 -0.125	-0.625 -0.375	-1.250	N/A	N/A	N/A
2nd Home 2-4 Unit	0.000	0.000	-0.125		-0.500	-0.750	N/A	N/A
Z-4 Unit Condo	-0.250 -0.125	-0.250 -0.125	-0.250	-0.500 -0.250	-0.500 -0.250	-0.500 -0.250	N/A -0.500	N/A -0.500
NW Condo	-0.123	-0.123	-0.123	-0.250	-0.250	-0.230	-0.300 N/A	N/A
Investor	-0.750	-0.750	-0.750	-0.750	-0.730	-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	-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	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	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 Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Max Cash Out Io Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cove payoff of further claily; Standadiee structual Prepayor Non Own payoff of further claily; Standadiee structual Prepayor Non Own payoff of down the further structual Prepayor de Loans: (cet Rents further structual Prepayor Standadies of the further structual Prepayor see structual Prepayor see SAOA ATIMA	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 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 ceipt. erty. 6 stepdown fee structure; Ol another structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	10/31/2025	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 Balance	Agency Jumbo	Agency Balance			
Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV
10.000	111.667	111.042	110.292			>= 780
9.875	111.417	110.792	110.042			760 - 779
9.750	111.167	110.542	109.792			740 - 759
9.625	110.917	110.292	109.542	Purchase		720 - 739
9.500	110.667	110.042	109.292	Lua	115	700 - 719
9.375	110.417	109.792	109.042			680 - 699
9.250	110.167	109.542	108.792			660 - 679
9.125	109.917	109.292	108.542			>= 780
9.000	109.667	109.042	108.292			760 - 779
8.875	109.417	108.792	108.042	North de	and Out	740 - 759
8.750	109.167	108.542	107.792	Limited C		720 - 739
8.625	108.917	108.292	107.542	Reilli	ance	700 - 719
8.500	108.667	108.042	107.292			680 - 699
8.375	108.417	107.792	107.042			660 - 679
8.250	108.167	107.542	106.792			>= 780
8.125	107.873	107.248	106.498			760 - 779
8.000	107.579	106.954	106.204			740 - 759
7.875	107.286	106.661	105.911	Cash-Out F	Refinance	720 - 739
7.750	106.974	106.349	105.599			700 - 719
7.625	106.644	106.019	105.269			680 - 699
7.500	106.296	105.671	104.921			660 - 679
7.375	105.929	105.304	104.554	-	-	
7.250	105.543	104.918	104.168			Credit Score / CLTV
7.125	105.135	104.510	103.760			Investor
7.000	104.707	104.082	103.332			Second Home
6.875	104.258	103.633	102.883	Loan Typ	e LLPAS	DTI Ratio > 40%
6.750	103.789	103.164	102.414	Purchase Money		
6.625	103.299	102.674	101.924	Loans & Limited Agency	Jumbo	High Balance Fixed - Rat
6.500	102.788	102.163	101.413	Cash-Out Refinance	ces*	
6.375	102.257	101.644	100.894			2 - 4 Unit Property
6.250	101.708	101.163	100.413	Property	LLPAs	Condo / Coop
6.125	101.141	100.667	99.917			Manufactured Homes
6.000	100.556	100.156	99.406			Investor
5.875	99.954	99.628	98.878			Second Home
5.750	99.336	99.087	98.337	Loan Typ	e LLPAs	DTI Ratio > 40%
5.625	98.702	98.533	97.783			
5.500	98.053	97.928	97.178	Cash-Out Refinance Agency	Jumbo	High Balance Fixed - Rat
5.375	97.388	97.263	96.513	Balan		
5.250	96.708	96.583	95.833			2 - 4 Unit Property
5.125	96.013	95.888	95.138	Property	LLPAs	Condo / Coop
5,000	95.304	95.179	94.429			Manufactured Homes

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimanee	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money									
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	LOGII TYPE LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	Balances*								
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
		·							

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

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



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

Lock Expirations
30 Days 10/31/2025

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

Effective: 10/1/2025 10:07

FIXED SECONDS

DEC	IDENTIAL	INVESTOR			
	_				
Rate	30 Day	Rate	30 Day		
12.500	111.375	13.375	111.250		
12.375	111.250	13.250	111.125		
12.250	111.125	13.125	111.000		
12.125	111.000	13.000	110.875		
12.000	110.875	12.875	110.750		
11.875	110.750	12.750	110.625		
11.750	110.625	12.625	110.500		
11.625	110.500	12.500	110.375		
11.500	110.375	12.375	110.250		
11.375	110.250	12.250	110.125		
11.250	110.125	12.125	110.000		
11.125	110.000	12.000	109.875		
11.000	109.875	11.875	109.750		
10.875	109.625	11.750	109.625		
10.750	109.375	11.625	109.500		
10.625	109.125	11.500	109.375		
10.500	108.875	11.375	109.125		
10.375	108.625	11.250	108.875		
10.250	108.375	11.125	108.625		
10.125	108.125	11.000	108.375		
10.000	107.875	10.875	108.125		
9.875	107.625	10.750	107.875		
9.750	107.250	10.625	107.625		
9.625	106.875	10.500	107.375		
9.500	106.500	10.375	107.125		
9.375	106.125	10.250	106.875		
9.250	105.750	10.125	106.500		
9.125	105.375	10.000	106.125		
9.000	105.000	9.875	105.750		
8.875	104.625	9.750	105.375		
8.750	104.250	9.625	105.000		
8.625	103.750	9.500	104.625		
8.500	103.250	9.375	104.250		
8.375	102.750	9.250	103.750		
8.250	102.250	9.125	103.250		
8.125	101.750	9.000	102.750		
8.000	101.125	8.875	102.250		
7.875	100.500	8.750	101.625		
7.750	99.750	8.625	101.000		
7.625	99.000	8.500	100.250		
7.500	98.250				

				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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
٠,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
ĕ	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
正	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)
112 0	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
Ä	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
E	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	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)		
8	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
F	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)
Ĭ	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
П	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)			
ROP	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
Ы	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
ĺ	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 2	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
富	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
~	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

 30 Days
 10/31/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/1/2025 10:07

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.750	99.432	99.343	98.968			
7.625	98.672	98.584	98.209			
7.500	98.570	98.481	98.106			
7.375	98.456	98.368	97.993			
7.250	98.334	98.246	97.871			
7.125	98.008	97.928	97.553			

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	
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	10/16/2025	2 days	0.100
30 Days	10/31/2025	7 days	0.250
45 Days	11/15/2025	15 days	0.375
		30 days	0.625

Effective: 10/1/2025 10:07 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)

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