



**United Fidelity Funding**  
**1300 NW Briarcliff Prky, Ste 275**  
**Kansas City MO, 64150**  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	15 days 0.375 30 days 0.625

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## CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				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
5.750	100.052	100.011	99.927	5.250	99.713	99.613	99.537	5.000	99.689	99.675	99.562	5.125	99.532	99.518	99.405
5.875	100.636	100.594	100.497	5.375	100.238	100.138	100.062	5.125	100.054	100.040	99.927	5.250	99.947	99.934	99.820
6.000	101.198	101.156	101.059	5.500	99.938	99.837	99.768	5.250	100.355	100.305	100.278	5.375	100.373	100.359	100.246
6.125	101.680	101.638	101.591	5.625	100.462	100.361	100.292	5.375	100.841	100.828	100.714	5.500	100.609	100.596	100.482
6.250	101.496	101.454	101.407	5.750	100.956	100.855	100.786	5.500	101.118	101.104	100.991	5.625	100.854	100.841	100.727
6.375	101.996	101.954	101.907	5.875	101.412	101.311	101.242	5.625	101.442	101.428	101.315	5.750	101.119	101.105	100.992
6.500	102.480	102.438	102.391	6.000	101.439	101.411	101.243	5.750	101.475	101.462	101.394	5.875	101.517	101.504	101.390
6.625	102.852	102.811	102.763	6.125	101.794	101.766	101.598	5.875	101.985	101.972	101.859	6.000	101.718	101.705	101.591
6.750	102.720	102.692	102.656	6.250	101.937	101.836	101.767	6.000	102.229	102.215	102.102	6.125	101.939	101.926	101.812
6.875	103.157	103.130	103.094	6.375	102.314	102.213	102.144	6.125	102.514	102.501	102.387	6.250	102.236	102.223	102.110
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	100.214	100.173	99.984	5.875	100.256	100.214	100.173	6.250	100.418	100.405	100.291	6.250	99.991	99.977	99.864
6.000	100.776	100.748	100.580	6.000	100.747	100.706	100.664	6.375	100.829	100.816	100.703	6.375	100.293	100.280	100.166
6.125	101.125	101.084	101.037	6.125	101.167	101.125	101.084	6.500	100.975	100.961	100.848	6.500	100.505	100.492	100.379
6.250	101.294	101.252	101.205	6.250	101.335	101.294	101.252	6.625	101.142	101.129	101.016	6.625	100.682	100.669	100.555
6.375	101.674	101.633	101.585	6.375	101.716	101.674	101.633	6.750	101.259	101.232	101.106	6.750	100.833	100.806	100.679
6.500	102.092	102.065	101.962	6.500	102.092	102.050	102.009	6.875	101.645	101.618	101.492	6.875	101.111	101.084	100.957
6.625	102.400	102.359	102.311	6.625	102.442	102.400	102.359	7.000	101.749	101.722	101.595	7.000	101.266	101.239	101.112
6.750	101.849	101.828	101.800	6.750	101.868	101.849	101.828	7.125	101.828	101.801	101.675	7.125	101.386	101.359	101.232
6.875	102.160	102.139	102.111	6.875	102.179	102.160	102.139	7.250	99.130	99.032	98.938	7.250	99.130	99.032	98.938
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)			
												0.250			
												No Impounds (CA Only)			
												0.150			
												Non-Owner, LTV <= 75			
												2.125			
												Non-Owner, LTV 75.01-80			
												3.375			
												Non-Owner, LTV > 80			
												4.125			
												2-4 Unit			
												1.000			
												Condo, LTV > 75			
												0.750			
												FICO < 660			
												0.500			
												Loan Amt \$50K < \$100K			
												0.500			
												Loan < \$50K (exception only)			
												1.500			

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until 8:00pm CST	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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15 Days	11/21/2025	2 days	0.100
30 Days	12/6/2025	7 days	0.250
45 Days	12/21/2025	15 days	0.375
		30 days	0.625

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## Conforming LLPAs

### Purchase Money Loans – LLPA by Credit Score/LTV Ratio

### Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range				
	Applicable for all loans with terms greater than 15 years										Applicable for all loans				
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>0%	>30%	>60%	>70%	>75%		
≥ 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%

### Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

### Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range				
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	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%

### Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

### All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%						
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	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%						

### Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%	



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## GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=780	0.000
5.250	99.867	99.825	99.733	5.250	100.577	100.564	100.450	5.375	99.636	99.573	99.411	FICO 740 - 779	0.000
5.375	100.223	100.181	100.089	5.375	100.113	100.100	99.986	5.500	99.627	99.564	99.402	FICO 680 - 739	0.125
5.500	100.704	100.662	100.570	5.500	100.654	100.640	100.527	5.625	99.617	99.554	99.392	FICO 660 - 679	0.250
5.625	101.221	101.179	101.087	5.625	101.186	101.173	101.059	5.750	100.204	100.141	99.979	FICO 640 - 659	0.500
5.750	101.368	101.328	101.188	5.750	101.710	101.697	101.584	5.875	100.193	100.130	99.968	FICO 620 - 639	1.500
5.875	101.354	101.304	101.204	5.875	101.238	101.225	101.111	6.000	100.181	100.118	99.956	Non-Owner	0.500
6.000	101.897	101.847	101.747	6.000	101.758	101.745	101.632	6.125	100.167	100.104	99.942	Loan Amount \$50K < \$100K	0.500
6.125	102.372	102.322	102.222	6.125	102.268	102.254	102.141	6.250	102.771	102.758	102.644	Loan < \$50K (exception only)	1.500
6.250	102.510	102.460	102.359	6.375	102.392	102.365	102.238	6.375	102.392	102.365	102.238	All FHA Streamline Loans	0.250
6.375	102.406	102.397	102.339									All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=780	0.000
6.250	101.897	101.847	101.747	6.250	98.496	98.483	98.369	6.000	101.669	101.629	101.489	FICO 740 - 779	0.000
6.375	101.713	101.705	101.646	6.375	98.435	98.409	98.362	6.125	102.215	102.175	102.035	FICO 700 - 739	0.125
6.500	102.135	102.127	102.068	6.500	98.639	98.613	98.566	6.250	102.694	102.654	102.514	FICO 680 - 699	0.250
6.625	102.519	102.511	102.452	6.625	99.119	99.092	99.965	6.375	101.877	101.850	101.723	FICO 660 - 679	0.375
6.750	102.289	102.263	102.136	6.750	99.609	99.582	99.455	6.500	102.455	102.429	102.302	FICO 640 - 659	0.875
6.875	102.033	101.949	101.865	6.875	99.022	98.989	98.955	6.625	102.966	102.939	102.812	FICO 620 - 639	1.500
7.000	102.507	102.423	102.340	7.000	99.144	99.110	99.077	6.750	103.458	103.431	103.305	CA Property	0.150
7.125	102.950	102.866	102.783	7.125	99.279	99.245	99.212	6.875	102.917	102.837	102.656	Loan < \$50K (exception)	1.500
7.250	102.750	102.670	102.490	7.250	99.130	99.032	98.938	7.000	103.461	103.380	103.200	All RD Refinance Loans	0.125
7.375	99.839	99.786	99.632					7.125	103.987	103.907	103.727	*Other St. Adjustments may apply	

## GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL		
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
6.000	101.758	101.745	101.632	5.500	100.704	100.662	100.570	5.750	100.204	100.141	99.979	5.500	100.704	100.662
6.125	102.268	102.254	102.141	5.625	101.221	101.179	101.087	5.875	100.193	100.130	99.968	5.625	101.221	101.179
6.250	102.771	102.758	102.644	5.750	101.368	101.328	101.188	6.000	100.181	100.118	99.956	5.750	101.271	101.221
6.375	102.392	102.365	102.238	5.875	101.354	101.304	101.204	6.125	100.167	100.104	99.942	5.875	101.354	101.304
6.500	102.897	102.870	102.743	6.000	101.897	101.847	101.747	6.250	99.854	99.791	99.629	6.000	101.897	101.847
6.625	103.394	103.367	103.240	6.125	102.372	102.322	102.222	6.250	102.510	102.460	102.359	6.125	102.372	102.322
6.750	103.884	103.857	103.730	6.250	102.406	102.397	102.339	6.375	102.406	102.397	102.339	6.250	102.510	102.460
				6.500	102.788	102.779	102.721	6.625	103.282	103.273	103.215	6.375	102.406	102.397
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day
5.750	100.740	100.659	100.529	6.250	101.897	101.847	101.747	6.125	100.167	100.104	99.942	6.250	101.897	101.847
5.875	100.992	100.911	100.781	6.375	101.713	101.705	101.646	6.250	99.854	99.791	99.629	6.375	101.713	101.705
6.000	101.348	101.267	101.137	6.500	102.135	102.127	102.068					6.500	102.135	102.127
6.125	101.680	101.599	101.469	6.625	102.519	102.511	102.452	6.750	102.289	102.263	102.136	6.625	102.519	102.511
6.250	101.916	101.908	101.900	6.750	102.033	101.949	101.865	6.875	102.033	101.949	101.865	6.875	102.033	101.949
6.375	101.858	101.850	101.842	7.000	102.507	102.423	102.340	7.125	102.950	102.866	102.783	7.000	102.507	102.423
6.500	102.328	102.320	102.311	7.125	102.950	102.866	102.783	7.250	102.750	102.670	102.490	7.125	102.950	102.866
6.625	102.522	102.513	102.505	7.250	102.750	102.670	102.490	7.375	99.839	99.786	99.632	7.250	102.750	102.670

### VA Price Adjustments

FICO>740	0.000	VA Loans	0.250
FICO 680 - 739	0.125	Non-Owner	0.500
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500
FICO 640 - 659	2.000	Loan < \$50K (exception only)	1.500
FICO 620 - 639	3.000		



### Loss Payee Clause

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

### Contact Us

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

### Approved States

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Non-QM UW Fee  
\$1,499

**United Fidelity Funding**  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
30 Days	12/6/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 11/6/2025 11:02

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

## NON-QM: A PLUS (Tighter credit box, best pricing)

Residential 30 Yr Fixed		DSCR	
11.500	110.947	11.500	112.665
11.375	110.697	11.375	112.415
11.250	110.447	11.250	112.165
11.125	110.197	11.125	111.915
11.000	109.947	11.000	111.665
10.875	109.697	10.875	111.415
10.750	109.447	10.750	111.165
10.625	109.197	10.625	110.915
10.500	108.947	10.500	110.665
10.375	108.697	10.375	110.415
10.250	108.447	10.250	110.165
10.125	108.197	10.125	109.915
10.000	107.947	10.000	109.665
9.875	107.697	9.875	109.415
9.750	107.447	9.750	109.165
9.625	107.197	9.625	108.915
9.500	106.947	9.500	108.665
9.375	106.697	9.375	108.415
9.250	106.447	9.250	108.165
9.125	106.197	9.125	107.915
9.000	105.947	9.000	107.665
8.875	105.697	8.875	107.415
8.750	105.447	8.750	107.165
8.625	105.197	8.625	106.915
8.500	104.947	8.500	106.665
8.375	104.697	8.375	106.415
8.250	104.447	8.250	106.165
8.125	104.197	8.125	105.884
8.000	103.947	8.000	105.571
7.875	103.665	7.875	105.259
7.750	103.384	7.750	104.946
7.625	103.072	7.625	104.634
7.500	102.759	7.500	104.259
7.375	102.384	7.375	103.884
7.250	102.009	7.250	103.446
7.125	101.634	7.125	103.009
7.000	101.259	7.000	102.509
6.875	100.822	6.875	102.009
6.750	100.384	6.750	101.446
6.625	99.947	6.625	100.884
6.500	99.509	6.500	100.259
6.375	99.009	6.375	99.634
6.250	98.509	6.250	98.946
6.125	97.946	6.125	98.258
6.000	97.384	6.000	97.571
5.875	96.759	5.875	96.821
5.750	96.134	5.750	96.071
5.625	95.446	5.625	95.321
5.500	94.759	5.500	94.571

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

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

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250
Full Doc	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	0.500	0.250	0.000	-0.250	-3.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
	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									
Alt Doc	>= 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	-
	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									
Loan Size	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LLPAs	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
	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	-
	40 Year Maturity	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	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	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	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 LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.125	0.000	0.000			

Qualifying Income	Salaried/Wage Earners		Grid
	Income Summary		
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
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			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
<b>Investor Only</b>			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
DSCR		Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Minimum Loan Size \$150,000		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	
Loan Size		>=52.0mm, <\$2.5mm								
		>=2.5mm, <\$3.0mm								
DSCR		No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375		
		DSCR .75 - .99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000		
		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/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125	
Loan Type		Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
LLPAs		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875		
		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625		
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	
		40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375		
Property		Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750		
LLPAs		Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875		
		Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750		
		Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750		
		Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	
		Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	

#### Loss Payee Clause

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

#### Contact Us

Email: [locks@uffmortgage.com](mailto:locks@uffmortgage.com)  
Lock Desk: (816) 457-6440  
Inside Sales: (816) 457-6300

#### Approved States

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

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Non-QM UW Fee  
\$1,499

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1300 NW Briardcliff Pkwy, Ste 275  
Kansas City, MO 64150  
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Lock Expirations	Lock Extensions
30 Days	12/6/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

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

## NON-QM

Residential 30YR Fixed		Investor 30YR Fixed		Price Adjustments								
Rate	30 Day	Rate	30 Day	Residential NQM -- LLPAs								
				Full Doc								
6.375%	98.275	6.375%	99.200	FICOxLTV	55	60	65	70	75	80	85	90
6.500%	99.225	6.500%	100.100	780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
6.625%	99.925	6.625%	100.600	760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
6.750%	100.525	6.750%	101.100	740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
6.875%	100.975	6.875%	101.575	720	0.500	0.375	0.375	0.250	0.000	-0.750	-2.750	N/A
6.990%	101.425	6.990%	102.025	700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.000	N/A
7.125%	101.800	7.125%	102.525	680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250	N/A
7.250%	102.200	7.250%	102.975	660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
7.375%	102.575	7.375%	103.450									
7.500%	102.900	7.500%	103.875									
7.625%	103.150	7.625%	104.250									
7.750%	103.425	7.750%	104.625									
7.875%	103.675	7.875%	105.000									
7.990%	103.925	7.990%	105.375									
8.125%	104.175	8.125%	105.750									
8.250%	104.425	8.250%	106.090									
8.375%	104.675	8.375%	106.390									
8.500%	104.925	8.500%	106.690									
8.625%	105.175	8.625%	106.971									
8.750%	105.425	8.750%	107.253									
8.875%	105.675	8.875%	107.534									
8.990%	105.925	8.990%	107.799									
9.125%	106.175	9.125%	108.065									
<b>Max Price (Owner Occ / 3Yr+ PPP)</b>	<b>101.500</b>	<b>Max Price (3Yr PPP)</b>	<b>101.500</b>									
<b>Max Price (2 Yr PPP)</b>	<b>101.000</b>	<b>Max Price (2Yr PPP)</b>	<b>101.000</b>									
<b>Max Price (1 Yr PPP)</b>	<b>100.000</b>	<b>Max Price (1Yr PPP)</b>	<b>100.500</b>									
<b>Max Price (No Prepay)</b>	<b>99.500</b>	<b>Max Price (No Prepay)</b>	<b>99.500</b>									

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
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out   FICO ≥ 720	0.000	0.000	-0.125	-0.250	-0.500	-0.750	N/A
Cash-Out   FICO < 720	-0.250	-0.375	-0.375	-0.500	-0.875	-1.250	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	-0.500
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	-0.125	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.000	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875
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	-0.750	-0.875	-1.000	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Investor NQM -- LLPAs							
DSCR ≥ 1.00x / 3 Yr Prepay							
FICOxLTV	50	55	60	65	70	75	80
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.750
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.125
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.500
720	0.625	0.500	0.375	0.250	-0.500	-0.875	-2.125
700	0.250	0.125	0.000	-0.250	-0.500	-1.000	-1.625
680	0.000	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV			660		-0.500	-0.750	-1.000	-1.250	-2.125	-3.750	N/A														
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O		FN		-2.000	-2.250	-2.750	-3.500	N/A	N/A	N/A														
\$1,500,000	50%	6 Months	740	90.00%	80.00%		Overlays		Limit		RESIDENTIAL PROGRAM LIMITATIONS				Interest Only / 2-4 Units		80% LTV												
			680	85.00%	75.00%		2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)		80% LTV (Purch & R/T) 75% LTV (Cash-Out)		Overlays				No Ratio / Asset Depletion		80% LTV												
			660	80.00%	70.00%		Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
\$2,500,000	50%	9 Months	720	80.00%	75.00%		12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
			700	80.00%	70.00%		Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
			680	75.00%	65.00%		12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
\$3,000,000	50%	12 Months	720	75.00%	70.00%		Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
\$3,500,000	50%	12 Months	700	70.00%	N/A		12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
INVESTOR PROGRAM ELIGIBILITY				Max LTV			Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
\$1,500,000		6 Months	0.75	740	80.00%	80.00%	75.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
				700	80.00%	80.00%	75.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
				680	75.00%	75.00%	70.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
\$2,000,000		6 Months	0.75	700	75.00%	75.00%	70.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
				680	70.00%	70.00%	65.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
				660	75.00%	75.00%	60.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
\$2,500,000		6 Months	1.00	700	70.00%	70.00%	65.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
				680	65.00%	65.00%	60.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
				660	70.00%	70.00%	65.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
Declining Markets				<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%												Interest Only / 2-4 Units		80% LTV											
Residential Highlights				Primary, Secondary Homes and NOO												Residual Income		\$2,500.00											
Occupancy				Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties												Interest Only / 2-4 Units		80% LTV											
Property Types				SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines												Residual Income		\$2,500.00											
Loan Programs				Fully Amortized - 30 Year Fixed												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Qual Payment - I/O				Qualify over the fully amortized period - 360 Months												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Max Cash Out				Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
No Ratio				Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
DC - Debt Consolidation				Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan guidelines for further clarity.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Prepayment Penalty				Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Investment Highlights				Non Owner Occupied Homes												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Occupancy				Investment Properties Only												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Property Types				SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Loan Program				Fully Amortized - 30 Year Fixed												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Interest Only - 30 Year Fixed 10 Yr I/O				Investment Only Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
DSCR Calculation				Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Gross Rents Defined				Unleased / Vacant Homes												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Unleased / Vacant Homes				Gross rents determined from Average Market Rents on Appraisal.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions				Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Unleased Properties (2+ Units): Max 1 vacant unit on refinances				Unleased Properties (2+ Units): Max 1 vacant unit on refinances												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Eligible Payoffs				Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepayments on ANY rental property.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
First Time Investors				Defined as borrowers without a 12 month rental property history over the most recent 12 months.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Max Cash Out				\$500,000. Refer to delayed financing guidelines for other restrictions.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Prepayment Penalty				Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Loss Payee Clause				Contact Us												Approved States		80% LTV											
United Fidelity Funding Corp ISAOA ATIMA				Email: locks@uffmortgage.com												AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, KY, LA, ME, MI, MO, MN, MS, NC, NV, NM, NJ, OH, OK, OR, PA, SC, TN, WI, WA		80% LTV											
1300 NW Briarcliff Pkwy, Suite 275				Lock Desk: (816) 457-6440												Inside Sales: (816) 457-6300		80% LTV											
Kansas City, MO 64150				Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.												Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.		80% LTV											



Non-QM UW Fee  
\$1,395

**United Fidelity Funding**  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.ufwholesale.com](http://www.ufwholesale.com)

Lock Expirations	Lock Extensions
30 Days	12/6/2025 2 days
	7 days 0.100
	15 days 0.250
	30 days 0.375
	30 days 0.625

Effective: 11/6/2025 11:02

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
10.000	112.050	111.425 110.675
9.875	111.800	111.175 110.425
9.750	111.550	110.925 110.175
9.625	111.300	110.675 109.925
9.500	111.050	110.425 109.675
9.375	110.800	110.175 109.425
9.250	110.550	109.925 109.175
9.125	110.300	109.675 108.925
9.000	110.050	109.425 108.675
8.875	109.800	109.175 108.425
8.750	109.550	108.925 108.175
8.625	109.300	108.675 107.925
8.500	109.050	108.425 107.675
8.375	108.800	108.175 107.425
8.250	108.550	107.925 107.175
8.125	108.246	107.621 106.871
8.000	107.943	107.318 106.568
7.875	107.639	107.014 106.264
7.750	107.317	106.692 105.942
7.625	106.978	106.353 105.603
7.500	106.621	105.996 105.246
7.375	106.246	105.621 104.871
7.250	105.851	105.226 104.476
7.125	105.437	104.812 104.062
7.000	105.003	104.378 103.628
6.875	104.549	103.924 103.174
6.750	104.076	103.451 102.701
6.625	103.584	102.959 102.209
6.500	103.073	102.448 101.698
6.375	102.543	101.918 101.168
6.250	101.996	101.415 100.665
6.125	101.432	100.921 100.171
6.000	100.850	100.413 99.663
5.875	100.251	99.889 99.139
5.750	99.637	99.351 98.601
5.625	99.007	98.800 98.050
5.500	98.361	98.235 97.485
5.375	97.700	97.575 96.825
5.250	97.025	96.900 96.150
5.125	96.335	96.210 95.460
5.000	95.632	95.507 94.757

	Credit Score / CLTV	80.01-85.00 85.01-90.00					
		<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
Purchase Money Loans	<b>&gt;= 780</b>	0.000	0.000	0.000	0.000	-0.375	-0.375 -0.250
	<b>760 - 779</b>	0.000	0.000	0.000	-0.250	-0.625	-0.625 -0.500
	<b>740 - 759</b>	0.000	0.000	-0.125	-0.375	-0.875	-1.000 -0.750
	<b>720 - 739</b>	0.000	0.000	-0.250	-0.750	-1.250	-1.250 -1.000
	<b>700 - 719</b>	0.000	0.000	-0.375	-0.875	-1.375	-1.500 -1.250
	<b>680 - 699</b>	0.000	0.000	-0.625	-1.125	-1.750	-1.875 -1.500
	<b>660 - 679</b>	0.000	0.000	-0.750	-1.375	-1.875	-2.125 -1.750
	<b>640 - 659</b>	0.000	0.000	-1.125	-1.500	-2.250	-2.500 -2.250
	<b>&gt;= 780</b>	0.000	0.000	0.000	-0.125	-0.500	-0.625 -0.500
	<b>760 - 779</b>	0.000	0.000	-0.125	-0.375	-0.875	-1.000 -0.750
Limited Cash-Out Refinance	<b>740 - 759</b>	0.000	0.000	-0.250	-0.750	-1.125	-1.375 -1.125
	<b>720 - 739</b>	0.000	0.000	-0.500	-1.000	-1.625	-1.750 -1.500
	<b>700 - 719</b>	0.000	0.000	-0.625	-1.250	-1.875	-2.125 -1.750
	<b>680 - 699</b>	0.000	0.000	-0.875	-1.625	-2.250	-2.500 -2.125
	<b>660 - 679</b>	0.000	-0.125	-1.125	-1.875	-2.500	-3.000 -2.375
	<b>640 - 659</b>	0.000	-0.250	-1.375	-2.125	-2.875	-3.375
	<b>&gt;= 780</b>	-0.375	-0.375	-0.625	-0.875	-1.375	
	<b>760 - 779</b>	-0.375	-0.375	-0.875	-1.250	-1.875	
	<b>740 - 759</b>	-0.375	-0.375	-1.000	-1.625	-2.375	
	<b>720 - 739</b>	-0.375	-0.500	-1.375	-2.000	-2.750	
Cash-Out Refinance	<b>700 - 719</b>	-0.375	-0.500	-1.625	-2.625	-3.250	
	<b>680 - 699</b>	-0.375	-0.625	-2.000	-2.875	-3.750	
	<b>660 - 679</b>	-0.375	-0.875	-2.750	-4.000	-4.750	
	<b>640 - 659</b>	-0.375	-1.375	-3.125	-4.625	-5.125	
	<b>Credit Score / CLTV</b>						
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125 -4.125
	<b>Second Home</b>	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125 -4.125
	<b>DTI Ratio &gt; 40%</b>	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money Loans & Limited Cash-Out Refinance	<b>High Balance Fixed - Rate</b>	0.000	0.000	0.000	0.000	0.000	0.000
	<b>2 - 4 Unit Property</b>	0.000	0.000	-0.375	-0.375	-0.625	-0.625
	<b>Condo / Coop</b>	0.000	0.000	-0.125	-0.125	-0.750	-0.750
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375	
	<b>Second Home</b>	-1.125	-1.125	-1.625	-2.125	-3.375	
	<b>DTI Ratio &gt; 40%</b>	0.000	0.000	0.000	0.000	0.000	
	<b>Agency Jumbo Balances*</b>	0.000	0.000	0.000	0.000	0.000	
	<b>Property LLPAs</b>	0.000	0.000	-0.375	-0.375	-0.625	
	<b>Loan Type LLPAs</b>	0.000	0.000	-0.125	-0.125	-0.750	
	<b>High Balance Fixed - Rate</b>	0.000	0.000	0.000	0.000	0.000	
Cash-Out Refinance	<b>2 - 4 Unit Property</b>	0.000	0.000	-0.375	-0.375	-0.625	
	<b>Condo / Coop</b>	0.000	0.000	-0.125	-0.125	-0.750	
	<b>Investor</b>	-1.125	-1.125	-1.625	-2.125	-3.375	
	<b>Second Home</b>	-1.125	-1.125	-1.625	-2.125	-3.375	
	<b>DTI Ratio &gt; 40%</b>	0.000	0.000	0.000	0.000	0.000	
	<b>Agency Jumbo Balances*</b>	0.000	0.000	0.000	0.000	0.000	
	<b>Property LLPAs</b>	0.000	0.000	-0.375	-0.375	-0.625	
	<b>High Balance Fixed - Rate</b>	0.000	0.000	0.000	0.000	0.000	
	<b>2 - 4 Unit Property</b>	0.000	0.000	-0.375	-0.375	-0.625	
	<b>Condo / Coop</b>	0.000	0.000	-0.125	-0.125	-0.750	

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

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

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

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Effective: 11/6/2025 11:02

**United Fidelity Funding**  
 1300 NW Briarcliff Prky, Ste 275  
 Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
30 Days	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

## FIXED SECONDS

RESIDENTIAL		INVESTOR		RESIDENTIAL PRICE ADJUSTERS												
Rate	30 Day	Rate	30 Day	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			
12.375	111.875	13.375	111.875	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)			
12.250	111.750	13.250	111.750	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)			
12.125	111.625	13.125	111.625	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)			
12.000	111.500	13.000	111.500	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)			
11.875	111.375	12.875	111.375	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)			
11.750	111.250	12.750	111.250	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)			
11.625	111.125	12.625	111.125	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)				
11.500	111.000	12.500	111.000	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)					
11.375	110.875	12.375	110.875	12.250	110.750	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)		
11.250	110.750	12.125	110.625	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)			
11.125	110.625	12.000	110.500	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)			
11.000	110.500	11.875	110.375	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)			
10.875	110.375	11.750	110.250	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)			
10.750	110.250	11.625	110.125	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)				
10.625	110.000	11.500	110.000	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)					
10.500	109.750	11.375	109.500	660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(9.000)						
10.375	109.500	11.250	109.250	12.250	109.750	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)		
10.250	109.250	11.125	109.000	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)			
10.125	109.000	11.000	109.250	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)			
10.000	108.750	10.875	109.000	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)			
9.875	108.500	10.750	108.750	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)			
9.750	108.125	10.625	108.500	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)				
9.625	107.750	10.500	108.250	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)					
9.500	107.375	10.375	107.000	660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(9.000)						
9.375	107.000	10.250	106.625	10.250	107.750	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
9.250	106.625	10.125	106.250	10.125	107.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
9.125	106.250	10.000	107.125	10.875	106.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.000	105.875	8.875	105.500	9.750	106.375	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
8.875	105.500	8.750	105.125	9.625	106.000	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
8.750	105.125	8.625	104.750	9.500	105.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.625	104.750	8.500	104.250	9.375	105.250	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
8.500	104.250	8.375	103.750	9.250	104.750	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
8.375	103.750	8.250	103.250	9.125	104.250	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8.250	103.250	8.125	102.750	9.000	103.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.125	102.750	8.000	102.125	8.875	103.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.000	102.125	7.875	101.500	8.750	102.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
7.875	101.500	7.750	100.875	8.625	102.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
7.750	100.875	7.500	99.375	8.500	101.375	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
7.625	100.125	7.375	98.625	8.375	100.875	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(0.750)			
7.500	99.375	8.250	98.250	8.250	100.875	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.375	98.250	8.125	97.000	8.125	100.875	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
8.000	97.000	7.875	95.875	8.000	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.875	95.875	7.750	94.750	7.875	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.750	94.750	7.625	93.750	7.750	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.625	93.750	7.500	92.750	7.625	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.500	92.750	7.375	91.750	7.500	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.375	91.750	7.250	90.750	7.375	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.250	90.750	7.125	89.750	7.250	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.125	89.750	7.000	88.750	7.125	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
7.000	88.750	6.875	87.750	7.000	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.875	87.750	6.750	86.750	6.875	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.750	86.750	6.625	85.750	6.750	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.625	85.750	6.500	84.750	6.625	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.500	84.750	6.375	83.750	6.500	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.375	83.750	6.250	82.750	6.375	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.250	82.750	6.125	81.750	6.250	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.125	81.750	6.000	80.750	6.125	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				
6.000	80.750	5.875	79.750	6.000	97.000	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)				



		LOAN AMT	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Stand Alone Second \$1,395		050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Piggyback Second \$995		075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
		100,001+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DTI	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	43.01-45		(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	
PROPERTY	45.01-50		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	
	Condo-Warrant		(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
2-Unit		(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
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)		
		No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
No Prepay		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1yr Prepay_Standard		0.250	0.250	0.250	0.250	0.250	0.250	0.250		
2yr Prepay_Standard		0.500	0.500	0.500	0.500	0.500	0.500	0.500		
3yr Prepay_Standard		1.250	1.250	1.250	1.250	1.250	1.250	1.250		
4yr Prepay_Standard		1.625	1.625	1.625	1.625	1.625	1.625	1.625		
5yr Prepay_Standard		1.875	1.875	1.875	1.875	1.875	1.875	1.875		
1yr Prepay_3Pct		0.250	0.250	0.250	0.250	0.250	0.250	0.250		
2yr Prepay_3Pct		0.500	0.500	0.500	0.500	0.500	0.500	0.500		
3yr Prepay_3Pct		1.250	1.250	1.250	1.250	1.250	1.250	1.250		
4yr Prepay_3Pct		1.625	1.625	1.625	1.625	1.625	1.625	1.625		
5yr Prepay_3Pct		1.875	1.875	1.875	1.875	1.875	1.875	1.875		
1yr Prepay_5Pct		0.250	0.250	0.250	0.250	0.250	0.250	0.250		
2yr Prepay_5Pct		0.500	0.500	0.500	0.500	0.500	0.500	0.500		
3yr Prepay_5Pct		1.500	1.500	1.500	1.500	1.500	1.500	1.500		
4yr Prepay_5Pct		1.875	1.875	1.875	1.875	1.875	1.875	1.875		
5yr Prepay_5Pct		2.125	2.125	2.125	2.125	2.125	2.125	2.125		
1yr Prepay_1		0.250	0.250	0.250	0.250	0.250	0.250	0.250		
2yr Prepay_21		0.500	0.500	0.500	0.500	0.500	0.500	0.500		
3yr Prepay_321		1.000	1.000	1.000	1.000	1.000	1.000	1.000		
4yr Prepay_4321		1.625	1.625	1.625	1.625	1.625	1.625	1.625		
5yr Prepay_54321		1.875	1.875	1.875	1.875	1.875	1.875	1.875		
Loss Payee Clause	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Contact Us				Approved States						
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				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				



Effective: 11/6/2025 11:02

**United Fidelity Funding**  
 1300 NW Briarcliff Pkwy  
 Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
30 Days	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

## FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

<b>Underwriting Fee</b> \$1,095
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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 <\$70,000		-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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**United Fidelity Funding**  
**1300 NW Briarcliff Pkwy, Ste 275**  
**Kansas City MO, 64150**  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations	Lock Extensions
15 Days	11/21/2025 2 days 0.100
30 Days	12/6/2025 7 days 0.250
45 Days	12/21/2025 15 days 0.375 30 days 0.625

Effective: 11/6/2025 11:02

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## Administration and Appraisal Fees

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



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
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

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until 8:00pm CST	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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