



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

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

Effective: 10/16/2025 10:13

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	100.264	100.176	100.078	5.250	100.271	100.174	100.101	5.000	100.138	100.018	99.898	5.125	100.295	100.175	100.055
5.875	100.846	100.766	100.661	5.375	100.783	100.686	100.613	5.125	100.415	100.295	100.175	5.250	100.583	100.463	100.343
6.000	101.391	101.293	101.188	5.500	101.383	101.263	101.143	5.250	100.703	100.583	100.463	5.375	100.854	100.734	100.614
6.125	101.895	101.788	101.733	5.625	101.890	101.770	101.650	5.375	101.082	101.066	100.952	5.500	101.104	100.984	100.864
6.250	101.639	101.519	101.402	5.750	101.330	101.210	101.090	5.500	101.332	101.316	101.202	5.625	101.369	101.249	101.129
6.375	102.142	102.022	101.902	5.875	101.818	101.698	101.578	5.625	101.539	101.522	101.409	5.750	101.577	101.457	101.337
6.500	102.606	102.486	102.417	6.000	102.270	102.150	102.030	5.750	101.697	101.577	101.458	5.875	101.823	101.703	101.583
6.625	102.988	102.868	102.808	6.125	102.700	102.580	102.460	5.875	102.099	102.083	101.969	6.000	102.074	101.954	101.834
6.750	102.699	102.597	102.549	6.250	102.110	101.990	101.903	6.000	102.307	102.290	102.177	6.125	102.307	102.187	102.067
6.875	103.088	103.057	103.009	6.375	102.537	102.417	102.297	6.125	102.547	102.530	102.417	6.250	102.233	102.216	102.103
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	100.745	100.625	100.505	5.875	100.331	100.289	100.244	6.250	100.439	100.398	100.285	6.250	99.988	99.971	99.858
6.000	101.161	101.041	100.921	6.000	100.781	100.739	100.694	6.375	100.827	100.810	100.696	6.375	100.291	100.274	100.160
6.125	101.557	101.437	101.317	6.125	101.190	101.148	101.103	6.500	100.979	100.962	100.848	6.500	100.527	100.510	100.397
6.250	101.639	101.519	101.399	6.250	101.273	101.231	101.185	6.625	101.128	101.111	100.997	6.625	100.693	100.676	100.563
6.375	102.028	101.908	101.788	6.375	101.653	101.611	101.566	6.750	101.128	101.112	100.986	6.750	100.702	100.686	100.559
6.500	102.344	102.224	102.104	6.500	102.037	101.996	101.950	6.875	101.513	101.496	101.370	6.875	100.979	100.962	100.836
6.625	102.628	102.508	102.388	6.625	102.376	102.334	102.289	7.000	101.618	101.602	101.475	7.000	101.136	101.119	100.993
6.750	101.742	101.719	101.677	6.750	101.759	101.742	101.719	7.125	101.709	101.692	101.566	7.125	101.269	101.252	101.126
6.875	102.031	102.007	101.966	6.875	102.047	102.031	102.007	7.250	98.995	98.897	98.779	7.250	98.995	98.897	98.779
7.000	102.420	102.400	102.273	7.000	102.335	102.318	102.295								
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 Unitl 8:00pm CST				Email: locks@uffmortgage.com 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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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		
5.250	100.305	100.185	100.065	5.250	100.812	100.795	100.682	5.375	100.002	99.939	99.777	FICO >=780	0.000
5.375	100.524	100.404	100.284	5.375	100.524	100.404	100.284	5.500	99.992	99.929	99.767	FICO 740 - 779	0.000
5.500	101.162	101.042	100.922	5.500	101.162	101.042	100.922	5.625	99.981	99.918	99.756	FICO 680 - 739	0.125
5.625	101.705	101.585	101.465	5.625	101.705	101.585	101.465	5.750	100.585	100.522	100.360	FICO 660 - 679	0.250
5.750	102.013	101.893	101.773	5.750	102.013	101.893	101.773	5.875	100.573	100.510	100.348	FICO 640 - 659	0.500
5.875	102.126	102.006	101.886	5.875	102.126	102.006	101.886	6.000	100.559	100.496	100.334	FICO 620 - 639	1.500
6.000	102.729	102.609	102.489	6.000	102.729	102.609	102.489	6.125	100.545	100.482	100.320	Non-Owner	0.500
6.125	103.264	103.144	103.024	6.125	103.264	103.144	103.024	6.250	100.533	100.470	100.308	Loan Amount \$50K < \$100K	0.500
6.250	103.432	103.312	103.192	6.250	103.432	103.312	103.192					Loan < \$50K (exception only)	1.500
6.375	103.469	103.349	103.229	6.375	102.263	102.247	102.121					All FHA Streamline Loans	0.250
												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		
6.250	102.842	102.722	102.602	6.250	98.476	98.460	98.346	6.000	102.729	102.609	102.489	FICO >=780	0.000
6.375	102.401	102.281	102.161	6.375	98.091	98.057	98.015	6.125	103.264	103.144	103.024	FICO 740 - 779	0.000
6.500	102.968	102.848	102.728	6.500	98.489	98.472	98.346	6.250	103.432	103.312	103.192	FICO 700 - 739	0.125
6.625	103.518	103.398	103.278	6.625	98.983	98.966	98.840	6.375	103.469	103.349	103.229	FICO 680 - 699	0.250
6.750	102.358	102.238	102.118	6.750	99.469	99.453	99.327	6.500	104.036	103.916	103.796	FICO 660 - 679	0.375
6.875	102.020	101.947	101.875	6.875	98.734	98.692	98.642	6.625	104.586	104.466	104.346	FICO 640 - 659	0.875
7.000	102.379	102.306	102.234	7.000	98.848	98.807	98.757	6.750	104.719	104.599	104.479	FICO 620 - 639	1.500
7.125	102.796	102.723	102.651	7.125	98.956	98.914	98.864	6.875	104.314	104.194	104.074	CA Property	0.150
7.250	102.684	102.617	102.545	7.250	98.995	98.897	98.779	7.000	104.848	104.728	104.608	Loan < \$50K (exception)	1.500
7.375	99.981	99.908	99.836					7.125	105.366	105.246	105.126	All RD Refinance Loans	0.125
												*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	45-Day
6.000	102.729	102.609	102.489	5.500	101.162	101.042	100.922	5.750	100.585	100.522	100.360	5.500	101.162	101.042	100.922
6.125	103.264	103.144	103.024	5.625	101.705	101.585	101.465	5.875	100.573	100.510	100.348	5.625	101.705	101.585	101.465
6.250	103.432	103.312	103.192	5.750	102.013	101.893	101.773	6.000	100.559	100.496	100.334	5.750	102.013	101.893	101.773
6.375	102.263	102.247	102.121	5.875	102.126	102.006	101.886	6.125	100.545	100.482	100.320	5.875	102.126	102.006	101.886
6.500	102.764	102.747	102.621	6.000	102.729	102.609	102.489	6.250	100.533	100.470	100.308	6.000	102.729	102.609	102.489
6.625	103.258	103.241	103.115	6.125	103.264	103.144	103.024					6.125	103.264	103.144	103.024
6.750	103.744	103.728	103.602	6.250	103.432	103.312	103.192					6.250	103.432	103.312	103.192
				6.375	103.469	103.349	103.229					6.375	103.469	103.349	103.229
				6.500	104.036	103.916	103.796					6.500	104.036	103.916	103.796
				6.625	104.586	104.466	104.346					6.625	104.586	104.466	104.346
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	45-Day
5.750	100.363	100.234	100.056	6.250	102.842	102.722	102.602	6.125	100.545	100.482	100.320	6.250	102.842	102.722	102.602
5.875	100.593	100.464	100.286	6.375	102.401	102.281	102.161	6.250	100.533	100.470	100.308	6.375	102.401	102.281	102.161
6.000	100.929	100.800	100.622	6.500	102.968	102.848	102.728					6.500	102.968	102.848	102.728
6.125	101.243	101.115	100.936	6.625	103.518	103.398	103.278					6.625	103.518	103.398	103.278
6.250	101.137	100.895	100.653	6.750	102.358	102.285	102.213					6.750	102.358	102.285	102.213
6.375	101.057	100.815	100.573	6.875	102.020	101.947	101.875					6.875	102.020	101.947	101.875
6.500	101.502	101.260	101.018	7.000	102.379	102.306	102.234					7.000	102.379	102.306	102.234
6.625	101.674	101.432	101.190	7.125	102.796	102.723	102.651					7.125	102.796	102.723	102.651
6.750	99.469	99.453	99.327	7.250	102.684	102.617	102.545					7.250	102.684	102.617	102.545
				7.375	99.981	99.908	99.836					7.375	99.981	99.908	99.836

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		



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Non-QM UW Fee
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

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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	111.087	11.500	112.675
11.375	110.837	11.375	112.425
11.250	110.587	11.250	112.175
11.125	110.337	11.125	111.925
11.000	110.087	11.000	111.675
10.875	109.837	10.875	111.425
10.750	109.587	10.750	111.175
10.625	109.337	10.625	110.925
10.500	109.087	10.500	110.675
10.375	108.837	10.375	110.425
10.250	108.587	10.250	110.175
10.125	108.337	10.125	109.925
10.000	108.087	10.000	109.675
9.875	107.837	9.875	109.425
9.750	107.587	9.750	109.175
9.625	107.337	9.625	108.925
9.500	107.087	9.500	108.675
9.375	106.837	9.375	108.425
9.250	106.587	9.250	108.175
9.125	106.337	9.125	107.925
9.000	106.087	9.000	107.675
8.875	105.837	8.875	107.425
8.750	105.587	8.750	107.175
8.625	105.337	8.625	106.925
8.500	105.087	8.500	106.675
8.375	104.837	8.375	106.425
8.250	104.587	8.250	106.175
8.125	104.337	8.125	105.894
8.000	104.087	8.000	105.581
7.875	103.805	7.875	105.269
7.750	103.524	7.750	104.956
7.625	103.212	7.625	104.644
7.500	102.899	7.500	104.269
7.375	102.524	7.375	103.894
7.250	102.149	7.250	103.456
7.125	101.774	7.125	103.019
7.000	101.399	7.000	102.519
6.875	100.962	6.875	102.019
6.750	100.524	6.750	101.456
6.625	100.087	6.625	100.894
6.500	99.649	6.500	100.269
6.375	99.149	6.375	99.644
6.250	98.649	6.250	98.956
6.125	98.086	6.125	98.268
6.000	97.524	6.000	97.581
5.875	96.899	5.875	96.831
5.750	96.274	5.750	96.081
5.625	95.586	5.625	95.331
5.500	94.899	5.500	94.581

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	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	>= 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	-
	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
Alt Doc	>= 780	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									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Loan Size	>= \$2.0mm, <= \$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	> \$2.5mm, <= \$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	> \$3.0mm, <= \$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$3.5mm, <= \$4.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$4.0mm, <= \$4.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$4.5mm, <= \$5.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$5.0mm, <= \$5.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$5.5mm, <= \$6.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$6.0mm, <= \$6.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	> \$6.5mm, <= \$7.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LPAs	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	-0.125	-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 LPAs	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
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	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
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	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		
Full Doc LPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	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
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	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		
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	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
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LPAs	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		
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	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
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	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		
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	

Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
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	Income Summary	Grid
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

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 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
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	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
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-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 LLPAs	Purchase	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
	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 LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	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	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*	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 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: 10/16/2025 10:13

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	
30 Days	11/15/2025	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	
Rate	30 Day		Rate	30 Day
6.375%	98.225		6.375%	99.200
6.500%	99.175		6.500%	100.100
6.625%	99.875		6.625%	100.600
6.750%	100.475		6.750%	101.100
6.875%	100.925		6.875%	101.575
6.990%	101.375		6.990%	102.025
7.125%	101.750		7.125%	102.525
7.250%	102.150		7.250%	102.975
7.375%	102.525		7.375%	103.450
7.500%	102.850		7.500%	103.875
7.625%	103.100		7.625%	104.250
7.750%	103.375		7.750%	104.625
7.875%	103.625		7.875%	105.000
7.990%	103.875		7.990%	105.375
8.125%	104.125		8.125%	105.750
8.250%	104.375		8.250%	106.090
8.375%	104.625		8.375%	106.390
8.500%	104.875		8.500%	106.690
8.625%	105.125		8.625%	106.971
8.750%	105.375		8.750%	107.253
8.875%	105.625		8.875%	107.534
8.990%	105.875		8.990%	107.799
9.125%	106.125		9.125%	108.065
Max Price (Owner Occ / 3Yr+ PPP)		101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)		101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)		100.000	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)		99.500	Max Price (No Prepay)	99.500

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

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.375	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
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
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	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	-0.500	-0.750
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	-0.875	
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	

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV		
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	
\$1,500,000	50%	6 Months	740	90.00%	80.00%	
			680	85.00%	75.00%	
			660	80.00%	70.00%	
\$2,500,000	50%	9 Months	720	80.00%	75.00%	
			700	80.00%	70.00%	
			680	75.00%	65.00%	
\$3,000,000	50%	12 Months	720	75.00%	70.00%	
			700	70.00%	70.00%	
\$3,500,000	50%	12 Months	700	70.00%	N/A	
INVESTOR PROGRAM ELIGIBILITY			Max LTV			
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O
\$1,500,000	6 Months	0.75	740	80.00%	80.00%	75.00%
			700	80.00%	80.00%	75.00%
			680	75.00%	75.00%	70.00%
			660	75.00%	75.00%	60.00%
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%
			680	70.00%	70.00%	65.00%
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%
			680	65.00%	65.00%	60.00%
Declining Markets <<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%						
Residential Highlights Primary, Secondary Homes and NOO						
Occupancy	Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties					
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines					
Loan Programs	Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O					
Qual Payment - I/O	Qualify over the fully amortized period - 360 Months					
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					
No Ratio	Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.					
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. See guidelines for further clarity.					
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.					
Investment Highlights Non Owner Occupied Homes						
Occupancy	Investment Properties Only					
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines					
Loan Program	Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O					
DSCR Calculation	Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA					
Gross Rents Defined	Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.					
Unleased / Vacant Homes	Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances					
Eligible Payoffs	Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.					
First Time Investors	Defined as borrowers without a 12 month rental property history over the most recent 12 months.					
Max Cash Out	\$500,000. Refer to delayed financing guidelines for other restrictions.					
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.					
Loss Payee Clause					Contact Us	
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	
					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
\$1,395

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

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

Effective: 10/16/2025 10:13

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
10.000	112.310	111.685	110.935
9.875	112.060	111.435	110.685
9.750	111.810	111.185	110.435
9.625	111.560	110.935	110.185
9.500	111.310	110.685	109.935
9.375	111.060	110.435	109.685
9.250	110.810	110.185	109.435
9.125	110.560	109.935	109.185
9.000	110.310	109.685	108.935
8.875	110.060	109.435	108.685
8.750	109.810	109.185	108.435
8.625	109.560	108.935	108.185
8.500	109.310	108.685	107.935
8.375	109.060	108.435	107.685
8.250	108.810	108.185	107.435
8.125	108.509	107.884	107.134
8.000	108.208	107.583	106.833
7.875	107.906	107.281	106.531
7.750	107.587	106.962	106.212
7.625	107.250	106.625	105.875
7.500	106.896	106.271	105.521
7.375	106.523	105.898	105.148
7.250	106.130	105.505	104.755
7.125	105.717	105.092	104.342
7.000	105.284	104.659	103.909
6.875	104.830	104.205	103.455
6.750	104.357	103.732	102.982
6.625	103.863	103.238	102.488
6.500	103.351	102.726	101.976
6.375	102.818	102.193	101.443
6.250	102.268	101.654	100.904
6.125	101.702	101.158	100.408
6.000	101.118	100.647	99.897
5.875	100.516	100.121	99.371
5.750	99.900	99.581	98.831
5.625	99.268	99.028	98.278
5.500	98.621	98.462	97.712
5.375	97.958	97.833	97.083
5.250	97.281	97.156	96.406
5.125	96.589	96.464	95.714
5.000	95.883	95.758	95.008

	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
Purchase Money Loans	>= 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
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	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
Limited Cash-Out Refinance	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
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Cash-Out Refinance	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		
	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
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
Cash-Out Refinance	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		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	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 Subordinate Financing	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
	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	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 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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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
FULL DOC	≥ 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)		
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	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)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
	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)		
	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)						
TERM	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		
	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		
LOAN AMOUNT	050,000-075k	(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)		
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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		
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)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
PROPERTY	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)			
	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)		

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 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

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

Effective: 10/16/2025 10:13

Lock Expirations		Lock Extensions	
30 Days	11/15/2025	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

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 <\$70,000	-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: 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

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

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

Effective: 10/16/2025 10:13

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

Administration and Appraisal Fees

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



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
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 Unitl 8:00pm CST	Email: locks@uffmortgage.com 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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