

6/20/2025 9:43

Effective:

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

	Lock Expirations	Lock Extensions				
15 Days	7/5/2025	2 days	0.100			
30 Days	7/20/2025	7 days	0.250			
45 Days	8/4/2025	15 days	0.375			
		30 days	0.625			

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

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CON	<b>IVENTION</b>	AL 30/25\	'R FIXED	CC	NVENTION	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	R FIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.204	99.170	99.128	6.000	99.704	99.604	99.533	5.750	100.409	100.350	100.319	5.875	100.226	100.197	100.066
6.250	99.517	99.476	99.426	6.125	100.189	100.089	100.018	5.875	100.765	100.706	100.675	6.000	100.483	100.454	100.324
6.375	100.076	100.034	99.985	6.250	100.642	100.541	100.471	6.000	101.045	100.978	100.940	6.125	100.772	100.742	100.612
6.500	100.626	100.585	100.535	6.375	101.061	100.961	100.891	6.125	101.373	101.307	101.269	6.250	101.093	101.064	100.933
6.625	101.113	101.071	101.021	6.500	100.873	100.765	100.687	6.250	101.724	101.657	101.619	6.375	101.508	101.478	101.348
6.750	101.377	101.346	101.253	6.625	101.293	101.185	101.107	6.375	102.016	101.949	101.911	6.500	101.754	101.725	101.594
6.875	101.868	101.815	101.744	6.750	101.684	101.579	101.505	6.500	102.180	102.150	102.020	6.625	102.026	101.996	101.866
7.000	102.344	102.549	102.355	6.875	102.084	101.991	101.926	6.625	102.455	102.426	102.296	6.750	102.135	102.119	101.989
7.125	102.722	102.828	102.633	7.000	102.945	102.751	102.601	6.750	102.647	102.588	102.557	6.875	102.541	102.525	102.395
7.250	103.162	103.206	103.012	7.125	103.363	103.169	103.019	6.875	102.979	102.963	102.833	7.000	102.741	102.725	102.595
CC	NV 30 YR	FIXED HIG	SH BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CC	DNV 15 YR	FIXED HI	GH BAL	CC	NV 10 YR	FIXED HIG	H 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
6.500	100.117	100.064	99.993	6.500	100.164	100.117	100.064	6.250	99.232	99.203	99.073	6.250	98.829	98.800	98.670
6.625	100.558	100.504	100.433	6.625	100.605	100.558	100.504	6.375	99.668	99.639	99.509	6.375	99.162	99.133	99.003
6.750	101.021	100.957	100.886	6.750	101.084	101.021	100.957	6.500	99.862	99.832	99.702	6.500	99.456	99.427	99.297
6.875	101.452	101.387	101.316	6.875	101.514	101.452	101.387	6.625	100.069	100.039	99.909	6.625	99.729	99.700	99.569
7.000	101.887	101.822	101.751	7.000	101.949	101.887	101.822	6.750	99.965	99.950	99.819	6.750	99.561	99.545	99.415
7.125	102.245	102.181	102.110	7.125	102.308	102.245	102.181	6.875	100.394	100.379	100.248	6.875	99.887	99.872	99.741
7.250	102.592	102.528	102.457	7.250	102.655	102.592	102.528	7.000	100.548	100.533	100.402	7.000	100.135	100.119	99.989
7.375	102.731	102.666	102.595	7.375	102.794	102.731	102.666	7.125	100.689	100.674	100.544	7.125	100.356	100.340	100.210
7.500	102.963	102.898	102.827	7.500	103.026	102.963	102.898	7.250	98.565	98.448	98.331	7.250	98.565	98.448	98.331
7.625	103.153	103.088	103.017	7.625	103.216	103.153	103.088					4			
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	SUFR	5/6 ARMS			SUFK .	7/6 ARMS	)		SOFK.	10/6 ARM	3	No. 1	Misc Price ands (Non-CA)	Adjustme	_
													inds (NOII-CA)		0.250
													er, LTV <= 75		2.125
													er, LTV 75.01-8	20	3.375
													er, LTV > 80		4.125
	No Current	Program D	ata		No Current	: Program D	ata		No Curren	it Program D	iata	2-4 Unit	ici, Li v > 00		1.000
	No current	Trogramo	utu		No current	. i i ografii D	ata		No curren	it i rogram b	utu	Condo, LT	TV > 75		0.750
												FICO < 66			0.500
												1	\$50K < \$100K		0.500
													OK (exception of		1.500
												Louis vyo	он (слосрион	,,	1.300
	ما	ss Payee	Clause		Lo	ck Desk I	lours -		Con	tact Us			Approv	ed States	
	United Fideli			TIMA	LC	ck Desk I	Tours	Fm			ge com	AB A7 C			I KC NA 1V
			.orp ISAOA A kwy, Suite 27			0am - 5:00		Email: locks@uffmortgage.com AR, AZ, CA, CO, FL, GA, HI, IA, Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH							
		nsas City, M		J	Lock O	nline Unitl 8	:00pm CST	l	iside Sales:	,		'VIE, IVII, IV		, VA, WA,W	
	Kalisas City, IVIO 64130						l		(010) 437		1	,,	, , , ,		



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		30 days	0.625		

Effective:										FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM					
						Con	form	ning	LLPA	S					
	Purch	ase Mon	ey Loans	- LLPA	by Credit			<u> </u>			Refinance			Credit Sco	ore/LTV
					.TV Rang							Ratio	LTV Rang	10	
Credit Score		Appli	cable for				r than 15	vears		Credit Score				or all loans	•
Orcan ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orcuit Ocorc	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719 680 – 699			0.375%							700 – 719 680 – 699	0.375% 0.375%		1.625% 2.000%	2.625% 2.875%	3.250% 3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659		1.375%		4.625%	5.125%
≤ 639			1.500%							≤ 639			3.375%	4.875%	5.125%
Add	itional LL	PAs by L	.oan Attri	bute App	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L	oan Attri. Refinanc		licable to C	Cash-out
				L	.TV Rang	e				I and Foot and			LTV Rang	ie	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>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%		0.125%	0.125%	0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%							Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
g	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		AIIII PA	s will be v	vaived fo	or the fo	lowing lo	ans
	Limited	Cash-ou	t Refinan				e/LTV Ra	tio		All LLPA			_	llowing lo	ans
Credit Score	Limited			L	.TV Rang	е					Ho	meReady	<sup>®</sup> loans		
		Applic	cable for	L all loans	TV Rang with tern	e ns greate	r than 15	years	>95%	Loans to first-tir	Homebu	meReady yers with	<sup>®</sup> loans qualifying	income ≤10	00% area
	>0% 0.000%	Applio		L all loans >70%	.TV Rang with tern >75%	e ns greate >80%	r than 15	years >90%	<b>&gt;95%</b> 0.375%	Loans to first-tir	Homebu	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score	>0% 0.000%	Applic >30% 0.000%	cable for	L all loans >70% 0.125%	TV Rang with term >75% 0.500%	ens greate >80% 0.625%	>85% 0.500%	years >90% 0.375%	0.375%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 – 779	>0% 0.000% 0.000%	Applic >30% 0.000% 0.000%	>60% 0.000% 0.125%	L all loans >70% 0.125% 0.375%	.TV Rang with tern >75% 0.500% 0.875%	ens greate >80% 0.625% 1.000%	>85% 0.500% 0.750%	years >90% 0.375% 0.625%	0.375% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 – 779  740 – 759	>0% 0.000% 0.000% 0.000%	<b>Applid</b> >30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	L all loans >70% 0.125% 0.375% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125%	ens greate >80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	years >90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 – 779  740 – 759  720 – 739	>0% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	Lall loans >70% 0.125% 0.375% 0.750% 1.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625%	ens greate >80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125%	** than 15 ** >85% 0.500% 0.750% 1.125% 1.500% 1.750%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	0.000% 0.125% 0.250% 0.625% 0.875% 1.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = $780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780 $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ ≤ 639	20% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	e se	**Than 15**  >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780 $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	e se	**Than 15**  >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780 $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.375% 1.750% n Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.500% te Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Latty	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% mited Care	**Than 15**  >85%  0.500%  0.750%  1.125%  1.500%  1.750%  2.125%  2.375%  2.875%  3.625%  sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate	20% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loat	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.255% 1.875% 2.125% 2.500% L >70%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	e s greate s	**Than 15**  >85%  0.500%  0.750%  1.125%  1.500%  1.750%  2.125%  2.375%  2.875%  3.625%  **Sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa  >30%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic >70% 0.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% te Applic  >70% 0.000% 0.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to L.TV Rang >75% 0.000% 0.750%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% efinances >90% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% >30% 0.000% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125%  >70% 0.000% 0.125% 2.125%	TV Rang with tern >75%  0.500% 0.875% 1.125% 1.625% 2.250% 2.250% 2.875% able to La TV Rang >75%  0.000%  0.750%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3075% 3.875% mited Ca e >80% 0.000% 4.125%	**Than 15 **>85%  0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.375% 3.625% 3.625% 0.000% 0.750% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa  >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000% 0.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.70% 0.000% 0.125% 2.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	e	**Than 15 **>85%  0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **sh-out R**  **>85%  0.000% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% s by Loa  >30% 0.000% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000% 1.625% 1.625%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125% 0.500%	TV Rang with tern >75%  0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	e	**Than 15 **>85%  0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 3.625% **Sh-out R**  **85% 0.000% 4.125% 4.125% 0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% efinances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500%  >95% 0.250% 4.125% 0.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Two- to four-unit	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 1.125% 0.500%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loa  >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% • Attribut >60% 0.000% 0.125% 1.625% 0.500%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500% 0.625%	e s greate >80%   0.625%   1.000%   1.375%   2.125%   2.500%   3.000%   3.375%   3.875%   mited Care >80%   0.000%   4.125%   4.125%   0.500%   0.625%	**Than 15** > **85%* 0.500%* 0.750%* 1.125%* 1.500%* 2.125%* 2.375%* 2.875%* 3.625%* **Sh-out R**  > **85%* 0.000%* 0.750%* 4.125%* 0.500%*  0.625%*	years >90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area
Credit Score  ≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo Investment property  Second home  Manufactured home  Two- to four-unit property  High-balance	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.000% 1.125% 0.500% 0.500%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.375% 0.000% 0.125% 1.625% 0.500% 0.375%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 4 Applic 2.125% 2.125% 0.000% 0.125% 0.125% 0.000% 0.125% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 1.000%	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 3.875% mited Case >80% 0.000% 4.125% 4.125% 0.500% 1.000% 1.000%	**Than 15 > **85%  0.500%  0.750%  1.125%  1.500%  1.750%  2.125%  2.875%  3.625%  **sh-out R**  > **85%  0.000%  4.125%  4.125%  0.500%  0.625%  1.000%	years >90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤10	00% area

financing



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

 Lock Expirations
 Lock Extensions

 15 Days
 7/5/2025
 2 days
 0.100

 30 Days
 7/20/2025
 7 days
 0.250

 45 Days
 8/4/2025
 15 days
 0.375

 30 days
 0.625

Effective: 6/20/2025 9:43

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

Effective	2:	6/20/2025	9:43						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.000	100.769	100.566	100.313	5.875	100.404	100.372	100.291	5.375	97.318	97.255	97.093	FICO 740	- 779		0.000
5.125	101.291	101.088	100.835	6.000	100.880	100.850	100.720	5.500	97.446	97.415	97.384	FICO 680	- 739		0.125
5.250	101.369	101.166	100.913	6.125	101.411	101.381	101.251	5.625	97.997	97.965	97.934	FICO 660	- 679		0.250
5.375	101.789	101.711	101.583	6.250	101.914	101.885	101.755	5.750	97.765	97.702	97.540	FICO 640	- 659		0.500
5.500	102.264	102.186	102.058	6.375	101.359	101.343	101.213	5.875	98.183	98.152	98.121	FICO 620	- 639		1.500
5.625	102.787	102.709	102.581	6.500	101.871	101.856	101.725	6.000	98.738	98.707	98.676				
5.750	102.933	102.925	102.917	6.625	102.372	102.356	102.226	6.125	99.226	99.194	99.163	Non-Own	er		0.500
5.875	103.076	103.068	103.060	6.750	102.865	102.850	102.719	6.250	97.722	97.659	97.497	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.563	103.555	103.547									Loan < \$5	OK (exception	only)	1.500
7.125	103.970	103.962	103.954									All FHA S1	reamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
FI	HA 30 YR I	Fixed Hig	h Bal	F	HA 15 YR	Fixed Higl	n Bal		JRAL HOU	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	100.756	100.615	100.472	6.250	97.639	97.610	97.480	6.250	101.249	101.202	101.059	FICO 740	- 779		0.000
5.375	101.096	101.018	100.890	6.375	97.757	97.706	97.654	6.375	101.085	101.007	100.836	FICO 700	- 739		0.125
5.500	101.611	101.533	101.405	6.500	97.994	97.943	97.892	6.500	101.675	101.597	101.426	FICO 680	- 699		0.250
5.625	102.025	101.947	101.819	6.625	98.207	98.156	98.105	6.625	102.196	102.118	101.946	FICO 660			0.375
5.750	101.924	101.846	101.775	6.750	98.590	98.575	98.444	6.750	102.699	102.621	102.449	FICO 640			0.875
5.875	101.764	101.756	101.748	6.875	98.497	98.453	98.409	6.875	102.370	102.354	102.213	FICO 620	- 639		1.500
7.000	102.250	102.243	102.235	7.000	98.656	98.612	98.568	7.000	102.921	102.906	102.765	CA Prope	rty		0.150
7.125	102.657	102.649	102.642	7.125	98.804	98.760	98.716	7.125	103.457	103.441	103.300	Loan < \$	50K (exception)	)	1.500
7.250	102.630	102.614	102.473	7.250	98.565	98.448	98.331	7.250	103.893	103.878	103.737		finance Loans		0.125
7.375	101.277	101.090	100.937	<b>↓</b>				7.375	103.133	102.946	102.794	*Other St	. Adjustments	may apply	
												Ш			
						<u>GOV</u>	/ERN	<u>IME</u>							
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	100.880	100.850	100.720	6.000	100.769	100.566	100.313	5.750	97.765	97.702	97.540	6.000	100.769	100.566	100.313
5.125	101.411	101.381	101.251	6.125	101.291	101.088	100.835	5.875	97.755	97.692	97.530	6.125	101.291	101.088	100.835
6.250	101.914	101.885	101.755	6.250	101.369	101.166	100.913 101.583	6.000	97.747	97.684	97.522	6.250	101.369	101.166	100.913
5.375 5.500	101.359	101.343 101.856	101.213 101.725	6.375 6.500	101.789 102.264	101.711 102.186	101.583	6.125 6.250	97.738 97.722	97.675 97.659	97.513 97.497	6.375	101.789 102.264	101.711 102.186	101.583 102.058
5.625	101.871 102.372	102.356	101.723	6.625	102.264	102.709	102.581	0.230	37.722	57.035	37.437	6.625	102.204	102.709	102.538
5.750	102.865	102.330	102.719	6.750	102.787	102.703	102.361					6.750	102.787	102.703	102.361
3.730	102.803	102.630	102.719	6.875	102.933	102.923	102.917					6.875	102.933	103.068	103.060
				7.000	103.563	103.555	103.547					7.000	103.563	103.555	103.547
				7.125	103.970	103.962	103.954					7.125	103.503	103.962	103.954
				7.123	103.570	103.502	103.554	1				7.123	103.570	103.302	103.554
	/A 15 YR F				/A 30 YR F				•	1 ARM H			/A 30 YR F		
late	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
.750	100.141	100.109	100.028	6.250	100.756	100.615	100.472	6.125	97.438	97.375	97.213	6.250	100.756	100.615	100.472
5.875	100.404	100.372	100.291	6.375	101.096	101.018	100.890	6.250	97.422	97.359	97.197	6.375	101.096	101.018	100.890
5.000	100.764	100.733	100.652	6.500	101.611	101.533	101.405	П				6.500	101.611	101.533	101.405
5.125	101.088	101.056	100.975	6.625	102.025	101.947	101.819	П				6.625	102.025	101.947	101.819
5.250	101.012	100.988	100.965	6.750	101.924	101.846	101.775	П				6.750	101.924	101.846	101.775
5.375	100.950	100.926	100.903	6.875	101.764	101.756	101.748	П				6.875	101.764	101.756	101.748
5.500	101.410	101.387	101.363	7.000	102.250	102.243	102.235	П				7.000	102.250	102.243	102.235
5.625	101.589	101.565	101.542	7.125	102.657	102.649	102.642	П				7.125	102.657	102.649	102.642
5.750	98.590	98.575	98.444	7.250 7.375	102.630 101.277	102.614 101.090	102.473 100.937					7.250 7.375	102.630 101.277	102.614 101.090	102.473 100.937
				7.375	101.277	101.090	100.937	<del> </del>				7.375	101.277	101.090	100.937
				l L Adjustmen	ts			7					X BT	49 19	100
FICO>=740			0.000	VA Loans			0.250								
ICO 680 -			0.125	Non-Owne		nov	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640 -			0.250		unt \$50K < \$1 OK (exception		0.500			341	VA	& V	IRRE	ILS	
FICO 620 -			2.000 3.000	Luaii < 350	v (evcehnou	Unity)	1.500				The Shaded				
020 -			5.000				1								
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
ι			Corp ISAOA A		8.3	0am - 5:00p	ım CST	1	ail: locks@	_	_		A, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (			ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	0 04130				204 1 / 1 .	<u>  Ir</u>	nside Sales:	(816) 457	-03UU		عد, IN, IX	, VA, WA,W	



Non-QM UW Fee \$1,499

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

2 days 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\*\*\*

ru.	NDING CORF		
Effective:	6/20/2025 9:4	13	
			NON-QM:
Residen	tial 30 Yr Fixed		DSCR
11.500	109.697	11.500	110.856
11.375	109.447	11.375	110.590
11.250	109.197	11.250	110.325
11.125	108.947	11.125	110.059
11.000	108.697	11.000	109.794
10.875	108.447	10.875	109.528
10.750	108.197	10.750	109.262
10.625	107.947	10.625	108.997
10.500	107.697	10.500	108.731
10.375	107.447	10.375	108.465
10.250	107.197	10.250	108.200
10.125	106.947	10.125	107.934
10.000	106.697	10.000	107.669
9.875	106.447	9.875	107.403
9.750	106.197	9.750	107.137
9.625	105.947	9.625	106.872
9.500	105.697	9.500	106.606
9.375	105.447	9.375	106.340
9.250	105.197	9.250	106.075
9.125	104.947	9.125	105.809
9.000	104.697	9.000	105.544
8.875	104.447	8.875	105.262
8.750	104.197	8.750	104.981
8.625	103.947	8.625	104.700
8.500	103.697	8.500	104.419
8.375	103.447	8.375	104.137
8.250	103.197	8.250	103.856
8.125	102.915	8.125	103.574
8.000	102.634	8.000	103.293
7.875	102.322	7.875	102.981
7.750	102.009	7.750	102.668
7.625	101.634	7.625	102.293
7.500	101.259	7.500	101.918
7.375	100.884	7.375	101.543
7.250	100.509	7.250	101.106
7.125	100.134	7.125	100.668
7.000	99.759	7.000	100.168
6.875	99.322	6.875	99.668
6.750	98.884	6.750	99.106
6.625	98.384	6.625	98.543
6.500	97.884	6.500	97.981
6.375	97.322	6.375	97.356
6.250	96.759	6.250	96.668
6.125	96.134	6.125	95.981
6.000	95.509	6.000	95.293
5.875	94.822	5.875	94.543
5.750	94.134	5.750	93.793
5.625	93.447	5.625	93.043
F F00			

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

5.500

92.293

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

92.760

5.500

PLUS	(Tighter credit l	OOX,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	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
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm >\$3.0mm, <=\$3.5mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	-
	>\$3.0HHH, <b>₹</b> -\$3.5HHH	-0.230	-0.230	-0.300	-0.623	-				
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	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	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

_								
	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
Loan Size	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
DSCR	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
Dock	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
		0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
		0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
Property		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
LLPAs		-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 7/20/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

#### NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.750%	99.250	
6.875%	99.750	
6.990%	100.150	
7.125%	100.525	
7.250%	100.900	
7.375%	101.213	
7.500%	101.525	
7.625%	101.838	
7.750%	102.150	
7.875%	102.463	
7.990%	102.775	
8.125%	103.025	
8.250%	103.275	
8.375%	103.525	
8.500%	103.775	
8.625%	104.025	
8.750%	104.275	
8.875%	104.525	
8.990%	104.775	
9.125%	105.025	
9.250%	105.275	
9.375%	105.525	
9.500%	105.775	
Max Pr	ice (Owner Occ / 2Yr+ PPP)	102.000
1	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

	יעו	JIN-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.750%	99.500	
6.875%	100.000	
6.990%	100.450	
7.125%	100.900	
7.250%	101.300	
7.375%	101.675	
7.500%	102.050	
7.625%	102.425	
7.750%	102.800	
7.875%	103.175	
7.990%	103.550	
8.125%	103.925	
8.250%	104.300	
8.375%	104.675	
8.500%	104.988	
8.625%	105.300	
8.750%	105.613	
8.875%	105.863	
8.990%	106.113	
9.125%	106.363	
9.250%	106.613	
9.375%	106.863	
9.500%	107.113	
Max Price (	Owner Occ / 2Yr+	102.000
Max Price (	1Yr PPP)	100.500
Max Price (	No Prepay)	99.500

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

			ice Adjustm					
		Reside	ntial NQN		s			
			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		-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
5100 1771	T ==	_	tatement ,	_	_			
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
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -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	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250		-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.236	-0.230	-0.230	-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	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	1
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
	-							•

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgago rity. ord = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily.  4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  dos, Non Warra  O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M t/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: ( et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights recupancy roperty Types roan Program  SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos  terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	7/20/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

#### Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.873	110.248	109.498
9.875	110.623	109.998	109.248
9.750	110.373	109.748	108.998
9.625	110.123	109.498	108.748
9.500	109.873	109.248	108.498
9.375	109.623	108.998	108.248
9.250	109.373	108.748	107.998
9.125	109.123	108.498	107.748
9.000	108.873	108.248	107.498
8.875	108.623	107.998	107.248
8.750	108.373	107.748	106.998
8.625	108.123	107.498	106.748
8.500	107.873	107.248	106.498
8.375	107.623	106.998	106.248
8.250	107.373	106.748	105.998
8.125	106.985	106.360	105.610
8.000	106.598	105.973	105.223
7.875	106.210	105.585	104.835
7.750	105.809	105.184	104.434
7.625	105.396	104.771	104.021
7.500	104.969	104.344	103.594
7.375	104.529	103.904	103.154
7.250	104.074	103.449	102.699
7.125	103.606	102.981	102.231
7.000	103.123	102.498	101.748
6.875	102.625	102.000	101.250
6.750	102.114	101.518	100.768
6.625	101.589	101.059	100.309
6.500	101.050	100.588	99.838
6.375	100.498	100.104	99.354
6.250	99.932	99.609	98.859
6.125	99.354	99.104	98.354
6.000	98.763	98.587	97.837
5.875	98.159	98.034	97.284
5.750	97.543	97.418	96.668
5.625	96.914	96.789	96.039
5.500	96.273	96.148	95.398
5.375	95.619	95.494	94.744
5.250	94.955	94.830	94.080
5.125	94.281	94.156	93.406
5.000	93.596	93.471	92.721

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

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

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

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

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

Lock Expirations
30 Days 7/20/2025

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

Effective: 6/20/2025 9:43

# **FIXED SECONDS**

RES	IDENTIAL	<u>IN</u>	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.625	13.500	111.625
12.625	112.375	13.375	111.500
12.500	112.125	13.250	111.375
12.375	111.875	13.125	111.250
12.250	111.625	13.000	111.125
12.125	111.375	12.875	111.000
12.000	111.125	12.750	110.750
11.875	110.875	12.625	110.500
11.750	110.625	12.500	110.250
11.625	110.375	12.375	110.000
11.500	110.125	12.250	109.750
11.375	109.875	12.125	109.500
11.250	109.625	12.000	109.250
11.125	109.375	11.875	109.000
11.000	109.125	11.750	108.750
10.875	108.875	11.625	108.500
10.750	108.625	11.500	108.250
10.625	108.375	11.375	108.000
10.500	108.125	11.250	107.750
10.375	107.875	11.125	107.500
10.250	107.500	11.000	107.250
10.125	107.125	10.875	107.000
10.000	106.750	10.750	106.750
9.875	106.375	10.625	106.500
9.750	106.000	10.500	106.250
9.625	105.625	10.375	106.000
9.500	105.250	10.250	105.625
9.375	104.875	10.125	105.250
9.250	104.500	10.000	104.875
9.125	104.125	9.875	104.500
9.000	103.750	9.750	104.125
8.875	103.375	9.625	103.750
8.750	102.875	9.500	103.375
8.625	102.375	9.375	102.875
8.500	101.875	9.250	102.375
8.375	101.375	9.125	101.875
8.250	100.875	9.000	101.375
8.125	100.125	8.875	100.625
8.000	99.375	8.750	99.875
7.875	98.625	8.625	99.125
7.750	97.875		•

				RESI	DENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
١.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
爿	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds		
101.000		
No Prepayment Penalties on Seconds		

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

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

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



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

 30 Days
 7/20/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/20/2025 9:43

## FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.875	100.527	100.456	100.081		
7.750	100.427	100.356	99.981		
7.625	99.698	99.628	99.253		
7.500	99.596	99.525	99.150		
7.375	99.482	99.411	99.036		
7.250	99.360	99.289	98.914		

Underwriting Fee \$1,095

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

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

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

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



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

	Lock Expirations	Lock Extensions	
15 Days	7/5/2025	2 days	0.100
30 Days	7/20/2025	7 days	0.250
45 Days	8/4/2025	15 days	0.375
		30 days	0.625

Effective: 6/20/2025 9:43

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

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

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

Approved States

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