

10/2/2025 9:49

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/17/2025	2 days	0.100
30 Days	11/1/2025	7 days	0.250
15 Days 30 Days 45 Days	11/16/2025	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

\sim	V I V		N		NI	ΙΛ Ι	
(()	171 <i>1</i>	/EI		1()	N	A	
		$v \mathrel{\sqsubseteq}$		-	I N	$\overline{}$	_

								4 1 1 ,		_					
CON	IVENTION	AL 30/25Y	R FIXED	CC	ONVENTION	NAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	CO	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
5.750	99.889	99.831	99.753	5.250	99.999	99.905	99.804	5.000	99.717	99.701	99.584	5.125	99.614	99.597	99.480
.875	100.508	100.450	100.340	5.375	100.511	100.417	100.317	5.125	99.994	99.978	99.861	5.250	100.057	100.041	99.924
.000	101.048	100.989	100.879	5.500	100.242	100.144	100.052	5.250	100.412	100.396	100.279	5.375	100.481	100.465	100.348
5.125	101.541	101.483	101.423	5.625	100.755	100.656	100.564	5.375	100.947	100.931	100.814	5.500	100.728	100.712	100.595
5.250	101.345	101.286	101.227	5.750	101.237	101.139	101.047	5.500	101.198	101.181	101.065	5.625	100.939	100.923	100.806
.375	101.802	101.743	101.683	5.875	101.686	101.587	101.495	5.625	101.407	101.391	101.274	5.750	101.132	101.116	100.999
.500	102.269	102.211	102.151	6.000	101.254	101.203	101.033	5.750	101.486	101.470	101.353	5.875	101.532	101.515	101.399
.625	102.694	102.636	102.576	6.125	101.622	101.544	101.426	5.875	101.997	101.980	101.864	6.000	101.734	101.717	101.601
.750	102.540	102.490	102.438	6.250	102.044	101.939	101.847	6.000	102.203	102.187	102.070	6.125	101.919	101.903	101.786
.875	103.001	102.950	102.898	6.375	102.419	102.314	102.222	6.125	102.443	102.427	102.310	6.250	102.236	102.220	102.103
]			
	NV 30 YR I				DNV 20 YR				DNV 15 YR				NV 10 YR		
ate	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
.875	99.999	99.949	99.779	5.875	100.022	99.985	99.926	6.250	100.417	100.401	100.284	6.250	99.991	99.974	99.858
.000	100.589	100.539	100.369	6.000	100.474	100.437	100.379	6.375	100.829	100.812	100.696	6.375	100.294	100.278	100.16
.125	100.889	100.839	100.726	6.125	100.881	100.844	100.786	6.500	100.982	100.966	100.849	6.500	100.532	100.515	100.399
.250	101.018	100.960	100.900	6.250	101.061	101.018	100.960	6.625	101.152	101.135	101.019	6.625	100.725	100.708	100.59
.375	101.400	101.349	101.275	6.375	101.437	101.394	101.335	6.750	101.041	101.010	100.877	6.750	100.616	100.585	100.45
.500	101.927	101.877	101.707	6.500	101.817	101.774	101.715	6.875	101.426	101.395	101.262	6.875	100.895	100.864	100.73
.625	102.106	102.047	101.987	6.625	102.148	102.106	102.047	7.000	101.532	101.501	101.368	7.000	101.053	101.022	100.888
.750	101.624	101.582	101.538	6.750	101.645	101.624	101.582	7.125	101.623	101.592	101.458	7.125	101.185	101.154	101.021
5.875	101.957	101.924	101.827	6.875	101.934	101.913	101.871	7.250	99.610	99.525	99.412	7.250	99.610	99.525	99.412
.000	102.445	102.412	102.234	7.000	102.216	102.195	102.153	-				1			
	SOER 5	5/6 ARMS			SOER 7	7/6 ARMS			SOFR 1	L0/6 ARM	ς		Misc Price	Adjustme	nts
	331113	707111113			30111	707111110			33111.	.0,07	_	No Impou	ınds (Non-CA)	, iajastiiie	0.250
												No Impou	ınds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	TV > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception	only)	1.500
	Lo	ss Payee	Clause		Lc	ck Desk F	lours			tact Us			Approv	ed States	
	United Fideli	, 0			8.3	0am - 5:00p	om CST		ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (816) 457-6	5440	ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, Mo	0 64150			31110		li li	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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

	Lock Expirations	Lock Extensions				
15 Days	10/17/2025	2 days	0.100			
30 Days	11/1/2025	7 days	0.250			
45 Days	11/16/2025	15 days	0.375			
		30 days	0.625			

Effective: 10/2/2025 9:49

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

Effective:	1	.0/2/2025 9:4	19							WWW.UFFE	AGLE.COM					
						Con	form	ning	LLPA	۱S						
	Durck	ace Men	ov Loons	LLDA	by Credit					Cash-out Refinance Loans – LLPA by Credit Score/LTV						
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio				
Credit Score		Annlie	cable for		.TV Rang with tern		r than 15	voare		Credit Score			LTV Rang	je or all loans		
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%	
≥ = 780					0.375%				0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%	
760 – 779	0.000%				0.625%					760 – 779	0.375%		0.875%	1.250%	1.875%	
740 – 759 720 – 739					0.875% 1.250%					740 – 759 720 – 739	0.375%		1.000% 1.375%	1.625% 2.000%	2.375%	
700 – 719					1.375%					700 – 719	0.375%		1.625%	2.625%	3.250%	
680 – 699					1.750%				1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%	
660 – 679 640 - 659					1.875% 2.250%					660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%	
≤ 639					2.750%					≤ 639	0.375%		3.375%	4.875%	5.125%	
	litional LL									Additional L	LPAs by L					
7100	itional 22	7.0 5, 5	oun ruu.				30 1110110,	Louno				Refinan				
Loan Feature	200/	. 000/	. 000/		TV Rang		. 0 = 0/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/	
Adjustable-rate	>0%	>30%	>60%	> 70%	>75% 0.000%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%	
Condo					0.750%					Investment	1.125%		1.625%	2.125%	3.375%	
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%							
	Limited	Cash-ou	t Refinan		PA by Cr .TV Rang		e/LIV Ra	itio		All LLPA		waived for meReady	_	llowing lo	ans	
Credit Score		Annli	rable for		with tern		r than 15	voare		Loans to first-tir				incomo <1	00% area	
Orcuit ocore	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are		
≥ = 780	0.000%				0.500%				0.375%		ns meeting	<u>′</u>				
760 – 779	0.000%	0.000%		_	0.875%		0.750%	_	0.625%							
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	1						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	1						
680 - 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%	1						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%							
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%							
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%							
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S							
Loan Feature	>0%	>30%	>60%	>70%	-1 V Rang >75%	e >80%	>85%	>90%	>95%							
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%	1						
mortgage Condo		0.000%						0.750%								
Investment																
property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%							
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%							
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%							
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%							
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%							
High-balance ARM	1 2500/	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2 750%	I						
Subordinate	1.250%	1.20070	1.500 /0	1.300 %	2.300 /0	2.00070	2.00070	2.70070	2.73070							



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

15 Days 10/17/2025 0.100 2 days 30 Days 11/1/2025 7 days 0.250 45 Days 11/16/2025 0.375 15 days 30 days 0.625

Effective: 10/2/2025 9:49 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Effective	e:	10/2/2025	9:49						wv	VW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	5557000	06
	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	30	-	0.000
5.250	99.608	99.540	99.422	5.250	100.682	100.665	100.549	5.375	99.714	99.651	99.489	FICO 740	- 779		0.000
5.375	100.024	99.956	99.838	5.375	100.127	100.111	99.994	5.500	99.704	99.641	99.479	FICO 680	- 739		0.125
5.500	100.550	100.482	100.364	5.500	100.667	100.650	100.534	5.625	99.694	99.631	99.469	FICO 660	- 679		0.250
5.625	101.077	101.008	100.890	5.625	101.196	101.180	101.063	5.750	100.306	100.243	100.081	FICO 640	- 659		0.500
5.750	101.313	101.248	101.124	5.750	101.719	101.703	101.586	5.875	100.295	100.232	100.070	FICO 620	- 639		1.500
5.875	101.264	101.211	101.109	5.875	101.235	101.219	101.139	6.000	100.282	100.219	100.057				
6.000	101.809	101.757	101.654	6.000	101.752	101.736	101.619	6.125	100.267	100.204	100.042	Non-Owr	er		0.500
6.125	102.289	102.237	102.134	6.125	102.260	102.243	102.127	6.250	100.253	100.190	100.028	Loan Ame	ount \$50K < \$1	LOOK	0.500
6.250	102.392	102.339	102.236	6.250	102.764	102.747	102.631					Loan < \$5	OK (exception	only)	1.500
6.375	102.377	102.369	102.311	6.375	102.174	102.143	102.010						reamline Loan		0.250
								1				All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	FI	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	R Fixed	Ϊ	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	30		0.000
6.250	101.779	101.726	101.623	6.250	98.659	98.623	98.575	6.000	101.558	101.513	101.363	FICO 740	- 779		0.000
6.375	101.684	101.676	101.619	6.375	98.846	98.810	98.762	6.125	102.100	102.055	101.905	FICO 700	- 739		0.125
6.500	102.176	102.169	102.111	6.500	99.026	98.991	98.942	6.250	102.575	102.530	102.380	FICO 680	- 699		0.250
6.625	102.432	102.424	102.367	6.625	99.222	99.186	99.138	6.375	101.825	101.796	101.663	FICO 660	- 679		0.375
6.750	102.297	102.289	102.282	6.750	99.387	99.356	99.272	6.500	102.400	102.371	102.238	FICO 640			0.875
6.875	102.020	102.013	102.005	6.875	99.501	99.466	99.417	6.625	102.906	102.877	102.744	FICO 620			1.500
7.000	102.398	102.391	102.383	7.000	99.617	99.582	99.534	6.750	103.395	103.366	103.233	CA Prope	rty		0.150
7.125	102.826	102.818	102.810	7.125	99.725	99.690	99.642	6.875	102.626	102.597	102.464	11	50K (exception)	1.500
7.250	102.448	102.419	102.286	7.250	99.610	99.525	99.412	7.000	103.166	103.137	103.004		inance Loans	,	0.125
7.375	100.610	100.553	100.386					7.125	103.690	103.662	103.528	*Other St	. Adjustments	may apply	
						\overline{GOV}	/FRN	MF	NT V	/Δ					
	VA 15	YR Fixed				YR Fixed	LINIX			ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
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	101.752	101.736	101.619	5.500	100.550	100.482	100.364	5.750	100.306	100.243	100.081	5.500	100.550	100.482	100.364
6.125	102.260	102.243	102.127	5.625	101.077	101.008	100.890	5.875	100.295	100.232	100.070	5.625	101.077	101.008	100.890
6.250	102.764	102.747	102.631	5.750	101.313	101.248	101.124	6.000	100.282	100.219	100.057	5.750	101.280	101.227	101.124
6.375	102.174	102.143	102.010	5.875	101.264	101.211	101.109	6.125	100.267	100.204	100.042	5.875	101.264	101.211	101.109
6.500	102.678	102.647	102.514	6.000	101.809	101.757	101.654	6.250	100.253	100.190	100.028	6.000	101.809	101.757	101.654
6.625	103.173	103.142	103.009	6.125	102.289	102.237	102.134					6.125	102.289	102.237	102.134
6.750	103.662	103.631	103.498	6.250	102.392	102.339	102.236					6.250	102.392	102.339	102.236
				6.375	102.377	102.369	102.311					6.375	102.377	102.369	102.311
				6.500	102.829	102.821	102.764					6.500	102.829	102.821	102.764
				6.625	103.194	103.187	103.129	∤				6.625	103.194	103.187	103.129
\	/A 15 YR F	ixed High	Bal	V	/A 30 YR F	ixed High	Bal		VA 5/:	1 ARM HE	3	1	/A 30 YR F	ixed IRRR	L 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	100.969	100.961	100.904	6.250	101.779	101.726	101.623	6.125	100.267	100.204	100.042	6.250	101.779	101.726	101.623
5.875	101.204	101.197	101.139	6.375	101.684	101.676	101.619	6.250	100.253	100.190	100.028	6.375	101.684	101.676	101.619
6.000	101.544	101.537	101.479	6.500	102.176	102.169	102.111	[]				6.500	102.176	102.169	102.111
6.125	101.862	101.855	101.797	6.625	102.432	102.424	102.367	П				6.625	102.432	102.424	102.367
6.250	101.425	101.251	101.077	6.750	102.297	102.289	102.282	[]				6.750	102.297	102.289	102.282
6.375	101.346	101.172	100.998	6.875	102.020	102.013	102.005	[]				6.875	102.020	102.013	102.005
6.500	101.796	101.622	101.448	7.000	102.398	102.391	102.383	П				7.000	102.398	102.391	102.383
6.625	101.971	101.797	101.624	7.125	102.826	102.818	102.810	[]				7.125	102.826	102.818	102.810
6.750	99.387	99.356	99.223	7.250	102.448	102.419	102.286					7.250	102.448	102.419	102.286
				7.375	100.610	100.553	100.386	 				7.375	100.610	100.553	100.386
			VA Price	 Adjustment	ts				- Sin				1		MR. S
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680 -	739		0.125	Non-Owne	er		0.500	=	**		nim.	-			-
FICO 660 -	- 679		0.250	Loan Amou	unt \$50K < \$10	00K	0.500			SE	RVING	IMOS	E IM	A I SE	HAF
FICO 640 -	659		2.000	Loan < \$50	K (exception	only)	1.500				VA	& VA	IRRF	ILS	
FICO 620 -	- 639		3.000												
	ما	ss Payee	Clause			ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Ciause Corp ISAOA A	TIMA				Fm	nail: locks@		ge.com	AR A7 C	Approv A, CO, FL, GA		
			wy, Suite 27			0am - 5:00p		1	Lock Desk: (_		1N, MO, NC, I		
		nsas City, M			Lock O	nline Unitl 8	:uupm CST	1	nside Sales:			L		, va, wa,w	
			© 2021	United Fidelity	v Funding Cor	n NMIS#34	381 Intended				r distribution to	consumers			



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***

Effective:	10/2/2025 9:	49	
			NON-QM:
Residentia	ll 30 Yr Fixed		DSCR
11.500	110.637	11.500	112.375
11.375	110.387	11.375	112.125
11.250	110.137	11.250	111.875
11.125	109.887	11.125	111.625
11.000	109.637	11.000	111.375
10.875	109.387	10.875	111.125
10.750	109.137	10.750	110.875
10.625	108.887	10.625	110.625
10.500	108.637	10.500	110.375
10.375	108.387	10.375	110.125
10.250	108.137	10.250	109.875
10.125	107.887	10.125	109.625
10.000	107.637	10.000	109.375
9.875	107.387	9.875	109.125
9.750	107.137	9.750	108.875
9.625	106.887	9.625	108.625
9.500	106.637	9.500	108.375
9.375	106.387	9.375	108.125
9.250	106.137	9.250	107.875
9.125	105.887	9.125	107.625
9.000	105.637	9.000	107.375
8.875	105.387	8.875	107.125
8.750	105.137	8.750	106.875
8.625	104.887	8.625	106.625
8.500	104.637	8.500	106.375
8.375	104.387	8.375	106.125
8.250	104.137	8.250	105.875
8.125	103.887	8.125	105.594
8.000	103.637	8.000	105.281
7.875	103.355	7.875	104.969
7.750	103.074	7.750	104.656
7.625	102.762	7.625	104.344
7.500	102.449	7.500	103.969
7.375	102.074	7.375	103.594
7.250	101.699	7.250	103.156
7.125	101.324	7.125	102.719
7.000	100.949	7.000	102.219
6.875	100.512	6.875	101.719
6.750	100.074	6.750	101.156
6.625	99.637	6.625	100.594
6.500	99.199	6.500	99.969
6.375	98.699	6.375	99.344
6.250	98.199	6.250	98.656
6.125	97.637	6.125	97.969
6.000	97.074	6.000	97.281
5.875	96.449	5.875	96.531

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

5.750

5.625

5.500

95.781

95.031

94.281

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

95.824

95.137

94.449

5.750

5.625

5.500

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

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

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

Minimum Loan Size \$150,000

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

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



Non-QM UW Fee \$1,499

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

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

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

NON-QM

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

		Inve	stor NQN	l LLPAs			
			Othe	•			
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 Doo					
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
760 740	0.750	0.625	0.625 0.500	0.500	0.375	-0.125 -0.250	-1.500 -2.000	-4.750 -5.250
720	0.500	0.375	0.300	0.375	0.250	-0.250	-3.000	-5.250 N/A
720	0.500	0.375	0.375	-0.250	-0.625	-1.500	-4.000	N/A N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
000	-1.023		atement			-3.000	N/A	N/A
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
		Reside	ntial NQN	1 LLPA	s			
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-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 -0.125	0.000 -0.125	0.000 -0.250	0.000	0.000 -0.500	0.000	N/A N/A	N/A
Loan Amt > \$2.0M	-1.000	-0.125	-0.250	-0.375 -1.250		-0.500 N/A	N/A N/A	N/A N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	N/A -3.000	N/A	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	-0.373	-0.373	-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
1033			IQM LLF		0.300	0.500	0.750	0.750
			x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	l
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	l
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	ļ
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	l
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	l

	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 Mortgage rity. urd = % of ame	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 am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	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 (p 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. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if 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
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: (eet Rents fi termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Condr r Fixed ixed 10 Yr I/V Gross Rents / rom 1007 or from Average ix LTV 70% or Units): Max 1 verty Taxes ar thout a 12 me ted financing I	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (j r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; OI ceipt.
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights ccupancy roperty Types ban Program SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On Investment On SFR, PUD, Tow Fully Amortizet Lesser of Mark Gross rents de Unleased Prop Unlea	e fully am = \$1,000,i must cove payoff of further cla lity; Standa fee structt. al Prepayr Non Owr poperties O nhome, 2- d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop rowers with the class with the class erties (2+ Lien, Prop rowers with the class with the cla	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Ire; OR 3-yea Inent Penalty Ind Occupied Inly -4 Units, Conder risked 10 Yr I/K Gross Rents / rom 1007 or Ifrom Average ix LTV 70% or Units): Max 1 Iverty Taxes ar Iverty Taxes ar Ive	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or refinances; no vacant unit or on onth renal pro guidelines for co bunt prepaid (p	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' or the structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights ccupancy roperty Types ban Program SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of rurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year F d Loans: (eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers wi er to delay ly; Standa ee structu eet structu effects (2+ control of the control eet structu effects (2+ control of the control eet structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
ax Cash Out b Ratio C - Debt Consolidation repayment Penalty vestment Highlights ccupancy operty Types ban Program SCR Calculation ross Rents Defined inleased / Vacant Holi igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year d Loans: (let Rents f termined territies (2+ Lien, Progrowers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	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 2-Year penalty with 3%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Y	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
Anax Cash Out Io Ratio Io - Debt Consolidatio Irepayment Penalty Investment Highlights Iocupancy Iroperty Types Ioan Program IosCR Calculation Iross Rents Defined Inleased / Vacant Hol Inligible Payoffs Irist Time Investors In	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year d Loans: (let Rents f termined territies (2+ Lien, Progrowers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. erty. 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out Io Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cove payoff of further claily; Standadiee structual Prepayor Non Own payoff of further claily; Standadiee structual Prepayor Non Own payoff of down the further structual Prepayor de Loans: (cet Rents further structual Prepayor Standadies of the further structual Prepayor see structual Prepayor see SAOA ATIMA	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%,	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. erty. 6 stepdown fee structure; Ol another structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



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

 Lock Expirations
 Lock Extensions

 30 Days
 11/1/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.667	111.042	110.292
9.875	111.417	110.792	110.042
9.750	111.167	110.542	109.792
9.625	110.917	110.292	109.542
9.500	110.667	110.042	109.292
9.375	110.417	109.792	109.042
9.250	110.167	109.542	108.792
9.125	109.917	109.292	108.542
9.000	109.667	109.042	108.292
8.875	109.417	108.792	108.042
8.750	109.167	108.542	107.792
8.625	108.917	108.292	107.542
8.500	108.667	108.042	107.292
8.375	108.417	107.792	107.042
8.250	108.167	107.542	106.792
8.125	107.873	107.248	106.498
8.000	107.579	106.954	106.204
7.875	107.286	106.661	105.911
7.750	106.974	106.349	105.599
7.625	106.644	106.019	105.269
7.500	106.296	105.671	104.921
7.375	105.929	105.304	104.554
7.250	105.543	104.918	104.168
7.125	105.135	104.510	103.760
7.000	104.707	104.082	103.332
6.875	104.258	103.633	102.883
6.750	103.789	103.164	102.414
6.625	103.299	102.674	101.924
6.500	102.788	102.163	101.413
6.375	102.257	101.644	100.894
6.250	101.708	101.163	100.413
6.125	101.141	100.667	99.917
6.000	100.556	100.156	99.406
5.875	99.954	99.628	98.878
5.750	99.336	99.087	98.337
5.625	98.702	98.533	97.783
5.500	98.053	97.928	97.178
5.375	97.388	97.263	96.513
5.250	96.708	96.583	95.833
5.125	96.013	95.888	95.138
5.000	95.304	95.888	
5.000	95.304	95.179	94.429

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

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

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

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

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



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

Lock Expirations
30 Days 11/1/2025

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

Effective: 10/2/2025 9:49

FIXED SECONDS

DEC	DESIDENTIAL INVESTOR				
	IDENTIAL		VESTOR		
Rate	30 Day	Rate	30 Day		
12.500	111.375	13.375	111.250		
12.375	111.250	13.250	111.125		
12.250	111.125	13.125	111.000		
12.125	111.000	13.000	110.875		
12.000	110.875	12.875	110.750		
11.875	110.750	12.750	110.625		
11.750	110.625	12.625	110.500		
11.625	110.500	12.500	110.375		
11.500	110.375	12.375	110.250		
11.375	110.250	12.250	110.125		
11.250	110.125	12.125	110.000		
11.125	110.000	12.000	109.875		
11.000	109.875	11.875	109.750		
10.875	109.625	11.750	109.625		
10.750	109.375	11.625	109.500		
10.625	109.125	11.500	109.375		
10.500	108.875	11.375	109.125		
10.375	108.625	11.250	108.875		
10.250	108.375	11.125	108.625		
10.125	108.125	11.000	108.375		
10.000	107.875	10.875	108.125		
9.875	107.625	10.750	107.875		
9.750	107.250	10.625	107.625		
9.625	106.875	10.500	107.375		
9.500	106.500	10.375	107.125		
9.375	106.125	10.250	106.875		
9.250	105.750	10.125	106.500		
9.125	105.375	10.000	106.125		
9.000	105.000	9.875	105.750		
8.875	104.625	9.750	105.375		
8.750	104.250	9.625	105.000		
8.625	103.750	9.500	104.625		
8.500	103.250	9.375	104.250		
8.375	102.750	9.250	103.750		
8.250	102.250	9.125	103.250		
8.125	101.750	9.000	102.750		
8.000	101.125	8.875	102.250		
7.875	100.500	8.750	101.625		
7.750	99.750	8.625	101.000		
7.625	99.000	8.500	100.250		
7.500	98.250	1 '	1		

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
<u>Š</u>	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	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
Ļ	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)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	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)			
5	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)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 11/1/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/2/2025 9:49

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	10/17/2025	2 days	0.100
30 Days	11/1/2025	7 days	0.250
45 Days	11/16/2025	15 days	0.375
		30 days	0.625

Effective: 10/2/2025 9:49 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

Admin Fo	ees	Admin 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)

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

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

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

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