

9/17/2025 10:08

Effective:

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

	Lock Expirations	Lock Exten	sions
15 Days	10/2/2025	2 days	0.100
30 Days	10/17/2025	7 days	0.250
30 Days 45 Days	11/1/2025	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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	1 V I	/ L I	N I	IU	ΙN	HI	

CONVENTIONAL 30/25YR FIXED  CONVENTIONAL 20 YR FIXED  CONVENTIONAL 15 YR F  Rate 15-Day 30-Day 45-Day  Rate 15-Day 30-Day 45-Day	IXED	CO	NVENTIO	NIAL 10 VE	LIVED
Rate 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day Rate 15-Day 30-Day			TAVEITIO	INAL TO II	( FIXED
10 20 20, 10 20, 1 10 20, 1 10 20, 10 20, 10 20, 10 20, 10 20, 10 20, 10 20, 10 20, 10 20, 10 20, 10 20, 10 20,	45-Day	Rate	15-Day	30-Day	45-Day
6.125 101.965 101.936 101.886 6.000 101.840 101.805 101.655 5.750 101.698 101.684 :	101.567	5.875	101.746	101.732	101.615
6.250 101.529 101.500 101.450 6.125 102.217 102.182 102.031 5.875 102.208 102.194 :	102.078	6.000	101.963	101.949	101.833
6.375 102.028 101.999 101.949 6.250 102.470 102.385 102.325 6.000 102.430 102.416 :	102.300	6.125	102.164	102.149	102.033
6.500 102.492 102.463 102.413 6.375 102.847 102.762 102.702 6.125 102.722 102.708 1	102.591	6.250	102.240	102.226	102.109
6.625 102.844 102.815 102.765 6.500 102.617 102.582 102.432 6.250 102.595 102.580 1	102.471	6.375	102.633	102.619	102.503
6.750 102.477 102.448 102.398 6.625 102.937 102.902 102.752 6.375 103.098 103.084 :	102.967	6.500	102.821	102.807	102.690
5.875 102.940 102.911 102.861 6.750 102.890 102.805 102.748 6.500 103.309 103.294 :	103.178	6.625	103.006	102.992	102.876
7.000 103.360 103.331 103.281 6.875 103.207 103.122 103.065 6.625 103.569 103.555 :	103.438	6.750	103.102	103.088	102.957
7.125 103.692 103.663 103.613 7.000 103.349 103.329 103.196 6.750 103.455 103.441 :	103.310	6.875	103.463	103.449	103.318
7.250 103.482 103.461 103.419 7.125 103.681 103.662 103.528 6.875 103.924 103.909 :	103.778	7.000	103.628	103.614	103.483
CONV 30 YR FIXED HIGH BAL CONV 20 YR FIXED HIGH BAL CONV 15 YR FIXED HIGH	l BAL	CO	NV 10 YR	FIXED HIG	GH BAL
Rate 15-Day 30-Day 45-Day   Rate 15-Day 30-Day 45-Day   Rate 15-Day 30-Day 4	45-Day	Rate	15-Day	30-Day	45-Day
	100.290	6.250	99.995	99.981	99.864
	100.700	6.375	100.298	100.284	100.167
	100.847	6.500	100.527	100.513	100.397
	101.049	6.625	100.724	100.710	100.593
	100.828	6.750	100.549	100.535	100.404
	101.209	6.875	100.826	100.812	100.681
	101.329	7.000	101.016	101.001	100.870
II II	101.471	7.125	101.173	101.158	101.028
	99.327	7.250	99.497	99.412	99.327
7.625 103.365 103.345 103.212 7.625 103.085 103.066 102.932					
SOFR 5/6 ARMS SOFR 7/6 ARMS SOFR 10/6 ARMS			Mina Dein	- A di 4	
SUFR 3/6 ARIVIS SUFR 10/6 ARIVIS SUFR 10/6 ARIVIS		No Impou	inds (Non-CA)	e Adjustme	0.250
			inds (NOII-CA)		0.250
			er, LTV <= 75		2.125
			er, LTV 75.01-	80	3.375
			er, LTV > 80		4.125
No Current Program Data No Current Program Data No Current Program Data	a	2-4 Unit	, 2111		1.000
No current riogium bata	<u> </u>	Condo, LT	V > 75		0.750
		FICO < 660			0.500
			\$50K < \$100H	·	0.500
			OK (exception		1.500
		20411 145	он (слосрион	511177	1.500
Loss Payee Clause Lock Desk Hours Contact Us		<u>'</u>	Approv	ed States	
United Fidelity Funding Corp ISAOA ATIMA  8:30-pp. 5:00-pp. CST  Email: locks@uffmortgage.	.com	AR, AZ, C	A, CO, FL, GA	A, HI, IA, IL, I	N, KS, KY, LA
1300 NW Briarcliff Pkwy, Suite 275  Lock Online Unitl 8:00pm CST  Lock Desk: (816) 457-644	1 O4	ME, MI, N	ΛΝ, MO, NC,	NE, NH, NM	I, NV, OK, O
Kansas City, MO 64150 Lock Online Unit 8:00pm CS1 Inside Sales: (816) 457-63	200		SC, TN, TX	K, VA, WA,W	<b>′</b> I



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		17/2025 10:								WWW.UFFEA	AGLE.COM	_			
						Con	form	ning	LLPA	۱S					
	Durch	aso Mon	ev Loans	LIDA	by Crodit			8			Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Pulci	iase Mon	ey Loans		<u> </u>		I V Kalio					Ratio			
Credit Score		Annlie	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	2
Orcuit Ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orcuit Ocorc	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%		0.000%		0.375%					≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779 740 – 759	0.000%		0.000%							760 – 779 740 – 759	0.375% 0.375%		0.875% 1.000%	1.250% 1.625%	1.875% 2.375%
720 – 739			0.125%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719			0.375%					1.125%		700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639	0.375%		3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	bute Apr	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L			licable to C	Cash-out
		,,,,,										Refinan			
Loan Feature	>0%	>30%	>600/		.TV Rang >75%	e >80%	<b>&gt;0E</b> 0/	>00%	>0E9/	Loan Feature	>0%		LTV Rang		>7E0/
Adjustable-rate			<b>&gt;60%</b> 0.000%	> <b>70%</b>	0.000%		> <b>85%</b>	<b>&gt;90%</b>	<b>&gt;95%</b>	Condo	0.000%	> <b>30%</b>	<b>&gt;60%</b> 0.125%	<b>&gt;70%</b> 0.125%	> <b>75%</b> 0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%			4.125%		4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home  Manufactured	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured Two- to four-	0.500%	0.500%	0.500%	0.500%	0.500%
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	tio		All LLPA	s will be v	vaived f	_	llowing lo	ans
LTV Range															
0		A II.					41 45					meReady			/
Credit Score	>00/		cable for	all loans	with tern	ns greate			>0E9/	Loans to first-tir	me homebu	yers with	qualifying		
	<u>&gt;0%</u>	>30%	>60%	all loans	with tern	s greate	>85%	>90%	>95% 0.375%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780	0.000%	<b>&gt;30%</b> 0.000%	<b>&gt;60%</b> 0.000%	<b>all loans</b> >70% 0.125%	with tern >75% 0.500%	>80% 0.625%	> <b>85%</b> 0.500%	<b>&gt;90%</b> 0.375%	0.375%	median ir	me homebu	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	>75% 0.500% 0.875%	>80% 0.625% 1.000%	>85% 0.500% 0.750%	>90% 0.375% 0.625%	0.375% 0.625%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	with tern >75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000%	vith tern >75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>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%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cae	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>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%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li. TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% >90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cae	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>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%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with term >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%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% >90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	all loans	with term >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%	1.50%   1.00	>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%	>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% >95% 0.250%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 0.000% 0.125% 1.625%	all loans	with term	s greate	>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% 0.750% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 2.500% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 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	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 0.000% 0.125% 1.625%	all loans	with term  >75%  0.500%  0.875%  1.125%  1.625%  2.250%  2.500%  2.875%  3.500%  >75%  0.000%  0.750%  3.375%	s greate	>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% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances >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%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 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	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.25% 0.250% 0.375% s by Loat  >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	all loans	with term	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000% 4.125%	>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%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 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	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% >30% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term  >75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.2500%  2.875%  2.875%  0.000%  0.750%  3.375%  0.500%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 3.000% 3.375% mited Ca e >80% 0.000% 4.125% 4.125% 0.500%	>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% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 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%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	
≥ = 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  Manufactured home  Two- to four-unit property  High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loal  >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625% 0.500% 0.375% 0.750%	all loans	with term	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	>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% 0.625% 1.000%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 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%	median ir	ne homebu ncome (AM	yers with I) or 120%	qualifying % AMI in h	igh-cost are	



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 Lock Expirations
 Lock Extensions

 15 Days
 10/2/2025
 2 days
 0.100

 30 Days
 10/17/2025
 7 days
 0.250

 45 Days
 11/1/2025
 15 days
 0.375

 30 days
 0.625

Effective: 9/17/2025 10:08

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

	: 9	/17/2025 1	5.00												
			GOVI	ERNI				d US					FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.000	101.894	101.748	101.538	5.875	101.227	101.213	101.097	5.375	100.062	99.999	99.837	FICO 740			0.000
.125	102.291	102.208	101.998	6.000	101.740	101.725	101.609	5.500	100.051	99.988	99.826	FICO 680	- 739		0.125
.250	102.517	102.471	102.261	6.125	102.245	102.231	102.115	5.625	100.041	99.978	99.816	FICO 660	- 679		0.250
5.375	102.460	102.452	102.393	6.250	102.743	102.729	102.613	5.750	100.643	100.580	100.418	FICO 640	- 659		0.500
5.500	102.893	102.884	102.826	6.375	102.107	102.093	101.962	5.875	100.630	100.567	100.405	FICO 620	- 639		1.500
5.625	103.280	103.272	103.214	6.500	102.605	102.591	102.460	6.000	100.615	100.552	100.390				
5.750	103.075	103.030	102.900	6.625	103.097	103.083	102.952	6.125	100.602	100.539	100.377	Non-Own	er		0.500
5.875	102.900	102.827	102.739	6.750	103.580	103.566	103.435	6.250	100.592	100.529	100.367	Loan Amo	ount \$50K < \$1	00K	0.500
7.000	103.398	103.326	103.237									Loan < \$5	OK (exception o	only)	1.500
7.125	103.757	103.676	103.596									All FHA St	reamline Loans	5	0.250
												All FHA Re	efinance Loans		0.125
FI,	1A 30 YR I	ixed High	n Bal	F	HA 15 YR I	Fixed High	h Bal	RU	<b>RAL HOUS</b>	ING 30 Y	R Fixed	П	USDA - Price	e Adjustmo	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.250	101.697	101.621	101.411	6.250	98.521	98.486	98.450	6.250	102.867	102.821	102.611	FICO 740	- 779		0.000
.375	101.767	101.759	101.701	6.375	98.739	98.703	98.668	6.375	101.891	101.845	101.586	FICO 700	- 739		0.125
5.500	102.240	102.232	102.173	6.500	99.018	98.983	98.947	6.500	102.452	102.406	102.147	FICO 680	- 699		0.250
5.625	102.518	102.510	102.451	6.625	99.211	99.176	99.140	6.625	102.947	102.902	102.642	FICO 660	- 679		0.375
5.750	102.038	101.992	101.758	6.750	99.305	99.291	99.183	6.750	103.425	103.380	103.121	FICO 640	- 659		0.875
.875	101.587	101.507	101.427	6.875	99.426	99.398	99.370	6.875	102.500	102.470	102.215	FICO 620	- 639		1.500
7.000	102.085	102.005	101.925	7.000	99.583	99.555	99.526	7.000	103.031	103.001	102.745	CA Proper	rty		0.150
7.125	102.444	102.364	102.283	7.125	99.717	99.689	99.660	7.125	103.543	103.513	103.257	I	50K (exception)		1.500
.250	102.292	102.262	102.006	7.250	99.497	99.412	99.327	7.250	103.962	103.932	103.676	All RD Ref	inance Loans		0.125
7.375	100.522	100.462	100.198					7.375	102.597	102.537	102.273		. Adjustments r	may apply	
				1								11			
					,	GOV	/ERN	MF	NT V	′Δ					
	VA 15	YR Fixed				YR Fixed	LIXIX			ARM 1/1	/5		VA 30 YR	Fixed IRR	RL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.000	101.740	101.725	101.609	6.000	101.894	101.748	101.538	5.750	100.643	100.580	100.418	6.000	101.894	101.676	101.409
5.125	102.245	102.231	102.115	6.125	102.291	102.208	101.998	5.875	100.630	100.567	100.405	6.125	102.291	102.073	101.805
5.250	102.743	102.729	102.613	6.250	102.517	102.471	102.261	6.000	100.615	100.552	100.390	6.250	102.310	102.092	101.824
5.375	102.107	102.093	101.962	6.375	102.460	102.452	102.393	6.125	100.602	100.539	100.377	6.375	102.460	102.452	102.393
5.500	102.605	102.591	102.460	6.500	102.893	102.884	102.826	6.250	100.592	100.529	100.367	6.500	102.893	102.884	102.826
.625	103.097	103.083	102.952	6.625	103.280	103.272	103.214					6.625	103.280	103.272	103.214
5.750	103.580	103.566	103.435	6.750	103.075	103.030	102.900					6.750	103.061	102.981	102.900
				6.875	102.900	102.820	102.739					6.875	102.900	102.820	102.739
				7.000	103.398	103.318	103.237					7.000	103.398	103.318	103.237
				7.125	103.757	103.676	103.596	H				7.125			103.596
					103.737	103.070		11					103.757	103.676	
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	A 15 YR F 15-Dav	ixed High 30-Day		Rate	/A 30 YR F	ixed High		Rate		ARM HE			103.757 /A 30 YR Fi	ixed IRRR	L HB
ate	A 15 YR F 15-Day 100.867		<b>Bal 45-Day</b> 100.783		/A 30 YR F		Bal 45-Day 101.411	<b>Rate</b> 6.125	VA 5/1 15-Day 100.602		<b>45-Day</b> 100.377	\	/A 30 YR Fi		L HB 45-Day
l <b>ate</b> 5.750	15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	45-Day	11	15-Day	30-Day	45-Day	Rate	<mark>/A 30 YR Fi</mark> 15-Day	ixed IRRR 30-Day	L HB 45-Day 101.411
tate i.750 i.875	<b>15-Day</b> 100.867	<b>30-Day</b> 100.850	<b>45-Day</b> 100.783	<b>Rate</b> 6.250	/A 30 YR F 15-Day 101.697	ixed High 30-Day 101.621	<b>45-Day</b> 101.411	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	<b>Rate</b> 6.250	/A 30 YR Fi 15-Day 101.697	ixed IRRR 30-Day 101.621	L HB 45-Day 101.411 101.701
tate i.750 i.875 i.000	<b>15-Day</b> 100.867 101.076	<b>30-Day</b> 100.850 101.060	<b>45-Day</b> 100.783 100.993	Rate 6.250 6.375	/A 30 YR F 15-Day 101.697 101.767	ixed High 30-Day 101.621 101.759	<b>45-Day</b> 101.411 101.701	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375	/A 30 YR Fi 15-Day 101.697 101.767	xed IRRR 30-Day 101.621 101.759	45-Day 101.411 101.701 102.173
tate i.750 i.875 i.000 i.125	<b>15-Day</b> 100.867 101.076 101.392	<b>30-Day</b> 100.850 101.060 101.375	<b>45-Day</b> 100.783 100.993 101.308	Rate 6.250 6.375 6.500	/A 30 YR F 15-Day 101.697 101.767 102.240	30-Day 101.621 101.759 102.232	<b>45-Day</b> 101.411 101.701 102.173	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500	/A 30 YR Fi 15-Day 101.697 101.767 102.240	30-Day 101.621 101.759 102.232	45-Day 101.411 101.701 102.173 102.451
Rate 5.750 5.875 5.000 5.125 5.250	15-Day 100.867 101.076 101.392 101.685	<b>30-Day</b> 100.850 101.060 101.375 101.668	<b>45-Day</b> 100.783 100.993 101.308 101.602	Rate 6.250 6.375 6.500 6.625	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518	30-Day 101.621 101.759 102.232 102.510	<b>45-Day</b> 101.411 101.701 102.173 102.451	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625	/A 30 YR Fi 15-Day 101.697 101.767 102.240 102.518	30-Day 101.621 101.759 102.232 102.510	45-Day 101.411 101.701 102.173 102.451 101.758
Rate 5.750 5.875 5.000 5.125 5.250 5.375	15-Day 100.867 101.076 101.392 101.685 101.267	30-Day 100.850 101.060 101.375 101.668 101.099	45-Day 100.783 100.993 101.308 101.602 100.932	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038	30-Day 101.621 101.759 102.232 102.510 101.992	45-Day 101.411 101.701 102.173 102.451 101.758	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038	30-Day 101.621 101.759 102.232 102.510 101.992	45-Day 101.411 101.701 102.173 102.451 101.758 101.427
Rate 5.750 5.875 5.000 5.125 5.250 5.375 5.500	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005	45-Day 101.411 101.701 102.451 101.758 101.427 101.925
.750 .875 .000 .125 .250 .375 .500	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444	30-Day 101.621 101.759 102.232 102.510 101.992 101.507	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364	45-Day 101.411 101.701 102.173 102.451 101.427 101.928 102.283
i.750 i.875 i.000 i.125 i.250 i.375 i.500 i.625	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006
Rate 5.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006
	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539	<b>45-Day</b> 100.377	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262	45-Day 101.411 101.701 102.173 102.451 101.427 101.925 102.283 102.006
3.750 5.875 5.6.000 5.125 5.250 5.375 5.500 6.625 5.750	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539 100.529	<b>45-Day</b> 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.902 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.427 101.925 102.283 102.006 100.198
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375 VA Loans Non-Owne	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262	45-Day 101.411 101.701 102.173 102.451 101.742 101.925 102.283 102.006 100.198	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539 100.529	45-Day 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.427 101.925 102.283 102.006 100.198
6.25 6.000 6.125 6.250 6.375 6.5250 6.625 6.750 6.625 6.750	15-Day 100.867 101.076 101.392 101.687 101.267 101.169 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi	/A 30 YR F 15-Day 101.697 101.7647 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539 100.529	45-Day 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198
3.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 ICO>=740 ICO 680 - 1 ICO 660 - 6 ICO 640 - 6	15-Day 100.867 101.076 101.392 101.685 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi	/A 30 YR F 15-Day 101.697 101.767 102.240 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198	6.125	<b>15-Day</b> 100.602	<b>30-Day</b> 100.539 100.529	45-Day 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.759 102.232 102.510 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198
	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.001 101.432 101.596 99.291	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522  ts	30-Day 101.621 101.759 102.232 102.510 101.902 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.427 101.925 102.283 102.006 100.198	6.125	<b>15-Day</b> 100.602 100.592	30-Day 100.539 100.529	45-Day 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	xed IRRR 30-Day 101.621 101.759 102.232 102.510 101.902 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198
3.750 3.875 5.000 5.125 5.250 5.375 5.500 6.625 6.750 ICO >=740 ICO 680 - 1 ICO 680 - 6 ICO 640 - 6 ICO 640 - 6	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.090 101.010 101.432 101.596 99.291	45-Day 100.783 100.993 101.308 101.602 100.932 100.932 101.429 99.160  VA Price A 0.000 0.125 0.250 2.000 3.000  Clause	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan < \$50	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522  ts	30-Day 101.621 101.759 102.232 102.510 101.992 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.427 101.925 102.283 102.006 100.198	6.125	15-Day 100.602 100.592	30-Day 100.539 100.529	45-Day 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	xed IRRR 30-Day 101.621 101.752 102.232 102.510 101.992 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198
6.750 6.875 6.000 6.125 6.250 6.375 6.525 6.625 6.625 6.750 FICO>=740 FICO 660 - 6 FICO 640 - 6 FICO 640 - 6	15-Day 100.867 101.076 101.392 101.685 101.267 101.169 101.600 101.763 99.305	30-Day 100.850 101.060 101.375 101.668 101.099 101.010 101.432 101.596 99.291	45-Day 100.783 100.993 101.308 101.602 100.932 100.834 101.265 101.429 99.160 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi Loan < \$50	/A 30 YR F 15-Day 101.697 101.767 102.240 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522 ts	30-Day 101.621 101.759 102.232 102.510 101.902 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198	6.125 6.250	<b>15-Day</b> 100.602 100.592	30-Day 100.539 100.529	45-Day 100.377 100.367	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.697 101.767 102.240 102.518 102.038 101.587 102.085 102.444 102.292 100.522	30-Day 101.621 101.752 102.232 102.510 101.992 101.507 102.005 102.364 102.262 100.462	45-Day 101.411 101.701 102.173 102.451 101.758 101.427 101.925 102.283 102.006 100.198



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

 Lock Expirations
 Lock Extensions

 0 Days
 10/17/2025
 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\*\*\*

1014	Dirid Cold		
Effective:	9/17/2025 10:	08	
			NON-QM:
Residentia	ll 30 Yr Fixed		DSCR
11.500	111.247	11.500	113.376
11.375	110.997	11.375	113.110
11.250	110.747	11.250	112.845
11.125	110.497	11.125	112.579
11.000	110.247	11.000	112.314
10.875	109.997	10.875	112.048
10.750	109.747	10.750	111.782
10.625	109.497	10.625	111.517
10.500	109.247	10.500	111.251
10.375	108.997	10.375	110.985
10.250	108.747	10.250	110.720
10.125	108.497	10.125	110.454
10.000	108.247	10.000	110.189
9.875	107.997	9.875	109.923
9.750	107.747	9.750	109.657
9.625	107.497	9.625	109.392
9.500	107.247	9.500	109.126
9.375	106.997	9.375	108.860
9.250	106.747	9.250	108.595
9.125	106.497	9.125	108.329
9.000	106.247	9.000	108.064
8.875	105.997	8.875	107.782
8.750	105.747	8.750	107.501
8.625	105.497	8.625	107.220
8.500	105.247	8.500	106.939
8.375	104.997	8.375	106.657
8.250	104.747	8.250	106.376
8.125	104.465	8.125	106.094
8.000	104.184	8.000	105.813
7.875	103.872	7.875	105.501
7.750	103.559	7.750	105.188
7.625	103.184	7.625	104.813
7.500	102.809	7.500	104.438
7.375	102.434	7.375	104.063
7.250	102.059	7.250	103.626
7.125	101.684	7.125	103.188
7.000	101.309	7.000	102.688
6.875	100.872	6.875	102.188
6.750	100.434	6.750	101.626
6.625	99.934	6.625	101.063
6.500	99.434	6.500	100.501
6.375	98.872	6.375	99.876
6.250	98.309	6.250	99.188
6.125	97.684	6.125	98.501
6.000	97.059	6.000	97.813

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

5.875

5.750

5.625

5.500

97.063

96.313

95.563

94.813

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

96.372

95.684

94.997

94.310

5.875

5.750 5.625

5.500

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

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

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

Minimum Loan Size \$150,000

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

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



Non-QM UW Fee \$1,499

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

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%	97.750			6.375%	99.150	
6.500%	99.000			6.500%	100.150	
6.625%	99.750			6.625%	100.775	
6.750%	100.375			6.750%	101.275	
6.875%	100.900			6.875%	101.775	
6.990%	101.330			6.990%	102.250	
7.125%	101.730			7.125%	102.700	
7.250%	102.105			7.250%	103.114	
7.375%	102.480			7.375%	103.544	
7.500%	102.805			7.500%	103.946	
7.625%	103.055			7.625%	104.305	
7.750%	103.305			7.750%	104.618	
7.875%	103.555			7.875%	104.993	
7.990%	103.805			7.990%	105.298	
8.125%	104.055			8.125%	105.602	
8.250%	104.305			8.250%	105.899	
8.375%	104.555			8.375%	106.196	
8.500%	104.805			8.500%	106.477	
8.625%	105.055			8.625%	106.759	
8.750%	105.305			8.750%	107.040	
8.875%	105.555			8.875%	107.321	
8.990%	105.805			8.990%	107.587	
9.125%	106.055			9.125%	107.852	
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

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

				ice Adjustm					
			Reside	ntial NQN		s			
				Full Doo					
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	'60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	'20	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
	00	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
	80	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
- 6	660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		T		atement	_				T
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
	20	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
	00	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
	580	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
6	660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
				ntial NQN	_				I
	.TV	55	60	65	70	75	80	85	90
· ·	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
	FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
	FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
	Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	ndo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	estor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	repay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
	r PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	r PPP r PPP	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	N/A	N/A
	r PPP							N/A	N/A
		0.375	0.375	0.375	0.375	0.375	0.375	N/A N/A	N/A N/A
	r PPP nt <\$150K	0.625	0.625	0.625	0.625	0.625 -0.250	0.625 -0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	TIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
	Itilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
	> 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
	P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	99 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
	33			IQM LLF		0.500	0.500	0.750	0.750
				x / 3 Yr Pr					
FICO	DxLTV	50	55	60	65	70	75	80	
7	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
7	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
7	'40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
7	'20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
7	'00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
6	80	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
	60	-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	0.70 L	0.70	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 -							
Qual Payment - I/O Qualify over the fully amortized period - 360 Months									
· ,			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 District C - Debt Consolidation C - Dept 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	
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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 ind = Cocupied inly -4 Units, Conc r Fixed ixed 10 Yr I/6 cross Rents / r rom 1007 or I from Average ix LTV 70% or Units): Max 1 iverty Taxes ar thout a 12 mr ted financing; ird = % 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

10/17/2025 2 days 7 days 15 days 0.100 0.250 0.375 30 days 0.625

0.000

-0.625

-0.750

-0.500

75.01-80.00 80.01-85.00 85.01-90.00

-0.625

-0.500

-0.375

-0.625

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

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

	Conforming Balance	Agency Jumbo	Agency Balance						
9	FIX 30	FIX 30	FIX 30			Credit Score / CLTV	<=30	30.01-60.00	
00	112.047	111.422	110.672			>= 780	0.000	0.000	
	111.797	111.172	110.422			760 - 779	0.000	0.000	
	111.547	110.922	110.172		Purchase Money	740 - 759	0.000	0.000	
	111.297	110.672	109.922		Loans	720 - 739	0.000	0.000	
	111.047	110.422	109.672		Loans	700 - 719	0.000	0.000	
,	110.797	110.172	109.422			680 - 699	0.000	0.000	
0	110.547	109.922	109.172			660 - 679	0.000	0.000	
5	110.297	109.672	108.922			>= 780	0.000	0.000	
0	110.047	109.422	108.672			760 - 779	0.000	0.000	
	109.797	109.172	108.422			740 - 759	0.000	0.000	
)	109.547	108.922	108.172		Limited Cash-Out	720 - 739	0.000	0.000	
5	109.297	108.672	107.922		Refinance	700 - 719	0.000	0.000	
0	109.047	108.422	107.672			680 - 699	0.000	0.000	
5	108.797	108.172	107.422			660 - 679	0.000	-0.125	
)	108.547	107.922	107.172			>= 780	-0.375	-0.375	
5	108.238	107.613	106.863			760 - 779	-0.375	-0.375	
1	107.929	107.304	106.554			740 - 759	-0.375	-0.375	
	107.621	106.996	106.246		Cash-Out Refinance	720 - 739	-0.375	-0.500	
)	107.294	106.669	105.919			700 - 719	-0.375	-0.500	
	106.949	106.324	105.574			680 - 699	-0.375	-0.625	
0	106.586	105.961	105.211			660 - 679	-0.375	-0.875	
;	106.204	105.579	104.829						
0	105.803	105.178	104.428			Credit Score / CLTV	<=30	30.01-60.00	0
5	105.380	104.755	104.005			Investor	-1.125	-1.125	
0	104.937	104.312	103.562			Second Home	-1.125	-1.125	
5	104.473	103.848	103.098		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	-
0	103.990	103.365	102.615	Purchase Money		511 Hado 1 40/0	0.000	0.000	
5	103.488	102.863	102.113	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	_
0	102.966	102.341	101.591	Cash-Out Refinance		Their balance Fixed Rate	5.550	0.500	
5	102.424	101.799	101.049			2 - 4 Unit Property	0.000	0.000	
0	101.866	101.793	100.551		Property LLPAs	Condo / Coop	0.000	0.000	
5	101.290	100.798	100.048		1,515	Manufactured Homes	-0.500	-0.500	
0	100.698	100.738	99.529			Investor	-1.125	-1.125	
5	100.038	99.745	98.995			Second Home	-1.125	-1.125	_
0	99.462	99.745	98.448		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	
5	98.822	98.638	97.888			DII Ratio > 40%	0.000	0.000	
0	98.822	98.041	97.888	Cash-Out Refinance	Aganas lumba	High Palance Fixed Pete	-1.250	-1.250	-
				Casri-Out Refinance	Agency Jumbo Balances*	High Balance Fixed - Rate	-1.250	-1.250	
5	97.494	97.369	96.619		Dalances	2. A Limit Dropouts	0.000	0.000	
0	96.808	96.683	95.933		Drawark, LLDAs	2 - 4 Unit Property	0.000	0.000	-
5	96.108	95.983	95.233		Property LLPAs	Condo / Coop	0.000	0.000	_
0	95.393	95.268	94.518			Manufactured Homes	-0.500	-0.500	_
									١
					Mortgages with Subordinate	Credit Score / CLTV CLTV > LTV & FICO >= 720	<= <b>30</b> -0.625	<b>30.01-60.00</b> -0.625	

Loans   720 -739   0.000   0.000   -0.250   -0.750   -1.250   -		Purchase Money	740 - 759	0.000	0.000 -0.125 -0.375 -0.875 -1.000 -0.750					
Top. 719			720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Cash-Out Refinance   Cash-Ou		Louis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
Limited Cash-Out Refinance   Second Home   Fixed - Rate   Second Home			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
Limited Cash-Out Refinance    Cash-Out Refinance			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
Limited Cash-Out Refinance			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
Limited Cash-Out Refinance   720 - 733   0.000			760 - 779	-779         0.000         0.000         -0.125         -0.375         -0.875           -759         0.000         0.000         -0.250         -0.750         -1.125	-1.000	-0.750				
Refinance		Limited Cach Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Money   Mone			720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Cash-Out Refinance		uncc	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Second Home			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
T60 - 779			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
T40 - 759			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
Cash-Out Refinance   720 - 739			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
Tool 119			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Credit Score / CLTV   C=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		Cash-Out Refinance	720 - 739							
Credit Score / CLTV			700 - 719							
Credit Score / CLTV   C=30   30.01-60.00   60.01-70.00   75.01-75.00   75.01-80.00   80.01-85.00   85.01-90.00			111 111							
Loan Type LLPAs			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
Loan Type LLPAs		_								
None   Type LLPAs   Second Home   -1.125   -1.125   -1.625   -2.125   -3.375   -4.125   -4.										
Money   Mone										
Money   Money   Money   Migh Balance Fixed - Rate   0.500   0.500   0.000   0.		Loan Type LLPAs								
Agency Jumbo   High Balance Fixed - Rate   0.500   0.500   0.750   0.750   1.000   0.000   0.000		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Money									
Property LLPAs    Condo / Coop			High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Property LIPAS         Condo / Coop         0.000         0.000         0.000         0.000         0.000         -0.750         -0.750           Manufactured Homes         -0.500	etinance	Balances*								
Manufactured Homes				0.000		0.000	0.000	0.000	-0.625	
Investor   -1.125   -1.125   -1.625   -2.125   -3.375		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
Second Home -1.125 -1.125 -1.625 -2.125 -3.375			Manufactured Homes						-0.500	-0.500
Loan Type LLPAs			Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
DTI Ratio > 40% 0.000 0.000 0.000 0.000 0.000		Loan Type LLPAs								
		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		

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

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

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



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

Lock Expirations
30 Days 10/17/2025

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

Effective: 9/17/2025 10:08

# **FIXED SECONDS**

RES	IDENTIAL	IN	VESTOR						
Rate	30 Day	Rate	30 Day						
12.625	113.875	13.375	112.875						
12.500	113.625	13.250	112.750						
12.375	113.375	13.125	112.625						
12.250	113.125	13.000	112.500						
12.125	112.875	12.875	112.375						
12.000	112.625	12.750	112.250						
11.875	112.375	12.625	112.000						
11.750	112.125	12.500	111.750						
11.625	111.875	12.375	111.500						
11.500	111.625	12.250	111.250						
11.375	111.375	12.125	111.000						
11.250	111.125	12.000	110.750						
11.125	110.875	11.875	110.500						
11.000	110.625	11.750	110.250						
10.875	110.375	11.625	110.000						
10.750	110.125	11.500	109.750						
10.625	109.875	11.375	109.500						
10.500	109.625	11.250	109.250						
10.375	109.375	11.125	109.000						
10.250	109.125	11.000	108.750						
10.125	108.750	10.875	108.500						
10.000	108.375	10.750	108.250						
9.875	108.000	10.625	108.000						
9.750	107.625	10.500	107.750						
9.625	107.250	10.375	107.500						
9.500	106.875	10.250	107.250						
9.375	106.500	10.125	106.875						
9.250	106.125	10.000	106.500						
9.125	105.750	9.875	106.125						
9.000	105.375	9.750	105.750						
8.875	105.000	9.625	105.375						
8.750	104.625	9.500	105.000						
8.625	104.125	9.375	104.625						
8.500	103.625	9.250	104.125						
8.375	103.125	9.125	103.625						
8.250	102.625	9.000	103.125						
8.125	102.125	8.875	102.625						
8.000	101.375	8.750	101.875						
7.875	100.625	8.625	101.125						
7.750	99.875	8.500	100.375						
7.625	99.125								

	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)		
<del>•</del>	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)
\	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)		
5	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
富	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	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		
N N	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

 30 Days
 10/17/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/17/2025 10:08

## FHA with DPA Seconds

30 Year Fixed							
Rate	15 Day	30 Day	45 Day				
7.875	100.758	100.700	100.325				
7.750	100.658	100.600	100.225				
7.625	99.867	99.809	99.434				
7.500	99.764	99.706	99.331				
7.375	99.651	99.593	99.218				
7.250	99.529	99.471	99.096				

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

Effective: 9/17/2025 10:08 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