

10/10/2025 10:42

Effective:

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

	Lock Expirations	Lock Extensions					
15 Days	10/25/2025	2 days	0.100				
30 Days	11/9/2025	7 days	0.250				
15 Days 30 Days 45 Days	11/24/2025	15 days	0.375				
		30 days	0.625				

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

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.750	99.978	99.936	99.826	5.250	100.072	99.999	99.932	5.000	99.771	99.755	99.590	5.125	99.637	99.620	99.455
.875	100.575	100.533	100.424	5.375	100.591	100.518	100.451	5.125	100.050	100.033	99.868	5.250	100.082	100.065	99.900
.000	101.134	101.092	100.982	5.500	100.122	100.031	99.955	5.250	100.438	100.421	100.256	5.375	100.507	100.490	100.326
5.125	101.622	101.580	101.520	5.625	100.644	100.552	100.477	5.375	100.975	100.958	100.793	5.500	100.753	100.737	100.572
.250	101.401	101.359	101.299	5.750	101.135	101.043	100.968	5.500	101.225	101.209	101.044	5.625	100.965	100.948	100.783
.375	101.895	101.853	101.794	5.875	101.600	101.509	101.434	5.625	101.437	101.420	101.255	5.750	101.190	101.174	101.009
.500	102.403	102.361	102.302	6.000	101.318	101.285	101.144	5.750	101.546	101.530	101.365	5.875	101.589	101.572	101.407
.625	102.836	102.794	102.735	6.125	101.675	101.626	101.489	5.875	102.057	102.040	101.875	6.000	101.790	101.773	101.608
.750	102.605	102.572	102.525	6.250	102.118	102.016	101.933	6.000	102.262	102.245	102.081	6.125	101.975	101.959	101.794
.875	103.079	103.045	102.999	6.375	102.508	102.406	102.322	6.125	102.502	102.486	102.321	6.250	102.215	102.198	102.004
												1			
CO	NV 30 YR I	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	C	ONV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
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	100.084	100.042	99.885	5.875	100.123	100.084	100.042	6.250	100.396	100.380	100.186	6.250	99.969	99.952	99.759
.000	100.653	100.620	100.479	6.000	100.593	100.554	100.512	6.375	100.808	100.791	100.597	6.375	100.272	100.255	100.063
.125	100.978	100.936	100.876	6.125	101.017	100.978	100.936	6.500	100.961	100.945	100.751	6.500	100.509	100.492	100.299
.250	101.131	101.089	101.030	6.250	101.170	101.131	101.089	6.625	101.144	101.127	100.934	6.625	100.710	100.693	100.500
.375	101.523	101.481	101.422	6.375	101.562	101.523	101.481	6.750	101.016	100.982	100.781	6.750	100.590	100.556	100.35
.500	101.999	101.966	101.826	6.500	101.959	101.920	101.879	6.875	101.402	101.368	101.167	6.875	100.868	100.834	100.633
.625	102.266	102.224	102.165	6.625	102.305	102.266	102.224	7.000	101.507	101.474	101.273	7.000	101.025	100.992	100.790
.750	101.715	101.690	101.651	6.750	101.733	101.715	101.690	7.125	101.598	101.564	101.363	7.125	101.158	101.124	100.923
.875	102.016	101.991	101.952	6.875	102.034	102.016	101.991	7.250	99.040	98.942	98.825	7.250	99.040	98.942	98.825
.000	102.481	102.464	102.338	7.000	102.325	102.307	102.282								
	0050	. /				. /C . D C			0050	0/6 4 5 4	_	.			
	SOFR	6/6 ARMS			SOFR	7/6 ARMS			SOFR 1	10/6 ARM	5	<u> </u>	Misc Price	Adjustme	
												I	nds (Non-CA)		0.250
													nds (CA Only)		0.150
													er, LTV <= 75	20	2.125
												I I	er, LTV 75.01-8	30	3.375
	N. C.	D			N. C.	D			N. C.				er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit)/		1.000
												Condo, LT FICO < 66			0.750
															0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	oniy)	1.500
				\parallel											
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fideli	ty Funding C	orp ISAOA A	TIMA	8.3	0am - 5:00p	nm CST		ail: locks@			AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	۱, KS, KY, ۱
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (816) 457-6	440	ME, MI, N	1N, MO, NC, I		
	Kar	nsas City, Mo	0 64150		LOCKO		.550111 651	li li	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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30 Days	11/9/2025	7 days	0.250
45 Days	11/24/2025	15 days	0.375
		30 days	0.625

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Conforming	LLPAs
ber One did One well TV Dedie	

COMOTHING LLPAS Cash-out Refinance Loans – LLPA by Credit Score/LTV															
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Cash-out	t Refinance		_	Credit Sco	ore/LTV
										Ratio LTV Range					
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score				or all loans	•
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orcun ocorc	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719 680 – 699			0.375%							700 – 719 680 – 699	0.375% 0.375%		1.625% 2.000%	2.625% 2.875%	3.250% 3.750%
660 – 679			0.025%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639			1.500%							≤ 639				4.875%	5.125%
Δddi	itional LL	PAs hv I	oan Attri	hute Ann	licable to	n Purcha	se Money	/ Loans		Additional L	LPAs by L			licable to (Cash-out
Add	itional EE	I AS Dy L	oun Atti				oc mone,	Louis				Refinance			
Loan Feature					TV Rang					Loan Feature			LTV Rang	je	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%
Condo Investment			1.625%							Investment Second home	1.125% 1.125%		1.625% 1.625%	2.125% 2.125%	3.375% 3.375%
Second home			1.625%							Manufactured	0.500%		0.500%	0.500%	0.500%
Manufactured										Two- to four-					
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	ces – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	vaived fo	or the fo	llowing lo	ans
				L	TV Rang	e					Ho	meReady	[®] loans		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	me homebu	yers with	qualifying	income ≤1	00% area
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	median ii	ncome (AM	I) or 120%	6 AMI in h	igh-cost are	eas
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ins meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	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%				_	1.750%	_	1.625%	1					
680 – 699	0.000%	0.000%				2.500%									
660 – 679	0.000%	0.125%		_	_	3.000%			_						
			-	_	_				_						
640 - 659	0.000%			_	_	3.375%			_						
≤ 639			1.750%												
Additio	nal LLPA	S Dy LOai	I Attribu		TV Rang		SII-OUL K	emiance	>						
Loan Feature	>0%	>30%	>60%	>70%		>80%	>85%	>90%	>95%						
Adjustable-rate mortgage	0.000%	0.000%				0.000%				1					
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	ĺ					
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						



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15 Days 10/25/2025 0.100 2 days 30 Days 11/9/2025 7 days 0.250 45 Days 11/24/2025 0.375 15 days 30 days 0.625

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Effective	e: 1	.0/10/2025	10:42						wv	VW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA.	5/1 ARM			FHA - Price	Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	99.669	99.624	99.528	5.250	100.711	100.694	100.529	5.375	99.767	99.704	99.542	FICO 740	- 779		0.000
5.375	100.102	100.057	99.961	5.375	100.185	100.168	100.003	5.500	99.758	99.695	99.533	FICO 680	- 739		0.125
5.500	100.607	100.561	100.466	5.500	100.725	100.709	100.544	5.625	99.748	99.685	99.523	FICO 660	- 679		0.250
5.625	101.134	101.089	100.994	5.625	101.257	101.240	101.075	5.750	100.356	100.293	100.131	FICO 640	- 659		0.500
5.750	101.364	101.348	101.283	5.750	101.781	101.764	101.600	5.875	100.345	100.282	100.120	FICO 620	- 639		1.500
5.875	101.361	101.346	101.281	5.875	101.216	101.199	101.005	6.000	100.333	100.270	100.108				
5.000	101.900	101.885	101.820	6.000	101.736	101.719	101.525	6.125	100.319	100.256	100.094	Non-Owr	ner		0.500
6.125	102.385	102.370	102.305	6.125	102.244	102.228	102.034	6.250	100.304	100.241	100.079	11	ount \$50K < \$1	.00K	0.500
5.250	102.515	102.500	102.435	6.250	102.748	102.731	102.538					11	50K (exception		1.500
5.375	102.113	102.040	101.918	6.375	102.148	102.115	101.914						treamline Loan		0.250
				1				1				-	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RI.	IRAL HOUS	SING 30 Y	R Fixed	П	USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
6.250	101.902	101.887	101.822	6.250	98.473	98.456	98.263	6.000	101.611	101.561	101.388	FICO 740			0.000
6.375	101.420	101.348	101.225	6.375	98.215	98.178	98.128	6.125	102.156	102.106	101.933	FICO 700			0.125
5.500	101.924	101.852	101.729	6.500	98.426	98.389	98.339	6.250	102.634	102.584	102.411	FICO 680			0.250
5.625	102.227	102.155	102.032	6.625	98.875	98.841	98.640	6.375	102.034	102.364	102.411	FICO 660			0.250
6.750	102.227	102.133	102.032	6.750	99.365	99.331	99.130	6.500	101.790	101.756	101.572	FICO 640			0.375
			102.201	6.875				1		102.844		FICO 620			
6.875 7.000	101.916 102.323	101.946 102.354	101.976	7.000	98.815 98.930	98.778 98.893	98.728 98.843	6.625 6.750	102.877 103.369	102.844	102.659 103.151	1			1.500 0.150
7.000			102.384	11	99.038		98.950	1				CA Prope			
	102.747	102.777		7.125		99.001		6.875	102.606	102.573	102.388	11	50K (exception)	1.500
7.250	102.437	102.404	102.219	7.250	99.040	98.942	98.825	7.000	103.149	103.116	102.931		finance Loans		0.125
7.375	100.608	100.541	100.337	 				7.125	103.675	103.642	103.458	*Other S	t. Adjustments	may apply	
				-		CO1	/EDA		NIT V	/ A		11			
							/ERN	IIVIE			_				
		YR Fixed	45.0			YR Fixed	45.0			ARM 1/1	·			Fixed IRF	***
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	101.736	101.719	101.525	5.500	100.607	100.561	100.466	5.750	100.356	100.293	100.131	5.500	100.607	100.561	100.466
6.125	102.244	102.228	102.034	5.625	101.134	101.089	100.994	5.875	100.345	100.282	100.120	5.625	101.134	101.089	100.994
6.250	102.748	102.731	102.538	5.750	101.364	101.348	101.283	6.000	100.333	100.270	100.108	5.750	101.364	101.348	101.283
6.375	102.148	102.115	101.914	5.875	101.361	101.346	101.281	6.125	100.319	100.256	100.094	5.875	101.361	101.346	101.281
6.500	102.653	102.620	102.418	6.000	101.900	101.885	101.820	6.250	100.304	100.241	100.079	6.000	101.900	101.885	101.820
6.625	103.150	103.116	102.915	6.125	102.385	102.370	102.305					6.125	102.385	102.370	102.305
6.750	103.640	103.606	103.405	6.250	102.515	102.500	102.435					6.250	102.515	102.500	102.435
				6.375	102.113	102.040	101.918					6.375	102.113	102.040	101.918
				6.500	102.577	102.504	102.381					6.500	102.577	102.504	102.381
				6.625	102.990	102.917	102.795					6.625	102.990	102.917	102.795
١	VA 15 YR F	ixed High	Bal	\	VA 30 YR F	ixed High	Bal		VA 5/:	1 ARM HE	3	,	VA 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	100.749	100.677	100.554	6.250	101.902	101.887	101.822	6.125	100.319	100.256	100.094	6.250	101.902	101.887	101.822
5.875	100.992	100.919	100.796	6.375	101.420	101.348	101.225	6.250	100.304	100.241	100.079	6.375	101.420	101.348	101.225
5.000	101.339	101.266	101.144	6.500	101.924	101.852	101.729	П				6.500	101.924	101.852	101.729
5.125	101.667	101.594	101.471	6.625	102.227	102.155	102.032	П				6.625	102.227	102.155	102.032
5.250	101.372	101.198	101.025	6.750	102.201	102.231	102.261	П				6.750	102.201	102.231	102.261
5.375	101.299	101.125	100.951	6.875	101.916	101.946	101.976	П				6.875	101.916	101.946	101.976
5.500	101.755	101.582	101.408	7.000	102.323	102.354	102.384	П				7.000	102.323	102.354	102.384
6.625	101.936	101.762	101.588	7.125	102.747	102.777	102.807	П				7.125	102.747	102.777	102.807
6.750	99.365	99.331	99.130	7.250	102.437	102.404	102.219	П				7.250	102.437	102.404	102.219
				7.375	100.608	100.541	100.337	1				7.375	100.608	100.541	100.337
			VA Drice	 Adjustmen	its				- 3 M				-		M 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
FICO>=74	0		0.000	VA Loans	113		0.250								
FICO 680	- 739		0.125	Non-Own	er		0.500	11 =			nimie.	-			-
FICO 660	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500		1	SE	RVING				HAF
FICO 640	- 659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	& V	A IRRE	ILS	
FICO 620	- 639		3.000												
	ما .	ss Payee	Clause	Ш	Lc	ck Desk H	lours		Con	tact Us			Approv	ed States	
			Corp ISAOA A	TIMA				Em	ail: locks@		ge.com	AR, AZ. C	CA, CO, FL, GA		
			kwy, Suite 27		1	0am - 5:00p		1	Lock Desk: (_		иN, MO, NC,		
	Kai	nsas City, M	0 64150		LOCK O	nline Unitl 8	:oopm CST	Ir	nside Sales:	(816) 457	-6300			, VA, WA,W	
			@ 2021	Desired Products	F di C	- NA 41 C #2 4	201	f N A	- Dfil-	O-1- N-46-	10 1 21 12 1				



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***

fective:	10/10/2025 10:	42		
		N	ON-QM:	
Residentia	al 30 Yr Fixed	D	SCR	П
11.500	110.847	11.500	112.615	
11.375	110.597	11.375	112.365	
11.250	110.347	11.250	112.115	
11.125	110.097	11.125	111.865	
11.000	109.847	11.000	111.615	
10.875	109.597	10.875	111.365	
10.750	109.347	10.750	111.115	
10.625	109.097	10.625	110.865	
10.500	108.847	10.500	110.615	
10.375	108.597	10.375	110.365	
10.250	108.347	10.250	110.115	
10.10=	100.000	40.405	400.00=	1

11.375	110.597	11.375	112.365
11.250	110.347	11.250	112.115
11.125	110.097	11.125	111.865
11.000	109.847	11.000	111.615
10.875	109.597	10.875	111.365
10.750	109.347	10.750	111.115
10.625	109.097	10.625	110.865
10.500	108.847	10.500	110.615
10.375	108.597	10.375	110.365
10.250	108.347	10.250	110.115
10.125	108.097	10.125	109.865
10.000	107.847	10.000	109.615
9.875	107.597	9.875	109.365
9.750	107.347	9.750	109.115
9.625	107.097	9.625	108.865
9.500	106.847	9.500	108.615
9.375	106.597	9.375	108.365
9.250	106.347	9.250	108.115
9.125	106.097	9.125	107.865
9.000	105.847	9.000	107.615
8.875	105.597	8.875	107.365
8.750	105.347	8.750	107.115
8.625	105.097	8.625	106.865
8.500	104.847	8.500	106.615
8.375	104.597	8.375	106.365
8.250	104.347	8.250	106.115
8.125	104.097	8.125	105.834
8.000	103.847	8.000	105.521
7.875	103.565	7.875	105.209
7.750	103.284	7.750	104.896
7.625	102.972	7.625	104.584
7.500	102.659	7.500	104.209
7.375	102.284	7.375	103.834
7.250	101.909	7.250	103.396
7.125	101.534	7.125	102.959
7.000	101.159	7.000	102.459
6.875	100.722	6.875	101.959
6.750	100.284	6.750	101.396
6.625	99.847	6.625	100.834
6.500	99.409	6.500	100.209
6.375	98.909	6.375	99.584
6.250	98.409	6.250	98.896
6.125	97.846	6.125	98.208
6.000	97.284	6.000	97.521
5.875	96.659	5.875	96.771
5.750	96.034	5.750	96.021
5.625	95.346	5.625	95.271
F F00	04.000	5.500	04.504

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

5.500

94.521

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

94.659

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									
	Credit LLPA	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
LEI AS	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc 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 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 Pe	enalty Price
Invest	or 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%	98.275			6.375%	99.300	
6.500%	99.225			6.500%	100.200	
6.625%	99.925			6.625%	100.700	
6.750%	100.525			6.750%	101.200	
6.875%	100.975			6.875%	101.675	
6.990%	101.425			6.990%	102.125	
7.125%	101.800			7.125%	102.625	
7.250%	102.200			7.250%	103.075	
7.375%	102.575			7.375%	103.525	
7.500%	102.900			7.500%	103.950	
7.625%	103.150			7.625%	104.325	
7.750%	103.425			7.750%	104.700	
7.875%	103.675			7.875%	105.075	
7.990%	103.925			7.990%	105.435	
8.125%	104.175			8.125%	105.785	
8.250%	104.425			8.250%	106.125	
8.375%	104.675			8.375%	106.425	
8.500%	104.925			8.500%	106.725	
8.625%	105.175			8.625%	107.006	
8.750%	105.425			8.750%	107.288	
8.875%	105.675			8.875%	107.569	
8.990%	105.925			8.990%	107.834	
9.125%	106.175			9.125%	108.100	
Ma	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	1	Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	I	Max Price (1	100.500	
	Max Price (No Prepay)	99.500	M	ax Price (No	o Prepay)	99.500

		Inve	stor NQN	I 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	0.75	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, max LTV 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 District Control C	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 (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr opperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	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.
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Non-QM UW Fee \$1,395

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

Lock Expirations		Lock Extensions	
30 Days	11/9/2025	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)

		Jumbo	Balance										
Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
0.000	112.048	111.423	110.673			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
.875	111.798	111.173	110.423			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
750	111.548	110.923	110.173		Purchase Money	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
25	111.298	110.673	109.923		Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
.500	111.048	110.423	109.673		Louis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
375	110.798	110.173	109.423			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
.250	110.548	109.923	109.173			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
125	110.298	109.673	108.923			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
000	110.048	109.423	108.673			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
.875	109.798	109.173	108.423		Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
750	109.548	108.923	108.173		Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
625	109.298	108.673	107.923			700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
500	109.048	108.423	107.673			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
375	108.798	108.173	107.423			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
250	108.548	107.923	107.173			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
125	108.246	107.621	106.871			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
000	107.945	107.320	106.570			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
75	107.644	107.019	106.269		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
50	107.325	106.700	105.950			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
25	106.988	106.363	105.613			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
0	106.633	106.008	105.258			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
5	106.261	105.636	104.886										
)	105.868	105.243	104.493			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
5	105.455	104.830	104.080			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
0	105.021	104.396	103.646		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
75	104.568	103.943	103.193		Louis Type LL: 75	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
50	104.094	103.469	102.719	Purchase Money									1
25	103.601	102.976	102.226	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
00	103.088	102.463	101.713	Cash-Out Refinance	Balances*								
75	102.556	101.931	101.181			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
50	102.006	101.424	100.674		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
125	101.439	100.928	100.178			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
000	100.855	100.417	99.667			Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
875	100.254	99.891	99.141		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
750	99.637	99.351	98.601		Local Type EEI AS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
625	99.005	98.798	98.048										
500	98.358	98.232	97.482	Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
375	97.696	97.571	96.821		Balances*								
250	97.018	96.893	96.143			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
.125	96.327	96.202	95.452		Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
5.000	95.620	95.495	94.745			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	85.01-90.0

		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 LLFAS	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 LLI AS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
Cash-Out Refinance	0,	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	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		ĺ
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		i



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

 Lock Expirations
 Lock Extensions

 30 Days
 11/9/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

15 days 0.375 30 days 0.625

Effective: 10/10/2025 10:42

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.500	111.625	13.375	111.500
12.375	111.500	13.250	111.375
12.250	111.375	13.125	111.250
12.125	111.250	13.000	111.125
12.000	111.125	12.875	111.000
11.875	111.000	12.750	110.875
11.750	110.875	12.625	110.750
11.625	110.750	12.500	110.625
11.500	110.625	12.375	110.500
11.375	110.500	12.250	110.375
11.250	110.375	12.125	110.250
11.125	110.250	12.000	110.125
11.000	110.125	11.875	110.000
10.875	109.875	11.750	109.875
10.750	109.625	11.625	109.750
10.625	109.375	11.500	109.625
10.500	109.125	11.375	109.375
10.375	108.875	11.250	109.125
10.250	108.625	11.125	108.875
10.125	108.375	11.000	108.625
10.000	108.125	10.875	108.375
9.875	107.875	10.750	108.125
9.750	107.500	10.625	107.875
9.625	107.125	10.500	107.625
9.500	106.750	10.375	107.375
9.375	106.375	10.250	107.125
9.250	106.000	10.125	106.750
9.125	105.625	10.000	106.375
9.000	105.250	9.875	106.000
8.875	104.875	9.750	105.625
8.750	104.500	9.625	105.250
8.625	104.000	9.500	104.875
8.500	103.500	9.375	104.500
8.375	103.000	9.250	104.000
8.250	102.500	9.125	103.500
8.125	102.000	9.000	103.000
8.000	101.375	8.875	102.500
7.875	100.750	8.750	101.875
7.750	100.000	8.625	101.250
7.625	99.250	8.500	100.500
7.500	98.500		

				RES	IDENTIAL PRIC	F 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)
.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FILL	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш	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)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
EN	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STATEMENT (12 or 24)	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
80	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)
Ŋ	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
	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
E	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
	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)			
å	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	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
 11/9/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/10/2025 10:42

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

State Pricing Adjustments	
3.5% DPA SC - Loan Amount <\$100,000	-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125
5% DPA SC & AK Loan Amount <\$70,0000	-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	10/25/2025	2 days	0.100
30 Days	11/9/2025	7 days	0.250
45 Days	11/24/2025	15 days	0.375
		30 days	0.625

Effective: 10/10/2025 10:42

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

Administration and Appraisal Fees

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





Appraisal Cost Schedule					
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475		
1004MC (Conventional	\$475	2075 Drive by	\$200		
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100		
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100		
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250		

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

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