

8/19/2025 10:23

Effective:

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

	Lock Expirations	Lock Exter	sions
15 Days	9/3/2025	2 days	0.100
30 Days	9/18/2025	7 days	0.250
30 Days 45 Days	10/3/2025	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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CU	IN V	ΈΝ		Ol	N	Αl	

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CON	IVENTION	L 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	100.149	100.105	100.050	6.000	100.578	100.467	100.383	5.750	100.903	100.831	100.789	5.875	100.894	100.861	100.733
.250	100.488	100.436	100.374	6.125	101.075	100.964	100.879	5.875	101.357	101.324	101.196	6.000	101.118	101.085	100.957
.375	101.023	100.971	100.908	6.250	101.544	101.433	101.349	6.000	101.576	101.543	101.415	6.125	101.389	101.356	101.227
.500	101.564	101.511	101.449	6.375	101.969	101.858	101.774	6.125	101.845	101.812	101.684	6.250	101.759	101.727	101.598
.625	101.858	101.805	101.743	6.500	101.640	101.547	101.447	6.250	102.113	102.081	101.967	6.375	102.161	102.128	102.000
.750	101.977	101.923	101.852	6.625	102.066	101.955	101.873	6.375	102.624	102.591	102.463	6.500	102.378	102.345	102.216
.875	102.433	102.379	102.308	6.750	102.454	102.343	102.261	6.500	102.831	102.798	102.670	6.625	102.619	102.586	102.458
.000	102.941	102.887	102.816	6.875	102.804	102.694	102.611	6.625	103.078	103.045	102.917	6.750	102.842	102.809	102.681
.125	103.323	103.269	103.199	7.000	103.190	103.103	103.039	6.750	103.197	103.164	103.036	6.875	103.236	103.203	103.074
.250	103.424	103.437	103.351	7.125	103.617	103.530	103.466	6.875	103.700	103.668	103.539	7.000	103.400	103.367	103.239
]			
	NV 30 YR I				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	101.061	101.013	100.866	6.500	100.835	100.787	100.706	6.250	99.887	99.854	99.726	6.250	99.461	99.429	99.300
.625	101.397	101.349	101.202	6.625	101.224	101.176	101.124	6.375	100.303	100.270	100.141	6.375	99.770	99.737	99.608
.750	101.386	101.332	101.261	6.750	101.434	101.386	101.332	6.500	100.461	100.428	100.299	6.500	100.034	100.001	99.873
.875	101.751	101.697	101.627	6.875	101.800	101.751	101.697	6.625	100.660	100.627	100.499	6.625	100.278	100.245	100.11
.000	102.104	102.050	101.980	7.000	102.153	102.104	102.050	6.750	100.661	100.628	100.499	6.750	100.235	100.202	100.07
.125	102.392	102.338	102.267	7.125	102.440	102.392	102.338	6.875	101.071	101.038	100.910	6.875	100.537	100.505	100.376
.250	102.235	102.195	102.032	7.250	102.124	102.084	101.921	7.000	101.174	101.141	101.013	7.000	100.750	100.717	100.588
.375	102.729	102.688	102.526	7.375	102.550	102.510	102.347	7.125	101.293	101.260	101.132	7.125	100.918	100.885	100.756
.500	103.210	103.170	103.007	7.500	102.932	102.892	102.729	7.250	99.442	99.324	99.208	7.250	99.442	99.324	99.208
.625	103.412	103.371	103.209	7.625	103.179	103.139	102.976					-			
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	ς		Misc Price	Adjustme	nts
	301113	,, 0 , 1111113			50110	707111110			30111.	.0,07	_	No Impou	nds (Non-CA)	, iajastiiie	0.250
												·	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fidelit	, ,			8.3	0am - 5:00p	om CST		iail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (816) 457-6	5440	ME, MI, N	1N, MO, NC, I		
	Kar	isas City, M	0 64150			3111110		ll l	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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						Con	form	ning	LLPA	\S					
	Durch	oce Men	au Laana	LLDA	hu Cradit			8			Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	nase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Appli	able for		TV Rang		rthan 15	voare		Credit Score			LTV Rang	je or all loans	
Credit Score	>0%	>30%	>60%	all loans	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780		0.000%							0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%			0.250%						760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739		0.000%								740 – 759 720 – 739	0.375% 0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
720 – 739		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%
660 – 679		0.000%								660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639		0.000% 0.125%								640 - 659 ≤ 639	0.375% 0.375%		3.125% 3.375%	4.625% 4.875%	5.125% 5.125%
									1.70070	Additional L					
Add	litional LL	.PAS DY L	oan Attri	bute App	ilicable to	Purchas	se money	/ Loans				Refinance	ces		
Loan Feature				L	TV Rang	е				Loan Feature			LTV Rang	je	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo		0.000%								Condo	0.000%		0.125%	0.125%	0.750%
Investment		1.125%						4.125%		Investment Second home	1.125% 1.125%		1.625% 1.625%	2.125% 2.125%	3.375% 3.375%
Second home		1.125%							4.125%	Manufactured	0.500%		0.500%	0.500%	0.500%
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%
home	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	unit property	0.00070	0.00070	0.07070	0.07070	0.02070
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	0.5000/	0.5000/	0.7500/	0.7500/	4 0000/	4.0000/	4.0000/	4.0000/	4.0000/	High-balance	0.0000/	0.0000/	0.0500/	0.0500/	0.0500/
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	AŘM	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	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
financing	Limited	Cash-ou	t Refinan	ces – III	PA by Cr	edit Scor	e/LTV Ra	ntio		ΔΙΙΙΙΡΔ	s will be v	vaived fo	or the fo	llowing lo	ans
					TV Rang					7.11 E.E.1 7.1		meReady	_	lonnig lo	u110
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir				income ≤10	00% area
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are	
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns 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%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	4 7500/							
660 – 679	0.000%	0.125%					2.12070	1.750%	1.750%						
640 - 659		0.12070	1.125%	1.875%	2.500%	3.000%			1.750% 2.125%						
	0.000%	0.250%	1.125% 1.375%				2.375%	2.125%							
≤ 639	0.000%	0.250% 0.375%	1.375% 1.750%	2.125% 2.500%	2.875% 3.500%	3.375% 3.875%	2.375% 2.875% 3.625%	2.125% 2.500% 2.500%	2.125% 2.500% 2.500%						
		0.250% 0.375%	1.375% 1.750%	2.125% 2.500% te Applica	2.875% 3.500% able to Li	3.375% 3.875% mited Ca	2.375% 2.875% 3.625%	2.125% 2.500% 2.500%	2.125% 2.500% 2.500%						
	0.000% onal LLPA	0.250% 0.375% s by Loa	1.375% 1.750% n Attribut	2.125% 2.500% te Applica L	2.875% 3.500% able to Li .TV Rang	3.375% 3.875% mited Ca e	2.375% 2.875% 3.625% sh-out R	2.125% 2.500% 2.500% efinance	2.125% 2.500% 2.500%						
Additio	0.000% onal LLPA <u>>0%</u>	0.250% 0.375% s by Loa >30%	1.375% 1.750% n Attribut	2.125% 2.500% te Applica L >70%	2.875% 3.500% able to Li .TV Rang >75%	3.375% 3.875% mited Ca e >80%	2.375% 2.875% 3.625% sh-out R	2.125% 2.500% 2.500% efinances	2.125% 2.500% 2.500% >95%						
Additio	0.000% onal LLPA	0.250% 0.375% s by Loa	1.375% 1.750% n Attribut	2.125% 2.500% te Applica L >70%	2.875% 3.500% able to Li .TV Rang	3.375% 3.875% mited Ca e >80%	2.375% 2.875% 3.625% sh-out R	2.125% 2.500% 2.500% efinance	2.125% 2.500% 2.500% >95%						
Addition Loan Feature Adjustable-rate	0.000% onal LLPA <u>>0%</u> 0.000%	0.250% 0.375% s by Loa >30%	1.375% 1.750% n Attribut >60% 0.000%	2.125% 2.500% te Applica L >70% 0.000%	2.875% 3.500% able to Li TV Rang >75% 0.000%	3.375% 3.875% mited Ca e >80% 0.000%	2.375% 2.875% 3.625% sh-out R >85% 0.000%	2.125% 2.500% 2.500% efinances	2.125% 2.500% 2.500% >95% 0.250%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment	0.000% onal LLPA <u>>0%</u> 0.000%	0.250% 0.375% s by Loa >30% 0.000% 0.000%	1.375% 1.750% n Attribut >60% 0.000% 0.125%	2.125% 2.500% te Applica L >70% 0.000%	2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750%	3.375% 3.875% mited Ca e >80% 0.000% 0.750%	2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	2.125% 2.500% 2.500% efinance >90% 0.250%	2.125% 2.500% 2.500% >95% 0.250% 0.750%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% onal LLPA >0% 0.000% 0.000% 1.125%	0.250% 0.375% s by Loa >30% 0.000% 0.000% 1.125%	1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625%	2.125% 2.500% te Applica >70% 0.000% 0.125% 2.125%	2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	3.375% 3.875% mited Care >80% 0.000% 0.750% 4.125%	2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	2.125% 2.500% 2.500% efinance >90% 0.250% 0.750% 4.125%	2.125% 2.500% 2.500% >95% 0.250% 0.750% 4.125%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% onal LLPA >0% 0.000% 0.000% 1.125%	0.250% 0.375% s by Loa >30% 0.000% 0.000%	1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625%	2.125% 2.500% te Applica >70% 0.000% 0.125% 2.125%	2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125%	2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125%	2.125% 2.500% 2.500% >95% 0.250% 0.750% 4.125%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	0.000% pnal LLPA >0% 0.000% 0.000% 1.125%	0.250% 0.375% s by Loa >30% 0.000% 0.000% 1.125% 0.500%	1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500%	2.125% 2.500% e Applic: >70% 0.000% 0.125% 2.125% 0.500%	2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500%	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125% 0.500%	2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125%	2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.500%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	0.000% pnal LLPA >0% 0.000% 0.000% 1.125% 1.125% 0.500%	0.250% 0.375% s by Loa >30% 0.000% 0.000% 1.125% 0.500%	1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	2.125% 2.500% e Applic: >70% 0.000% 0.125% 2.125% 0.500%	2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500%	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125% 0.500%	2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	2.125% 2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125% 0.500% 0.625%	2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.500%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% >0.000% 0.000% 0.000% 1.125% 1.125% 0.500% 0.000%	0.250% 0.375% s by Loa >30% 0.000% 0.000% 1.125% 0.500% 0.000%	1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	2.125% 2.500% e Applici >70% 0.000% 0.125% 2.125% 0.500% 0.375% 0.750%	2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500% 0.625% 1.000%	3.375% 3.875% mited Ca e	2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	2.125% 2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125% 0.500% 0.625%	2.125% 2.500% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500% 0.625% 1.000%						



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			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	5557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e 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
5.000	101.473	101.255	100.988	5.875	100.921	100.888	100.760	5.375	99.245	99.182	99.020	FICO 740	- 779		0.000
5.125	101.794	101.577	101.357	6.000	101.453	101.420	101.292	5.500	99.234	99.171	99.009	FICO 680	- 739		0.125
5.250	102.095	101.878	101.631	6.125	101.979	101.946	101.818	5.625	99.221	99.158	98.996	FICO 660			0.250
5.375	102.041	101.941	101.790	6.250	102.494	102.461	102.333	5.750	99.827	99.764	99.602	FICO 640	- 659		0.500
5.500	102.630	102.529	102.379	6.375	101.991	101.958	101.829	5.875	99.817	99.754	99.592	FICO 620	- 639		1.500
5.625	103.104	103.004	102.853	6.500	102.503	102.470	102.342	6.000	99.806	99.743	99.581				
5.750	103.291	103.224	103.157	6.625	103.009	102.976	102.848	6.125	99.796	99.733	99.571	Non-Owr	ier		0.500
5.875	103.067	103.000	102.933	6.750	103.507	103.474	103.346	6.250	99.784	99.721	99.559	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	103.681	103.614	103.547									Loan < \$5	OK (exception	only)	1.500
7.125	104.110	104.043	103.976	<u> </u>								All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR			_	HA 15 YR				JRAL HOU				USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	101.483	101.265	100.998	6.250	98.296	98.238	98.179	6.250	102.234	102.183	102.011	FICO 740	- 779		0.000
5.375	101.349	101.248	101.098	6.375	98.526	98.468	98.408	6.375	101.795	101.728	101.540	FICO 700	- 739		0.125
5.500	101.977	101.877	101.726	6.500	98.773	98.715	98.655	6.500	102.393	102.327	102.139	FICO 680	- 699		0.250
6.625	102.342	102.241	102.091	6.625	98.958	98.901	98.842	6.625	102.925	102.858	102.670	FICO 660			0.375
5.750	102.301	102.234	102.047	6.750	99.232	99.199	99.071	6.750	103.439	103.372	103.184	FICO 640			0.875
6.875	101.755	101.688	101.621	6.875	99.317	99.266	99.214	6.875	102.816	102.749	102.562	FICO 620			1.500
7.000	102.368	102.301	102.234	7.000	99.443	99.393	99.341	7.000	103.378	103.311	103.124	CA Prope	rty		0.150
7.125	102.797	102.730	102.664	7.125	99.566	99.516	99.464	7.125	103.925	103.858	103.670	Loan <\$	50K (exception)	1.500
7.250	102.703	102.636	102.449	7.250	99.442	99.324	99.208	7.250	104.373	104.306	104.119	All RD Re	finance Loans		0.125
7.375	101.198	101.132	100.944	<u> </u>				7.375	103.273	103.207	103.019	*Other St	t. Adjustments	may apply	
												Щ			
						GO\	/ERN	IME	NT V	/A					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	101.453	101.420	101.292	6.000	101.473	101.255	100.988	5.750	99.827	99.764	99.602	6.000	101.473	101.255	100.988
6.125	101.979	101.946	101.818	6.125	101.794	101.577	101.357	5.875	99.817	99.754	99.592	6.125	101.794	101.577	101.309
6.250	102.494	102.461	102.333	6.250	102.095	101.878	101.631	6.000	99.806	99.743	99.581	6.250	102.095	101.878	101.610
6.375	101.991	101.958	101.829	6.375	102.041	101.941	101.790	6.125	99.796	99.733	99.571	6.375	102.041	101.941	101.790
6.500	102.503	102.470	102.342	6.500	102.630	102.529	102.379	6.250	99.784	99.721	99.559	6.500	102.630	102.529	102.379
6.625	103.009	102.976	102.848	6.625	103.104	103.004	102.853					6.625	103.104	103.004	102.853
6.750	103.507	103.474	103.346	6.750	103.291	103.224	103.157					6.750	103.291	103.224	103.157
				6.875	103.067	103.000	102.933					6.875	103.067	103.000	102.933
				7.000	103.681	103.614	103.547					7.000	103.681	103.614	103.547
				7.125	104.110	104.043	103.976	∤				7.125	104.110	104.043	103.976
\	/A 15 YR F	ixed High	Bal	١	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM HE	В	\	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	100.592	100.558	100.475	6.250	101.483	101.265	100.998	6.125	99.796	99.733	99.571	6.250	101.483	101.265	100.998
5.875	100.827	100.794	100.710	6.375	101.349	101.248	101.098	6.250	99.784	99.721	99.559	6.375	101.349	101.248	101.098
5.000	101.165	101.132	101.048	6.500	101.977	101.877	101.726	[]				6.500	101.977	101.877	101.726
5.125	101.463	101.429	101.346	6.625	102.342	102.241	102.091	[]				6.625	102.342	102.241	102.091
5.250	101.489	101.447	101.405	6.750	102.301	102.234	102.047	П				6.750	102.301	102.234	102.047
5.375	101.409	101.367	101.325	6.875	101.755	101.688	101.621	11				6.875	101.755	101.688	101.621
5.500	101.844	101.802	101.761	7.000	102.368	102.301	102.234	[]				7.000	102.368	102.301	102.234
5.625	102.009	101.967	101.925	7.125	102.797	102.730	102.664	[]				7.125	102.797	102.730	102.664
6.750	99.232	99.199	99.071	7.250	102.703	102.636	102.449	[]				7.250	102.703	102.636	102.449
				7.375	101.198	101.132	100.944	↓				7.375	101.198	101.132	100.944
			VA Price /		ts			-						- 10 F	0,000
FICO>=740	0		0.000	VA Loans			0.250								
FICO 680 -	739		0.125	Non-Owne	er		0.500	 =		-	DIVINO	THE	-		Die
FICO 660 -	679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	INOS	DE IM	A ! SE	HAF
FICO 640 -	659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	E V	A IRRE	ILS	
FICO 620 -	639		3.000												
		B-	Classic											-16-	
		ss Payee		TINAA	Lo	ck Desk H	iours	E	Con @ail: locks	tact Us	go com	AD 47.5		ed States	
'			Corp ISAOA A kwy, Suite 27		1	0am - 5:00p		1	iaii: Tocks@ Lock Desk: (_	_	1	A, CO, FL, GA MN, MO, NC, I		
		nsas City, M		-	Lock O	nline Unitl 8	:00pm CST	1	nside Sales:			, ۱۷۱۱, ۱۱		(, VA, WA,W	
		,,	@ 2021	national English		- NAME #24	201 1-4 1 1	f \	- Deefii-	(320) 437			. ,		



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
 9/18/2025
 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***

Effective:	8/19/2025 10:	23		
			NON-QM:	1
Residentia	al 30 Yr Fixed		DSCR	
11.500	110.567	11.500	112.666	
11.375	110.317	11.375	112.400	
11.250	110.067	11.250	112.135	
11.125	109.817	11.125	111.869	
11.000	109.567	11.000	111.604	
10.875	109.317	10.875	111.338	
10.750	109.067	10.750	111.072	
10.625	108.817	10.625	110.807	
10.500	108.567	10.500	110.541	
10.375	108.317	10.375	110.275	
10.250	108.067	10.250	110.010	
10.125	107.817	10.125	109.744	
10.000	107.567	10.000	109.479	
9.875	107.317	9.875	109.213	
9.750	107.067	9.750	108.947	
9.625	106.817	9.625	108.682	
9.500	106.567	9.500	108.416	
9.375	106.317	9.375	108.150	
9.250	106.067	9.250	107.885	
9.125	105.817	9.125	107.619	
9.000	105.567	9.000	107.354	
8.875	105.317	8.875	107.072	
8.750	105.067	8.750	106.791	
8.625	104.817	8.625	106.510	
8.500	104.567	8.500	106.229	
8.375	104.317	8.375	105.947	
8.250	104.067	8.250	105.666	
8.125	103.785	8.125	105.384	
8.000	103.504	8.000	105.103	
7.875	103.192	7.875	104.791	
7.750	102.879	7.750	104.478	
7.625	102.504	7.625	104.103	
7.500	102.129	7.500	103.728	
7.375	101.754	7.375	103.353	
7.250	101.379	7.250	102.916	
7.125	101.004	7.125	102.478	
7.000	100.629	7.000	101.978	
6.875	100.192	6.875	101.478	
6.750	99.754	6.750	100.916	
6.625	99.254	6.625	100.353	
6.500	98.754	6.500	99.791	
6.375	98.192	6.375	99.166	

•	5.025		54.055
93.630	5.500		94.103
Residential	Full Doc	Alt Doc	Inv W/PPP
Min Price	99.500	99.500	99.500
Max Price	103.000	103.000	103.000
			•

6.250

6.125

6.000

5.875

5.750

5.625

98.478

97.791 97.103

96.353

95.603

94.853

D. C. C.				
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

97.629

97.004

96.379

95.692

95.004

94.317

6.250

6.125

6.000 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

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

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



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

 Lock Expirations
 Lock Extensions

 Days
 9/18/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

Rate 30 Day 6.500% 98.350 6.625% 99.100 6.750% 99.800 6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175		Residential 30YR Fixed					
6.625% 99.100 6.750% 99.800 6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.475 7.625% 102.425 7.750% 102.675 7.875% 103.925 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.375% 104.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.8990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	Rate		_				
6.750% 99.800 6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.875% 104.925 8.875% 104.925 8.8990% 105.175 9.990% 105.175 9.9125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) Max Price (1 Yr PPP)	6.500%	98.350					
6.875% 100.325 6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.8990% 105.175 9.125% 105.675 Max Price (Owner Occ / 2Yr+ PPP) Mooney 100.000	6.625%	99.100					
6.990% 100.725 7.125% 101.100 7.250% 101.475 7.375% 101.850 7.500% 102.175 7.625% 102.425 7.750% 102.675 7.875% 102.925 7.990% 103.175 8.125% 103.425 8.250% 103.675 8.375% 103.925 8.500% 104.175 8.625% 104.425 8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	6.750%	99.800					
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8.750% 104.675 8.875% 104.925 8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.500%	104.175					
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8.990% 105.175 9.125% 105.425 9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.750%	104.675					
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9.250% 105.675 Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	8.990%	105.175					
Max Price (Owner Occ / 2Yr+ PPP) 102.000 Max Price (1 Yr PPP) 100.000	9.125%	105.425					
Max Price (1 Yr PPP) 100.000	9.250%	105.675					
. ,	Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000				
Max Price (No Prepay) 99.500	N	Max Price (1 Yr PPP)	100.000				
	М	ax Price (No Prepay)	99.500				

	IN	JIV-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.500%	99.600	
6.625%	100.225	
6.750%	100.745	
6.875%	101.245	
6.990%	101.675	
7.125%	102.089	
7.250%	102.503	
7.375%	102.933	
7.500%	103.335	
7.625%	103.694	
7.750%	104.007	
7.875%	104.382	
7.990%	104.686	
8.125%	104.991	
8.250%	105.288	
8.375%	105.585	
8.500%	105.866	
8.625%	106.147	
8.750%	106.429	
8.875%	106.710	
8.990%	106.975	
9.125%	107.241	
9.250%	107.429	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500

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

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125	-3.125	-6.250	N/A
660	-1.625		atement		-3.500	-5.000	N/A	N/A
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	0.000 -0.500	0.000 -0.500	N/A N/A	N/A N/A
· · · · · · · · · · · · · · · · · · ·	-1.000	-0.125	-0.250	-1.250	-0.500 N/A		_	N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLF		0.300	0.500	0.750	0.730
	DSC	R ≥ 1.00	x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	I

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	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 to the prepaid to the prepa	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
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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	9/18/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.369	110.744	109.994
9.875	111.119	110.494	109.744
9.750	110.869	110.244	109.494
9.625	110.619	109.994	109.244
9.500	110.369	109.744	108.994
9.375	110.119	109.494	108.744
9.250	109.869	109.244	108.494
9.125	109.619	108.994	108.244
9.000	109.369	108.744	107.994
8.875	109.119	108.494	107.744
8.750	108.869	108.244	107.494
8.625	108.619	107.994	107.244
8.500	108.369	107.744	106.994
8.375	108.119	107.494	106.744
8.250	107.869	107.244	106.494
8.125	107.536	106.911	106.161
8.000	107.202	106.577	105.827
7.875	106.868	106.243	105.493
7.750	106.514	105.889	105.139
7.625	106.141	105.516	104.766
7.500	105.747	105.122	104.372
7.375	105.333	104.708	103.958
7.250	104.899	104.274	103.524
7.125	104.445	103.820	103.070
7.000	103.970	103.345	102.595
6.875	103.475	102.850	102.100
6.750	102.962	102.337	101.587
6.625	102.431	101.806	101.056
6.500	101.881	101.315	100.565
6.375	101.314	100.818	100.068
6.250	100.730	100.308	99.558
6.125	100.130	99.783	99.033
6.000	99.514	99.243	98.493
5.875	98.881	98.690	97.940
5.750	98.235	98.110	97.360
5.625	97.576	97.451	96.701
5.500	96.903	96.778	96.028
5.375	96.217	96.092	95.342
5.250	95.517	95.392	94.642
5.125	94.804	94.679	93.929
5.000	94.078	93.953	93.203

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

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

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

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

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



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

 Lock Expirations
 Lock Extensions

 30 Days
 9/18/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 8/19/2025 10:23

FIXED SECONDS

RES	IDENTIAL
Rate	30 Day
12.625	113.250
12.500	113.000
12.375	112.750
12.250	112.500
12.125	112.250
12.000	112.000
11.875	111.750
11.750	111.500
11.625	111.250
11.500	111.000
11.375	110.750
11.250	110.500
11.125	110.250
11.000	110.000
10.875	109.750
10.750	109.500
10.625	109.250
10.500	109.000
10.375	108.750
10.250	108.500
10.125	108.125
10.000	107.750
9.875	107.375
9.750	107.000
9.625	106.625
9.500	106.250
9.375	105.875
9.250	105.500
9.125	105.125
9.000	104.750
8.875	104.375
8.750	104.000
8.625	103.500
8.500	103.000
8.375	102.500
8.250	102.000
8.125	101.500
8.000	100.750
7.875	100.000
7.750	99.250
7.625	98.500

	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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
1.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DO	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
] z	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
۱	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
E	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
ª	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)
AMOUN	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
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)			
§	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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

 30 Days
 9/18/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/19/2025 10:23

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	AL
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	9/3/2025	2 days	0.100
30 Days	9/18/2025	7 days	0.250
45 Days	10/3/2025	15 days	0.375
		30 days	0.625

Effective: 8/19/2025 10:23

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

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