

9/18/2025 10:57

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/3/2025	2 days	0.100
30 Days	10/18/2025	7 days	0.250
15 Days 30 Days 45 Days	11/2/2025	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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COV	<b>IVENTION</b>	AL 30/25Y	'R FIXED	C	OITNAVAC	VAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	<b>NVENTION</b>	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.792	99.792	99.731	5.250	100.079	99.986	99.916	5.000	99.928	99.913	99.797	5.125	99.804	99.790	99.674
5.875	100.353	100.314	100.211	5.375	100.587	100.495	100.424	5.125	100.216	100.201	100.085	5.250	100.155	100.141	100.024
6.000	100.893	100.855	100.746	5.500	100.409	100.317	100.246	5.250	100.511	100.497	100.380	5.375	100.575	100.561	100.445
6.125	101.393	101.355	101.296	5.625	100.918	100.825	100.755	5.375	101.042	101.027	100.911	5.500	100.840	100.826	100.709
6.250	101.291	101.253	101.194	5.750	101.394	101.301	101.231	5.500	101.310	101.295	101.179	5.625	101.068	101.054	100.938
6.375	101.783	101.745	101.686	5.875	101.829	101.737	101.666	5.625	101.538	101.523	101.407	5.750	101.067	101.053	100.936
6.500	102.239	102.201	102.142	6.000	101.345	101.253	101.182	5.750	101.423	101.408	101.292	5.875	101.467	101.453	101.337
6.625	102.572	102.534	102.475	6.125	101.782	101.690	101.620	5.875	101.934	101.919	101.803	6.000	101.685	101.671	101.554
6.750	102.461	102.436	102.385	6.250	102.182	102.089	102.019	6.000	102.156	102.141	102.025	6.125	101.885	101.871	101.754
6.875	102.909	102.884	102.834	6.375	102.543	102.451	102.381	6.125	102.446	102.432	102.315	6.250	102.163	102.149	102.033
				11								il —			
CC	NV 30 YR	FIXED HIG	SH BAL	С	ONV 20 YR	FIXED HIG	SH BAL	CC	ONV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	99.924	99.888	99.738	5.875	99.886	99.854	99.816	6.250	100.345	100.331	100.214	6.250	99.918	99.904	99.788
6.000	100.503	100.467	100.317	6.000	100.396	100.364	100.326	6.375	100.756	100.742	100.625	6.375	100.221	100.207	100.090
6.125	100.880	100.843	100.693	6.125	100.798	100.767	100.729	6.500	100.923	100.908	100.792	6.500	100.462	100.448	100.331
6.250	100.872	100.834	100.775	6.250	100.903	100.872	100.834	6.625	101.111	101.096	100.980	6.625	100.651	100.637	100.520
6.375	101.394	101.357	101.207	6.375	101.291	101.260	101.221	6.750	100.869	100.855	100.723	6.750	100.444	100.430	100.298
6.500	101.840	101.803	101.653	6.500	101.645	101.613	101.575	6.875	101.252	101.238	101.106	6.875	100.721	100.706	100.574
6.625	102.095	102.059	101.909	6.625	101.976	101.945	101.907	7.000	101.372	101.358	101.226	7.000	100.910	100.896	100.764
6.750	101.524	101.499	101.448	6.750	101.539	101.524	101.499	7.125	101.516	101.502	101.370	7.125	101.069	101.054	100.922
6.875	101.972	101.952	101.819	6.875	101.837	101.822	101.797	7.250	99.636	99.551	99.466	7.250	99.636	99.551	99.466
7.000	102.456	102.436	102.303	7.000	102.186	102.165	102.077								
				1											
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS	;		SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	80	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program D	ata		No Current	Program D	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
				<u> </u>											
	Lo	ss Payee	Clause		Lo	ck Desk I	lours			tact Us			Approv	ed States	
	United Fideli	ty Funding C	Corp ISAOA A	TIMA	ρ.α	0am - 5:00	om CST		ail: locks@		-	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	۱, KS, KY, LA,
			kwy, Suite 27	5	1	nline Unitl 8		Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE,							
	Kar	nsas City, M	O 64150		Look o			Ir	side Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,W	İ
			© 2021	United Eide	lity Eunding Cor	n NIMIC#2A	201 Intended f	or Mortgage	- Profossionals	Only Not for	distribution to	concumore			



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15 Days	10/3/2025	2 days	0.100			
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		30 days	0.625			

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Effective:	9,	/18/2025 10:	:57							WWW.UFFEA	AGLE.COM					
						Con	form	ning	LLPA	۱S						
	Burck	nase Mon	ou Loons	LLDA	by Crodit			8		Cash-out Refinance Loans – LLPA by Credit Score/LTV						
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio				
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans		
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%	
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%	
760 – 779	0.000%		0.000%							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%	1.625% 2.000%	2.375%	
700 – 719		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%	
680 – 699		0.000%							1.125%	680 – 699	0.375%		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%								640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%	
									111 00 70	Additional L						
Add	itional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Pulcila	se money	LUAIIS				Refinan	ces			
Loan Feature					TV Rang					Loan Feature			LTV Rang			
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%	
Adjustable-rate Condo		0.000%								Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%	
Investment		1.125%						4.125%		Second home	1.125%		1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	
Subordinate financing	0.625%	0.625%		0.875%					1.875%							
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans	
Cradit Caara		Ammii	aabla fau		TV Rang		4ban 4E					meReady			2221	
Credit Score	>00/	>30%	>60%	>70%		>80%	>85%	>90%	>95%	Loans to first-tir				income ≤1i igh-cost are		
≥ = 780	<u>&gt;0%</u>		0.000%		> <b>75%</b>				0.375%		ns meeting	<u>′</u>				
760 – 779	0.000%	0.000%	_		0.875%		0.750%	_	0.625%	200		, Duty to c	70.10.1040			
740 – 759	0.000%	0.000%					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%				1.750%		1.625%							
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%							
660 – 679	0.000%	0.125%	1.125%						2.125%							
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%							
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%								
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S							
Loan Feature	>0%	>30%	>60%	>70%	TV Rang	e >80%	>85%	>90%	>95%							
Adjustable-rate	0.000%	0.000%			0.000%		0.000%	0.250%		1						
mortgage																
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%							
Investment property	1.125%			2.125%				4.125%								
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%							
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%							
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%							
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%							
High-balance						l /		l								
ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%							



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 Lock Extensions

 15 Days
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Effective	e: 9	9/18/2025 1	0:57						wv	VW.UFFEAG	LE.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	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
5.250	99.695	99.653	99.561	5.250	100.770	100.755	100.639	5.375	99.840	99.777	99.615	FICO 740	- 779		0.000
5.375	100.102	100.060	99.968	5.375	100.069	100.055	99.939	5.500	99.829	99.766	99.604	FICO 680	- 739		0.125
5.500	100.611	100.569	100.478	5.500	100.603	100.589	100.472	5.625	99.819	99.756	99.594	FICO 660	- 679		0.250
5.625	101.142	101.100	101.008	5.625	101.131	101.117	101.000	5.750	100.422	100.359	100.197	FICO 640	- 659		0.500
5.750	101.413	101.352	101.133	5.750	101.649	101.635	101.519	5.875	100.409	100.346	100.184	FICO 620	- 639		1.500
5.875	101.337	101.119	100.852	5.875	101.157	101.142	101.026	6.000	100.395	100.332	100.170				
6.000	101.788	101.571	101.303	6.000	101.669	101.655	101.539	6.125	100.380	100.317	100.155	Non-Owr	ner		0.500
6.125	102.198	101.980	101.745	6.125	102.177	102.163	102.047	6.250	100.370	100.307	100.145	Loan Am	ount \$50K < \$1	LOOK	0.500
6.250	102.274	102.229	102.012	6.250	102.677	102.662	102.546					Loan < \$5	50K (exception	only)	1.500
6.375	102.137	102.057	101.926	6.375	102.004	101.990	101.858	<b> </b>				<b>→</b>	treamline Loan		0.250
_				_	45.10				1241 11011	WW 00 W	(D. E.)	All FHA R	efinance Loans		0.125
	HA 30 YR			-	HA 15 YR				JRAL HOUS				USDA - Pric	e Adjustm	
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	101.564	101.379	101.162	6.250	98.490	98.461	98.433	6.000	101.622	101.576	101.360	FICO 740			0.000
6.375	101.445	101.364	101.234	6.375	98.697	98.669	98.640	6.125	102.157	102.111	101.895	FICO 700			0.125
6.500	101.968	101.887	101.757	6.500	98.958	98.930	98.902	6.250	102.624	102.579	102.362	FICO 680			0.250
6.625 6.750	102.256 102.058	102.176 101.978	102.045 101.897	6.625 6.750	99.127 99.254	99.098 99.218	99.070 99.183	6.375 6.500	101.822 102.389	101.777 102.343	101.507 102.074	FICO 660 FICO 640			0.375
6.875	102.058	101.978	101.897	6.875	99.254	99.218	99.183	6.625	102.389	102.343	102.074	FICO 640			0.875 1.500
7.000	102.282	101.756	101.675	7.000	99.424	99.527	99.491	6.750	102.888	102.842	102.572	CA Prope			0.150
7.125	102.282	102.578	102.121	7.125	99.690	99.655	99.619	6.875	103.376	103.323	102.449	11	50K (exception	)	1.500
7.250	102.535	102.578	102.251	7.250	99.636	99.551	99.466	7.000	103.279	103.249	102.982		finance Loans	,	0.125
7.375	100.701	100.641	100.449	1,.250	33.030	55.551	33.400	7.125	103.797	103.766	103.500		t. Adjustments	may annly	0.123
7.575	100.701	100.011	100.113	1				7.123	100.757	105.700	105.500	1	a. riajasaments	may apply	
				1		$\overline{COV}$	/CDN		VIT V	/ A					
	VA 45	VD Et . I					/ERN	IIVIE			/e			5° - 1105	
Rate	15-Day	YR Fixed 30-Day	45-Day	Rate	15-Day	YR Fixed 30-Day	45-Day	Rate	15-Day	ARM 1/1 30-Day	/5 45-Day	Rate	15-Day	Fixed IRF 30-Day	45-Day
5.000	101.669	101.655	101.539	5.500	100.611	100.569	100.478	5.750	100.422	100.359	100.197	5.500	100.611	100.569	100.478
6.125	102.177	102.163	102.047	5.625	101.142	101.100	101.008	5.875	100.422	100.333	100.137	5.625	101.142	101.100	101.008
6.250	102.177	102.163	102.546	5.750	101.413	101.352	101.133	6.000	100.405	100.340	100.170	5.750	101.142	100.917	100.650
6.375	102.004	101.990	101.858	5.875	101.337	101.119	100.852	6.125	100.380	100.317	100.155	5.875	101.337	101.119	100.852
6.500	102.504	102.489	102.357	6.000	101.788	101.571	101.303	6.250	100.370	100.307	100.145	6.000	101.788	101.571	101.303
6.625	102.997	102.983	102.850	6.125	102.198	101.980	101.745					6.125	102.198	101.980	101.712
6.750	103.483	103.469	103.336	6.250	102.274	102.229	102.012					6.250	102.176	101.959	101.691
				6.375	102.137	102.057	101.926					6.375	102.137	102.057	101.926
				6.500	102.620	102.540	102.409					6.500	102.620	102.540	102.409
				6.625	103.019	102.938	102.808					6.625	103.019	102.938	102.808
	/A 45 VO 5				// 00 VD				· · · · · ·	4					
Rate	/A 15 YR F 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	45-Day	Rate	VA 5/ 15-Day	1 ARM HE 30-Dav	45-Day	Rate	VA 30 YR F 15-Dav	30-Day	L HB 45-Day
5.750	100.828	100.811	100.745	6.250	101.564	101.379	101.162	6.125	100.380	100.317	100.155	6.250	101.564	101.379	101.162
5.875	101.056	101.040	100.973	6.375	101.445	101.364	101.234	6.250	100.370	100.307	100.145	6.375	101.445	101.364	101.234
5.000	101.382	101.366	101.299	6.500	101.968	101.887	101.757	П				6.500	101.968	101.887	101.757
5.125	101.693	101.677	101.610	6.625	102.256	102.176	102.045	П				6.625	102.256	102.176	102.045
5.250	101.097	100.905	100.712	6.750	102.058	101.978	101.897	П				6.750	102.058	101.978	101.897
6.375	101.013	100.821	100.628	6.875	101.836	101.756	101.675	П				6.875	101.836	101.756	101.675
6.500	101.448	101.256	101.063	7.000	102.282	102.202	102.121	П				7.000	102.282	102.202	102.121
6.625	101.617	101.425	101.232	7.125	102.659	102.578	102.498	П				7.125	102.659	102.578	102.498
6.750	99.208	99.194	99.061	7.250	102.548	102.518	102.251	П				7.250	102.548	102.518	102.251
				7.375	100.701	100.641	100.449	<b> </b>				7.375	100.701	100.641	100.449
			VA Price	 Adjustmen	ts				- 3 juli				1		
FICO>=740	0		0.000	VA Loans			0.250				Silver To the Control of the Control				
FICO 680 -	739		0.125	Non-Own	er		0.500	11 =				-			-
FICO 660 -	679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	ATSE	HVE
FICO 640 -	659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	8 V/	A IRRE	ILS	
FICO 620 -	- 639		3.000												
												434	1,5,3,	195	
		ss Payee			Lo	ck Desk H	lours	_		tact Us				ed States	
			Corp ISAOA A kwy, Suite 27		8:3	0am - 5:00p	m CST	1	iail: locks@ Lock Desk: (		_		CA, CO, FL, GA MN, MO, NC, I		
		nsas City, M		_	Lock O	nline Unitl 8	:00pm CST	1	rside Sales:			IVIL, IVII, I		, VA, WA,W	
			@ 2021	name of the design		- NA41 C 4/2 4	201		- Deefeeds	(010) 437	0300	1	,, 17	,, •••, 9••	



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

 Lock Expirations
 Lock Extensions

 0 Days
 10/18/2025
 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:	9/18/2025 10:	57	
			NON-QM:
Resider	ntial 30 Yr Fixed		DSCR
11.500	110.917	11.500	112.715
11.375	110.667	11.375	112.465
11.250	110.417	11.250	112.215
11.125	110.167	11.125	111.965
11.000	109.917	11.000	111.715
10.875	109.667	10.875	111.465
10.750	109.417	10.750	111.215
10.625	109.167	10.625	110.965
10.500	108.917	10.500	110.715
10.375	108.667	10.375	110.465
10.250	108.417	10.250	110.215
10.125	108.167	10.125	109.965
10.000	107.917	10.000	109.715
9.875	107.667	9.875	109.465
9.750	107.417	9.750	109.215
9.625	107.167	9.625	108.965
9.500	106.917	9.500	108.715
9.375	106.667	9.375	108.465
9.250	106.417	9.250	108.215
9.125	106.167	9.125	107.965
9.000	105.917	9.000	107.715
8.875	105.667	8.875	107.465
8.750	105.417	8.750	107.215
8.625	105.167	8.625	106.965
8.500	104.917	8.500	106.715
8.375	104.667	8.375	106.465
8.250	104.417	8.250	106.215
8.125	104.167	8.125	105.934
8.000	103.917	8.000	105.621
7.875	103.635	7.875	105.309
7.750	103.354	7.750	104.996
7.625	103.042	7.625	104.684
7.500	102.729	7.500	104.309
7.375	102.354	7.375	103.934
7.250	101.979	7.250	103.496
7.125	101.604	7.125	103.059
7.000	101.229	7.000	102.559
6.875	100.792	6.875	102.059
6.750	100.354	6.750	101.496
6.625	99.917	6.625	100.934
6.500	99.479	6.500	100.309
6.375	98.979	6.375	99.684
6.250	98.479	6.250	98.996
6.125	97.917	6.125	98.309
6.000	97.354	6.000	97.621
5.875	96.729	5.875	96.871
5.750	96.104	5.750	96.121

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

5.625

5.500

95.371

94.621

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

95.417

94.729

5.625

5.500

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

	Salaried/Wage Earners	
Qualifying Income	Income Summary	Grid
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

FN

 Lock Expirations
 Lock Extensions

 Days
 10/18/2025
 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

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.850			6.375%	99.250	
6.500%	99.100			6.500%	100.250	
6.625%	99.850			6.625%	100.875	
6.750%	100.475			6.750%	101.375	
6.875%	101.000			6.875%	101.875	
6.990%	101.430			6.990%	102.350	
7.125%	101.830			7.125%	102.800	
7.250%	102.205			7.250%	103.214	
7.375%	102.580			7.375%	103.644	
7.500%	102.905			7.500%	104.046	
7.625%	103.155			7.625%	104.405	
7.750%	103.405			7.750%	104.718	
7.875%	103.655			7.875%	105.093	
7.990%	103.905			7.990%	105.398	
8.125%	104.155			8.125%	105.702	
8.250%	104.405			8.250%	105.999	
8.375%	104.655			8.375%	106.296	
8.500%	104.905			8.500%	106.577	
8.625%	105.155			8.625%	106.859	
8.750%	105.405			8.750%	107.140	
8.875%	105.655			8.875%	107.421	
8.990%	105.905			8.990%	107.687	
9.125%	106.155			9.125%	107.952	
Max	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	ı	Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	- 1	Max Price (1	LYr PPP)	100.500
	Max Price (No Prepay)	99.500	M	ax Price (N	o Prepay)	99.500

		Inve	stor NQN	1 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					
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	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
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	-0.123	-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	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	N/A N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-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	-0.500	-0.750	-0.750
1055			IQM LLF		0.500	0.500	0.750	0.730
			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	
		_			-			

-2.500 -2.750 -3.250 -3.750 N/A N/A N/A

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgagority. ord = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out 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, Cond	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in .	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: ( et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights recupancy roperty Types roan Program  SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos  terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty  Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: ( eet Rents fi termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Conder 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 of	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 refinances; nr vacant unit or onth rentel 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	10/18/2025	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)

	Balance	Agency Jumbo	Agency 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	85.01-90.00
10.000	112.056	111.431	110.681			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
9.875	111.806	111.181	110.431			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
9.750	111.556	110.931	110.181		Downton Manage	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
9.625	111.306	110.681	109.931		Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
9.500	111.056	110.431	109.681		Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
9.375	110.806	110.181	109.431			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
9.250	110.556	109.931	109.181			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
9.125	110.306	109.681	108.931			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
9.000	110.056	109.431	108.681			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
8.875	109.806	109.181	108.431			740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
8.750	109.556	108.931	108.181		Limited Cash-Out Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
8.625	109.306	108.681	107.931		Reimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
8.500	109.056	108.431	107.681			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
8.375	108.806	108.181	107.431			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
8.250	108.556	107.931	107.181			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	108.269	107.644	106.894			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	107.981	107.356	106.606			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
7.875	107.694	107.069	106.319		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	107.389	106.764	106.014			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
7.625	107.067	106.442	105.692			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	106.728	106.103	105.353			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	106.372	105.747	104.997			000 - 073	0.373	0.075					
7.375 7.250	106.372 105.996	105.747 105.371	104.997 104.621			Credit Score / CLTV	<=30	30.01-60.00		70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
												80.01-85.00 -4.125	<b>85.01-90.0</b> -4.125
7.250	105.996	105.371	104.621			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00		
7.250 7.125	105.996 105.599	105.371 104.974 104.558	104.621 104.224 103.808		Loan Type LLPAs	Credit Score / CLTV Investor	<= <b>30</b> -1.125	30.01-60.00 -1.125 -1.125	60.01-70.00 -1.625 -1.625	70.01-75.00 -2.125 -2.125	<b>75.01-80.00</b> -3.375	-4.125	-4.125 -4.125
7.250 7.125 7.000 6.875	105.996 105.599 105.183 104.747	105.371 104.974 104.558 104.122	104.621 104.224 103.808 103.372	Purchase Money		Credit Score / CLTV Investor Second Home	<=30 -1.125 -1.125	30.01-60.00 -1.125	60.01-70.00 -1.625	<b>70.01-75.00</b> -2.125	<b>75.01-80.00</b> -3.375 -3.375	-4.125 -4.125	-4.125
7.250 7.125 7.000 6.875 6.750	105.996 105.599 105.183 104.747 104.290	105.371 104.974 104.558 104.122 103.665	104.621 104.224 103.808 103.372 102.915	Purchase Money Loans & Limited		Credit Score / CLTV Investor Second Home DTI Ratio > 40%	<=30 -1.125 -1.125 0.000	30.01-60.00 -1.125 -1.125 0.000	60.01-70.00 -1.625 -1.625 0.000	<b>70.01-75.00</b> -2.125 -2.125 0.000	<b>75.01-80.00</b> -3.375 -3.375 0.000	-4.125 -4.125 0.000	-4.125 -4.125 0.000
7.250 7.125 7.000 6.875 6.750 6.625	105.996 105.599 105.183 104.747 104.290 103.813	105.371 104.974 104.558 104.122 103.665 103.188	104.621 104.224 103.808 103.372 102.915 102.438	Purchase Money Loans & Limited Cash-Out Refinanc	Agency Jumbo	Credit Score / CLTV Investor Second Home	<=30 -1.125 -1.125	30.01-60.00 -1.125 -1.125	60.01-70.00 -1.625 -1.625	70.01-75.00 -2.125 -2.125	<b>75.01-80.00</b> -3.375 -3.375	-4.125 -4.125	-4.125 -4.125
7.250 7.125 7.000 6.875 6.750 6.625 6.500	105.996 105.599 105.183 104.747 104.290 103.813 103.316	105.371 104.974 104.558 104.122 103.665 103.188 102.691	104.621 104.224 103.808 103.372 102.915 102.438 101.941	Loans & Limited	Agency Jumbo	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate	<=30 -1.125 -1.125 0.000 0.500	30.01-60.00 -1.125 -1.125 0.000	60.01-70.00 -1.625 -1.625 0.000	70.01-75.00 -2.125 -2.125 0.000	<b>75.01-80.00</b> -3.375 -3.375 0.000	-4.125 -4.125 0.000	-4.125 -4.125 0.000
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424	Loans & Limited	Agency Jumbo e Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property	<=20 -1.125 -1.125 0.000 0.500	30.01-60.00 -1.125 -1.125 0.000 0.500	60.01-70.00 -1.625 -1.625 0.000 0.750	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000	75.01-80.00 -3.375 -3.375 0.000 1.000	-4.125 -4.125 0.000 0.000	-4.125 -4.125 0.000 0.000
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.649	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899	Loans & Limited	Agency Jumbo	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop	<=30 -1.125 -1.125 0.000 0.500 0.000 0.000	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 0.000	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 0.000	70.01-75.00 -2.125 -2.125 0.000 0.750	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.649 101.165	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415	Loans & Limited	Agency Jumbo e Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes	<=30 -1.125 -1.125 -0.000 0.500 0.000 0.000 -0.500	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 0.000 -0.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500	-4.125 -4.125 0.000 0.000	-4.125 -4.125 0.000 0.000
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000	105.996 105.599 105.183 104.747 104.290 103.316 102.799 102.263 101.709 101.138	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.649 101.165 100.664	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914	Loans & Limited	Agency Jumbo e Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor	-1.125 -1.125 -1.125 0.000 0.500 0.000 -0.500 -1.125	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 0.000 -0.500 -1.625	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.649 101.165 100.664 100.148	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398	Loans & Limited	Agency Jumbo e Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home	-30 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 -0.500 -1.125 -1.125	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.649 101.165 100.664 100.148 99.618	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.938 98.868	Loans & Limited	Agency Jumbo  Balances*  Property LLPAs	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor	-1.125 -1.125 -1.125 0.000 0.500 0.000 -0.500 -1.125	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 0.000 -0.500 -1.625	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.649 101.165 100.664 100.148 99.618	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%	-30 -1.125 -1.125 -0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125 0.000	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625 0.000	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125 0.000	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 0.000	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682	105.371 104.974 104.558 104.122 103.659 102.174 101.649 101.165 100.648 99.618 99.074 98.515	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324 97.765	Loans & Limited	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs	Credit Score / CLTV Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home	-30 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	30.01-60.00 -1.125 -1.125 0.000 0.500 0.000 -0.500 -1.125 -1.125	60.01-70.00 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500 5.375	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682 98.028	105.371 104.974 104.558 104.122 103.665 103.188 102.691 102.174 101.165 100.664 100.148 99.618 99.074 98.515 97.903	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.308 98.868 98.324 97.765	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate	-30 -1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125 0.000 -1.250	30.01-60.00 -1.125 -1.125 -1.125 0.000 0.500 0.000 -0.500 -1.125 -1.125 0.000 -1.250	60.01-70.00 -1.625 -1.625 -1.625 0.000 0.750 0.000 0.000 -0.500 -1.625 -1.625 0.000 -1.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 -0.500 -2.125 -2.125 0.000	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 -0.500 -3.375 -3.375 0.000	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500 5.375	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682 98.682 98.028 97.359	105.371 104.974 104.558 104.125 103.665 103.188 102.691 102.174 101.649 101.165 100.664 100.148 99.618 99.618 99.7234	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324 97.765 97.153	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs  Agency Jumbo Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate	-30 -1.125 -1.125 -1.000  0.500  0.500  0.000 -0.500 -1.125 -1.125 -1.125 0.000  -1.250	30.01-60.00 -1.125 -1.125 -1.125 -0.000 -0.500 -0.000 -0.500 -1.125 -1.125 -1.125 -1.125 -1.0000 -1.250	60.01-70.00 -1.625 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625 0.000 -1.500 -1.500 -1.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125 0.000 -1.500	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 0.000 0.000	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500 5.375 5.250 5.125	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682 98.028 97.359 96.675	105.371 104.974 104.558 104.122 103.665 103.188 102.691 101.165 100.664 100.148 99.618 99.074 98.515 97.203 97.234	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324 97.765 97.153 96.484	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate	<30 -1.125 -1.125 0.000 0.500 0.000 -0.500 -0.500 -1.125 -1.125 0.000 -1.250 0.000 0.000 0.000 0.000	30.01-60.00 -1.125 -1.125 -0.000 -0.500 -0.000 -0.500 -1.125 -1.125 -1.125 -1.125 -1.000 -1.000 -1.000	60.01-70.00 -1.625 -1.625 -0.000 0.750 0.000 -0.500 -1.625 -1.625 -1.625 -1.625 -1.625 -1.500 -1.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125 0.000 -1.500 -0.375 -0.125	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 -0.500 -3.375 -3.375 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500 5.375	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682 98.682 98.028 97.359	105.371 104.974 104.558 104.125 103.665 103.188 102.691 102.174 101.649 101.165 100.664 100.148 99.618 99.618 99.7234	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324 97.765 97.153	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs  Agency Jumbo Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate	-30 -1.125 -1.125 -1.000  0.500  0.500  0.000 -0.500 -1.125 -1.125 -1.125 0.000  -1.250	30.01-60.00 -1.125 -1.125 -1.125 -0.000 -0.500 -0.000 -0.500 -1.125 -1.125 -1.125 -1.125 -1.0000 -1.250	60.01-70.00 -1.625 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625 0.000 -1.500 -1.500 -1.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125 0.000 -1.500	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 0.000 0.000	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500 5.375 5.250 5.125	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682 98.028 97.359 96.675	105.371 104.974 104.558 104.122 103.665 103.188 102.691 101.165 100.664 100.148 99.618 99.074 98.515 97.203 97.234	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324 97.765 97.153 96.484	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs  Agency Jumbo Balances*  Property LLPAs	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes	-30 -1.125 -1.125 0.000 0.500 0.500 -0.500 -0.500 -1.125 -1.125 0.000 -1.250 -1.250 -1.250 -1.250	30.01-60.00 -1.125 -1.125 -1.125 -0.000 -0.500 -0.500 -0.500 -1.125 -1.125 -1.125 -0.000 -0.000 -0.000 -0.000 -0.000	60.01-70.00 -1.625 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625 0.000 -1.500 -1.500 -1.500 -1.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 -0.500 -2.125 -2.125 0.000 -1.500 -1.500 -0.375 -0.125 -0.500	75.01-80.00 -3.375 -3.375 -0.000 1.000 -0.000 -0.500 -3.375 -3.375 -0.000 -0.625 -0.750 -0.500	-4.125 -4.125 0.000 0.000 -0.625 -0.750 -0.500	-4.125 -4.125 0.000 0.000 -0.625 -0.750 -0.500
7.250 7.125 7.000 6.875 6.750 6.625 6.500 6.375 6.250 6.125 6.000 5.875 5.750 5.625 5.500 5.375 5.250 5.125	105.996 105.599 105.183 104.747 104.290 103.813 103.316 102.799 102.263 101.709 101.138 100.548 99.942 99.320 98.682 98.028 97.359 96.675	105.371 104.974 104.558 104.122 103.665 103.188 102.691 101.165 100.664 100.148 99.618 99.074 98.515 97.203 97.234	104.621 104.224 103.808 103.372 102.915 102.438 101.941 101.424 100.899 100.415 99.914 99.398 98.868 98.324 97.765 97.153 96.484	Loans & Limited Cash-Out Refinanc	Agency Jumbo Balances*  Property LLPAs  Loan Type LLPAs  Agency Jumbo Balances*	Credit Score / CLTV Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate  2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%  High Balance Fixed - Rate	<30 -1.125 -1.125 0.000 0.500 0.000 -0.500 -0.500 -1.125 -1.125 0.000 -1.250 0.000 0.000 0.000 0.000	30.01-60.00 -1.125 -1.125 -0.000 -0.500 -0.000 -0.500 -1.125 -1.125 -1.125 -1.125 -1.000 -1.000 -1.000	60.01-70.00 -1.625 -1.625 -1.625 0.000 0.750 0.000 -0.500 -1.625 -1.625 0.000 -1.500 -1.500 -1.500 -1.500	70.01-75.00 -2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125 0.000 -1.500 -0.375 -0.125	75.01-80.00 -3.375 -3.375 0.000 1.000 0.000 -0.500 -3.375 -3.375 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750 -0.500

		>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
		760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	Reilliance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
		680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
		660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
		>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
		760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
		740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
		700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
		680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
		660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Credit Score / CLTV Investor	<= <b>30</b> -1.125	30.01-60.00 -1.125	-1.625	70.01-75.00 -2.125	<b>75.01-80.00</b> -3.375	-4.125	<b>85.01-90.00</b> -4.125
	Loop Time II DAs								
	Loan Type LLPAs	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
Purchase Money	Loan Type LLPAs	Investor Second Home	-1.125 -1.125	-1.125 -1.125	-1.625 -1.625	-2.125 -2.125	-3.375 -3.375	-4.125 -4.125	-4.125 -4.125
Purchase Money Loans & Limited	Loan Type LLPAs  Agency Jumbo	Investor Second Home	-1.125 -1.125	-1.125 -1.125	-1.625 -1.625	-2.125 -2.125	-3.375 -3.375	-4.125 -4.125	-4.125 -4.125
	Agency Jumbo	Investor Second Home DTI Ratio > 40%	-1.125 -1.125 0.000	-1.125 -1.125 0.000	-1.625 -1.625 0.000	-2.125 -2.125 0.000	-3.375 -3.375 0.000	-4.125 -4.125 0.000	-4.125 -4.125 0.000
Loans & Limited	Agency Jumbo	Investor Second Home DTI Ratio > 40%	-1.125 -1.125 0.000	-1.125 -1.125 0.000	-1.625 -1.625 0.000	-2.125 -2.125 0.000	-3.375 -3.375 0.000	-4.125 -4.125 0.000	-4.125 -4.125 0.000
Loans & Limited	Agency Jumbo	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate	-1.125 -1.125 0.000 0.500	-1.125 -1.125 0.000 0.500	-1.625 -1.625 0.000 0.750	-2.125 -2.125 0.000 0.750	-3.375 -3.375 0.000 1.000	-4.125 -4.125 0.000	-4.125 -4.125 0.000
Loans & Limited	Agency Jumbo Balances*	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property	-1.125 -1.125 0.000 0.500	-1.125 -1.125 0.000 0.500	-1.625 -1.625 0.000 0.750	-2.125 -2.125 0.000 0.750	-3.375 -3.375 0.000 1.000	-4.125 -4.125 0.000 0.000	-4.125 0.000 0.000 -0.625
Loans & Limited	Agency Jumbo Balances*	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop	-1.125 -1.125 0.000 0.500 0.000 0.000	-1.125 -1.125 0.000 0.500 0.000 0.000	-1.625 -1.625 0.000 0.750 0.000 0.000	-2.125 -2.125 0.000 0.750 0.000 0.000	-3.375 -3.375 0.000 1.000 0.000	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
Loans & Limited	Agency Jumbo Balances* Property LLPAs	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500	-1.625 -1.625 0.000 0.750 0.000 0.000 -0.500	-2.125 -2.125 0.000 0.750 0.000 0.000 -0.500	-3.375 -3.375 0.000 1.000 0.000 0.000 -0.500	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
Loans & Limited	Agency Jumbo Balances*	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125	-1.625 -1.625 0.000 0.750 0.000 0.000 -0.500 -1.625	-2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125	-3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
Loans & Limited	Agency Jumbo Balances* Property LLPAs	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	-1.625 -1.625 0.000 0.750 0.000 0.000 -0.500 -1.625 -1.625	-2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125	-3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750
Loans & Limited	Agency Jumbo Balances* Property LLPAs Loan Type LLPAs	Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	-1.125 -1.125 0.000 0.500 0.000 0.000 -0.500 -1.125 -1.125	-1.625 -1.625 0.000 0.750 0.000 0.000 -0.500 -1.625 -1.625	-2.125 -2.125 0.000 0.750 0.000 0.000 -0.500 -2.125 -2.125	-3.375 -3.375 0.000 1.000 0.000 0.000 -0.500 -3.375 -3.375	-4.125 -4.125 0.000 0.000 -0.625 -0.750	-4.125 -4.125 0.000 0.000 -0.625 -0.750

	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
ľ									

	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

30 Days 10/18/2025 2 days 0.100 7 days 0.250 15 days

0.375 30 days 0.625

Effective: 9/18/2025 10:57

# **FIXED SECONDS**

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.500	111.750	13.375	111.625
12.375	111.625	13.250	111.500
12.250	111.500	13.125	111.375
12.125	111.375	13.000	111.250
12.000	111.250	12.875	111.125
11.875	111.125	12.750	111.000
11.750	111.000	12.625	110.875
11.625	110.875	12.500	110.750
11.500	110.750	12.375	110.625
11.375	110.625	12.250	110.500
11.250	110.500	12.125	110.375
11.125	110.375	12.000	110.250
11.000	110.250	11.875	110.125
10.875	110.000	11.750	110.000
10.750	109.750	11.625	109.875
10.625	109.500	11.500	109.750
10.500	109.250	11.375	109.500
10.375	109.000	11.250	109.250
10.250	108.750	11.125	109.000
10.125	108.500	11.000	108.750
10.000	108.250	10.875	108.500
9.875	108.000	10.750	108.250
9.750	107.625	10.625	108.000
9.625	107.250	10.500	107.750
9.500	106.875	10.375	107.500
9.375	106.500	10.250	107.250
9.250	106.125	10.125	106.875
9.125	105.750	10.000	106.500
9.000	105.375	9.875	106.125
8.875	105.000	9.750	105.750
8.750	104.625	9.625	105.375
8.625	104.125	9.500	105.000
8.500	103.625	9.375	104.625
8.375	103.125	9.250	104.125
8.250	102.625	9.125	103.625
8.125	102.125	9.000	103.125
8.000	101.500	8.875	102.625
7.875	100.875	8.750	102.000
7.750	100.125	8.625	101.375
7.625	99.375	8.500	100.625
7.500	98.625		-

				RES	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	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)
FULL DOC	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
금	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)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	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)
Ę	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
Ā	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
Ē	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)			
g S	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)		
5	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
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)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
N N	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

 30 Days
 10/18/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/18/2025 10:57

# FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

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



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

		Lock Expirations	Lock Extensions	
15	Days	10/3/2025	2 days	0.100
	Days	10/18/2025	7 days	0.250
45	Days	11/2/2025	15 days	0.375
			30 days	0.625

Effective: 9/18/2025 10:57

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

### Administration and Appraisal Fees

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





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$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

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