



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

Lock Expirations		Lock Extensions	
15 Days	10/30/2018	2 days	0.100
30 Days	11/14/2018	7 days	0.250
45 Days	11/29/2018	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

Effective: 10/15/2018 10:34

CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.250	99.040	98.964	98.925	4.250	99.972	99.917	99.874	3.625	99.721	99.601	99.481	3.625	99.790	99.670	99.550
4.375	99.711	99.657	99.614	4.375	100.581	100.461	100.410	3.750	100.158	100.038	99.918	3.750	100.226	100.106	99.986
4.500	100.796	100.676	100.556	4.500	101.126	101.072	101.029	3.875	100.867	100.747	100.627	3.875	100.936	100.816	100.696
4.625	101.475	101.355	101.235	4.625	101.765	101.645	101.546	4.000	101.041	100.921	100.801	4.000	100.391	100.271	100.151
4.750	102.095	101.975	101.855	4.750	102.385	102.265	102.145	4.125	101.484	101.364	101.244	4.125	100.834	100.714	100.594
4.875	102.602	102.482	102.362	4.875	102.892	102.772	102.652	4.250	101.892	101.772	101.652	4.250	101.242	101.122	101.002
5.000	103.123	103.003	102.883	5.000	103.100	102.990	102.940	4.375	102.578	102.458	102.338	4.375	101.928	101.808	101.688
5.125	103.692	103.572	103.452	5.125	103.670	103.550	103.469	4.500	102.649	102.529	102.409	4.500	101.999	101.879	101.759
5.250	104.266	104.146	104.026	5.250	104.243	104.123	104.003	4.625	102.941	102.821	102.701	4.625	102.291	102.171	102.051
5.375	104.729	104.609	104.489	5.375	104.706	104.586	104.466	4.750	103.372	103.252	103.132	4.750	102.722	102.602	102.482

CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH 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
4.500	99.851	99.708	99.565	4.625	100.319	100.199	100.079	4.375	100.327	100.284	100.250	4.375	100.220	100.177	100.143
4.625	100.537	100.394	100.251	4.750	100.699	100.579	100.459	4.500	100.670	100.627	100.593	4.500	100.408	100.365	100.331
4.750	101.184	101.041	100.898	4.875	100.886	100.766	100.646	4.625	100.892	100.849	100.815	4.625	100.611	100.567	100.533
4.875	101.768	101.625	101.482	5.000	100.935	100.817	100.773	4.750	101.193	101.150	101.116	4.750	100.808	100.765	100.731
5.000	102.289	102.146	102.003	5.125	101.505	101.385	101.265	4.875	100.984	100.941	100.907	4.875	100.990	100.947	100.913
5.125	102.625	102.482	102.339	5.250	102.078	101.958	101.838	5.000	101.180	101.137	101.103	5.000	101.178	101.135	101.101
5.250	102.504	102.450	102.407	5.375	101.985	101.917	101.867	5.125	101.358	101.315	101.281	5.125	101.349	101.306	101.272
5.375	102.991	102.937	102.894	5.500	102.288	102.220	102.170	5.250	101.406	101.357	101.318	5.250	101.384	101.335	101.296
5.500	103.329	103.274	103.231	5.625	102.584	102.516	102.466	5.375	101.561	101.512	101.474	5.375	101.554	101.505	101.467
5.625	103.595	103.541	103.498	5.750	102.837	102.769	102.719	5.500	101.728	101.679	101.641	5.500	101.717	101.668	101.630

CONVENTIONAL 5/1 ARM				CONVENTIONAL 7/1 ARM				CONV 10/1 ARM				Misc Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
3.875	100.403	100.341	100.278	4.000	100.129	100.067	100.004	4.250	100.388	100.326	100.263	No Impounds (Non-CA)	0.250
4.000	100.719	100.656	100.594	4.125	100.502	100.439	100.377	4.375	100.780	100.717	100.655	No Impounds (CA Only)	0.150
4.125	101.025	100.962	100.900	4.250	100.865	100.802	100.740	4.500	101.161	101.099	101.036	Non-Owner, LTV <= 75	2.125
4.250	101.341	101.279	101.216	4.375	101.202	101.140	101.077	4.625	101.584	101.521	101.459	Non-Owner, LTV 75.01-80	3.375
4.375	101.647	101.584	101.522	4.500	101.530	101.467	101.405	4.750	102.007	101.944	101.882	Non-Owner, LTV > 80	4.125
4.500	101.964	101.902	101.839	4.625	101.903	101.841	101.778	4.875	99.499	99.429	99.358	2-4 Unit	1.000
4.625	99.456	99.386	99.315	4.750	99.309	99.239	99.168	5.000	99.560	99.490	99.419	Condo, LTV > 75	0.750
4.750	99.762	99.692	99.621	4.875	99.683	99.613	99.542	5.125	99.994	99.924	99.853	FICO < 660	0.500
4.875	100.067	99.997	99.926	5.000	100.031	99.961	99.890	5.250	100.404	100.334	100.263	Loan Amt \$50K < \$100K	0.500
5.000	100.309	100.239	100.168	5.125	100.364	100.294	100.223					Loan < \$50K (exception only)	1.500

CONV 5/1 ARM HIGH BAL				CONV 7/1 ARM HIGH BAL				CONV 10/1 ARM HIGH BAL				High Bal Adjustments			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day				
4.000	100.569	100.506	100.444	4.125	100.352	100.289	100.227	4.250	100.238	100.176	100.113	Cashout Refi	1.000		
4.125	100.875	100.812	100.750	4.250	100.715	100.652	100.590	4.375	100.630	100.567	100.505	Purchase/RT Refi	0.250		
4.250	101.191	101.129	101.066	4.375	101.052	100.990	100.927	4.500	101.011	100.949	100.886	Sub Financing Adjustments			
4.375	101.497	101.434	101.372	4.500	101.380	101.317	101.255	4.625	101.434	101.371	101.309	LTV	CLTV	FICO	Adj
4.500	101.814	101.752	101.689	4.625	101.753	101.691	101.628	4.750	101.857	101.794	101.732	<= 65	80.01-95	< 720	0.500
4.625	99.529	99.459	99.388	4.750	99.354	99.284	99.213					<= 65	80.01-95	720+	0.250
4.750	99.471	99.401	99.330	4.875	99.374	99.304	99.233					65.01-75	80.01-95	< 720	0.750
4.875	99.802	99.732	99.661	5.000	99.770	99.700	99.629					65.01-75	80.01-95	720+	0.500
5.000	100.119	100.049	99.978	5.125	100.147	100.077	100.006					75.01-90	76.01-90	< 720	1.000
5.125	100.424	100.354	100.283									75.01-90	76.01-90	720+	0.750

LTV/FICO Adjustments > 15yrs								Cashout Refi Adjustments				High LTV Adjustments			
	<= 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	<= 60	60.01-70	70.01-75	75.01-80	LTV	FICO	Program	Adj
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.375	0.625	0.625	0.875	95.01-97	740+	Any	0.750
720 - 739	0.000	0.250	0.500	0.500	0.500	0.500	0.500	0.375	1.000	1.000	1.125	95.01-97	720 - 739	Any	1.000
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	0.375	1.000	1.000	1.125	95.01-97	700 - 719	Any	1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	0.375	1.125	1.125	1.750	95.01-97	680 - 699	Any	1.500
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	0.625	1.125	1.125	1.875	95.01-97	660 - 679	Any	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	0.625	1.625	1.625	2.625	95.01-97	640 - 659	Any	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	0.625	1.625	1.625	3.125	95.01-97	620 - 639	Any	3.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Unit 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX

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GOVERNMENT FHA

FHA #2655700006

FHA 30 YR Fixed				
Rate	15-Day	30-Day	45-Day	
3.750	99.032	98.912	98.792	
3.875	99.656	99.536	99.416	
4.000	100.259	100.139	100.019	
4.125	100.839	100.719	100.599	
4.250	101.364	101.244	101.124	
4.375	101.941	101.821	101.701	
4.500	102.492	102.372	102.252	
4.625	103.015	102.895	102.775	
4.750	103.424	103.365	103.290	
4.875	103.770	103.650	103.530	

FHA 15 YR Fixed				
Rate	15-Day	30-Day	45-Day	
3.500	100.194	100.141	100.097	
3.625	100.648	100.595	100.551	
3.750	101.402	101.355	101.305	
3.875	101.852	101.806	101.756	
4.000	102.303	102.256	102.206	
4.125	102.733	102.687	102.637	
4.250	103.164	103.117	103.067	
4.375	103.364	103.311	103.259	
4.500	103.786	103.733	103.681	
4.625	104.208	104.155	104.102	

FHA 5/1 ARM				
Rate	15-Day	30-Day	45-Day	
3.750	100.703	100.640	100.578	
3.875	100.963	100.900	100.838	
4.000	101.348	101.285	101.223	
4.125	101.733	101.670	101.608	
4.250	102.119	102.056	101.994	
4.375	102.064	102.001	101.939	
4.500	102.460	102.397	102.335	

FHA - Price Adjustments	
FICO >= 780	(0.375)
FICO 740 - 779	(0.250)
FICO 680 - 739	0.000
FICO 660 - 679	0.375
FICO 640 - 659	0.750
FICO 620 - 639	1.500
Non-Owner	0.500
Loan Amount \$50K < \$100K	0.500
Loan < \$50K (exception only)	1.500
All FHA Streamline Loans	0.250
All FHA Refinance Loans	0.125

FHA 30 YR Fixed High Bal				
Rate	15-Day	30-Day	45-Day	
4.125	99.690	99.570	99.450	
4.250	100.246	100.126	100.006	
4.375	100.823	100.703	100.583	
4.500	101.374	101.254	101.134	
4.625	101.304	101.184	101.064	
4.750	101.538	101.418	101.298	
4.875	102.059	101.939	101.819	
5.000	102.550	102.430	102.310	
5.125	103.011	102.891	102.771	

FHA 15 YR Fixed High Bal				
Rate	15-Day	30-Day	45-Day	
3.875	99.919	99.799	99.679	
4.000	100.353	100.233	100.113	
4.125	100.770	100.650	100.530	
4.250	100.982	100.936	100.886	
4.375	99.589	99.536	99.484	
4.500	100.011	99.958	99.906	
4.625	100.433	100.380	100.327	
4.750	100.849	100.796	100.744	



RURAL HOUSING 30 Yr Fixed				
Rate	15-Day	30-Day	45-Day	
3.750	99.032	98.912	98.792	
3.875	99.656	99.536	99.416	
4.000	100.259	100.139	100.019	
4.125	100.839	100.719	100.599	
4.250	101.364	101.244	101.124	
4.375	101.941	101.821	101.701	
4.500	102.492	102.372	102.252	
4.625	103.015	102.895	102.775	
4.750	103.284	103.225	103.150	
4.875	103.770	103.650	103.530	



USDA - Price Adjustments	
FICO >= 780	(0.375)
FICO 740 - 779	(0.250)
FICO 700 - 739	0.000
FICO 680 - 699	0.250
FICO 660 - 679	0.625
FICO 640 - 659	0.750
FICO 620 - 639	1.500

USDA - Price Adjustments (Cont)	
CA Property	0.150
Loan < \$50K (exception only)	1.500
FICO < 660	0.500
All RD Refinance Loans	0.125

*Other State Adjustments may apply

GOVERNMENT VA

VA Sponsorship ID - 189525-0000

VA 30 YR Fixed				
Rate	15-Day	30-Day	45-Day	
3.750	99.032	98.912	98.792	
3.875	99.656	99.536	99.416	
4.000	100.259	100.139	100.019	
4.125	100.839	100.719	100.599	
4.250	101.364	101.244	101.124	
4.375	101.941	101.821	101.701	
4.500	102.492	102.372	102.252	
4.625	103.015	102.895	102.775	
4.750	103.424	103.365	103.290	
4.875	103.770	103.650	103.530	

VA 15 YR Fixed				
Rate	15-Day	30-Day	45-Day	
3.500	100.194	100.141	100.097	
3.625	100.648	100.595	100.551	
3.750	101.402	101.355	101.305	
3.875	101.852	101.806	101.756	
4.000	102.303	102.256	102.206	
4.125	102.733	102.687	102.637	
4.250	103.164	103.117	103.067	
4.375	103.364	103.311	103.259	
4.500	103.786	103.733	103.681	
4.625	104.208	104.155	104.102	

VA 30 YR Fixed High Bal				
Rate	15-Day	30-Day	45-Day	
4.125	99.810	99.760	99.655	
4.250	100.610	100.550	100.400	
4.375	101.300	101.230	101.080	
4.500	101.820	101.760	101.610	
4.625	102.004	101.946	101.871	
4.750	102.520	102.462	102.387	
4.875	102.970	102.890	102.740	
5.000	103.430	103.360	103.210	
5.125	103.550	103.470	103.320	
5.250	103.929	103.856	103.775	

VA 15 YR Fixed High Bal				
Rate	15-Day	30-Day	45-Day	
3.875	99.919	99.799	99.679	
4.000	100.353	100.233	100.113	
4.125	100.770	100.650	100.530	
4.250	100.982	100.936	100.886	
4.375	99.589	99.536	99.484	
4.500	100.011	99.958	99.906	
4.625	100.433	100.380	100.327	
4.750	100.849	100.796	100.744	

VA - Price Adjustments	
FICO >=740	(0.125)
FICO 680 - 739	0.000
FICO 660 - 679	0.250
FICO 640 - 659	0.500
FICO 620 - 639	0.625

VA Loans	0.250
Non-Owner	0.500
Loan Amount \$50K < \$100K	0.500
Loan < \$50K (exception only)	1.500
*100% VA cashout; call for pricing.	



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

Lock Desk Hours
8:30am - 5:00pm CST
Lock Online Unit 8:00pm CST

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

Approved States
AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO,
MN, NE, NH, OH, OK, TN, TX

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PREMIER JUMBO

JUMBO PREMIER 30YR FIXED				JUMBO PREMIER 15YR FIXED				JUMBO PREMIER - Price Adjustments					
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		<= 60	60.01-65	65.01-70	70.01-75	75.01-80
4.875	99.891	99.856	99.731	4.750	100.520	100.485	100.360	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
5.000	100.454	100.419	100.294	4.875	100.958	100.923	100.798	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
5.125	101.016	100.981	100.856	5.000	101.395	101.360	101.235	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
5.250	101.579	101.544	101.419	5.125	101.833	101.798	101.673	FICO 720-739	0.000	0.125	0.125	0.500	1.000
5.375	102.141	102.106	101.981	5.250	102.208	102.173	102.048	FICO 700-719	0.125	0.375	0.375	0.875	1.250
5.500	102.579	102.544	102.419	5.375	102.583	102.548	102.423	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
5.625	103.016	102.981	102.856	5.500	102.958	102.923	102.798	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.750	103.454	103.419	103.294	5.625	103.333	103.298	103.173	2nd Home	0.250	0.250	0.250	0.250	0.250
5.875	103.891	103.856	103.731	5.750	103.708	103.673	103.548						
6.000	104.204	104.169	104.044	5.875	104.083	104.048	103.923						
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Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$995	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$995	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$995	> \$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$995	> \$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	> \$417K - \$600K	0.220
Non-appraisal	\$495	> \$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines, IRRRLS)		> \$200K - \$225K	0.480	> \$900K	0.000



DID YOU KNOW?
PRICE. PRODUCTS. SERVICE.
IT'S ALL WE DO.



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100
1025MC URAR for 2-4 Unit (FHA)	\$550	2000 Field Review Appraisal	\$250
Appraisal Desk (816) 457-6349			
Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote			
All Refer Eligible Per Automated Findings (UW Exception form required)			0.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Unit! 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX

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