



United Fidelity Funding  
 1300 NW Briarcliff Prky, Ste 275  
 Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

	Lock Expirations	Lock Extensions	
15 Days	3/9/2019	2 days	0.100
30 Days	3/24/2019	7 days	0.250
45 Days	4/8/2019	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: 2/22/2019 10:16

# 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
4.000	99.566	99.506	99.468	3.875	99.833	99.773	99.735	3.375	99.815	99.695	99.575	3.750	100.531	100.411	100.291
4.125	100.259	100.222	100.179	4.000	100.214	100.177	100.134	3.500	100.262	100.142	100.022	3.875	100.903	100.783	100.663
4.250	101.399	101.279	101.159	4.125	100.789	100.751	100.709	3.625	100.736	100.616	100.496	4.000	101.461	101.341	101.221
4.375	101.964	101.844	101.724	4.250	101.470	101.350	101.230	3.750	101.087	100.967	100.847	4.125	101.899	101.779	101.659
4.500	102.457	102.337	102.217	4.375	102.035	101.915	101.795	3.875	101.460	101.340	101.220	4.250	102.399	102.279	102.159
4.625	102.497	102.377	102.257	4.500	102.435	102.315	102.195	4.000	101.861	101.741	101.621	4.375	102.820	102.700	102.580
4.750	103.029	102.909	102.789	4.625	102.475	102.437	102.394	4.125	102.299	102.179	102.059	4.500	102.733	102.613	102.493
4.875	103.489	103.369	103.249	4.750	103.007	102.936	102.893	4.250	102.799	102.679	102.559	4.625	102.471	102.351	102.231
5.000	103.902	103.782	103.662	4.875	103.488	103.451	103.408	4.375	103.220	103.100	102.980	4.750	102.822	102.702	102.582
5.125	103.874	103.772	103.730	5.000	103.911	103.791	103.671	4.500	103.383	103.263	103.143	4.875	103.104	102.984	102.864

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
4.250	100.030	99.910	99.790	4.250	99.962	99.842	99.722	3.875	99.829	99.807	99.769	4.125	100.430	100.310	100.267
4.375	100.486	100.366	100.246	4.375	100.417	100.297	100.177	4.000	100.263	100.241	100.203	4.250	100.930	100.810	100.690
4.500	100.870	100.750	100.675	4.500	100.707	100.587	100.467	4.125	100.601	100.579	100.541	4.375	101.054	100.934	100.814
4.625	101.260	101.223	101.180	4.625	100.810	100.773	100.730	4.250	100.969	100.947	100.909	4.500	101.001	100.979	100.941
4.750	101.442	101.384	101.341	4.750	101.309	101.272	101.229	4.375	101.315	101.293	101.256	4.625	100.659	100.539	100.419
4.875	101.928	101.891	101.848	4.875	101.824	101.787	101.745	4.500	101.307	101.285	101.247	4.750	100.621	100.599	100.561
5.000	102.613	102.575	102.533	5.000	101.871	101.775	101.733	4.625	100.628	100.606	100.568	4.875	100.828	100.806	100.768
5.125	102.872	102.834	102.792	5.125	102.104	102.067	102.024	4.750	100.828	100.807	100.769	5.000	101.024	101.002	100.964
5.250	102.306	102.267	102.219	5.250	102.055	102.016	101.969	4.875	100.917	100.895	100.857				
5.375	102.765	102.725	102.678	5.375	102.336	102.297	102.249	5.000	101.078	101.056	101.018				

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		
3.625	99.787	99.725	99.662	3.750	99.954	99.892	99.829	3.875	99.415	99.353	99.290	No Impounds (Non-CA)	0.250
3.750	100.111	100.048	99.986	3.875	100.336	100.274	100.211	4.000	99.846	99.783	99.721	No Impounds (CA Only)	0.150
3.875	100.432	100.370	100.307	4.000	100.681	100.618	100.556	4.125	100.277	100.214	100.152	Non-Owner, LTV <= 75	2.125
4.000	100.733	100.671	100.608	4.125	101.004	100.942	100.879	4.250	100.706	100.644	100.581	Non-Owner, LTV 75.01-80	3.375
4.125	101.034	100.971	100.909	4.250	101.328	101.265	101.203	4.375	101.115	101.053	100.990	Non-Owner, LTV > 80	4.125
4.250	101.334	101.271	101.209	4.375	101.650	101.588	101.525	4.500	101.524	101.462	101.399	2-4 Unit	1.000
4.375	101.633	101.571	101.508	4.500	101.973	101.910	101.848	4.625	101.933	101.871	101.808	Condo, LTV > 75	0.750
4.500	101.901	101.839	101.776	4.625	102.294	102.232	102.169	4.750	102.341	102.279	102.216	FICO < 660	0.500
												Loan Amt \$50K < \$100K	0.500
												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				
3.750	99.911	99.848	99.786	3.625	99.372	99.310	99.247	3.875	99.215	99.153	99.090	Cashout Refi	1.000		
3.875	100.232	100.170	100.107	3.750	99.754	99.692	99.629	4.000	99.646	99.583	99.521	Purchase/RT Refi	0.250		
4.000	100.533	100.471	100.408	3.875	100.136	100.074	100.011	4.125	100.077	100.014	99.952	Sub Financing Adjustments			
4.125	100.834	100.771	100.709	4.000	100.481	100.418	100.356	4.250	100.506	100.444	100.381	LTV	CLTV	FICO	Adj
4.250	101.134	101.071	101.009	4.125	100.804	100.742	100.679	4.375	100.915	100.853	100.790	<= 65	80.01-95	< 720	0.500
4.375	101.433	101.371	101.308	4.250	101.128	101.065	101.003	4.500	101.324	101.262	101.199	<= 65	80.01-95	720+	0.250
4.500	101.701	101.639	101.576	4.375	101.450	101.388	101.325	4.625	101.733	101.671	101.608	65.01-75	80.01-95	< 720	0.750
				4.500	101.773	101.710	101.648	4.750	102.141	102.079	102.016	65.01-75	80.01-95	720+	0.500
				4.625	102.094	102.032	101.969					75.01-90	76.01-90	< 720	1.000
												75.01-90	76.01-90	720+	0.750
												75.01-95	90.01-95	< 720	1.000
												75.01-95	90.01-95	720+	0.750
												Any	> 95		1.500

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	0.750	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 Unitl 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, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI

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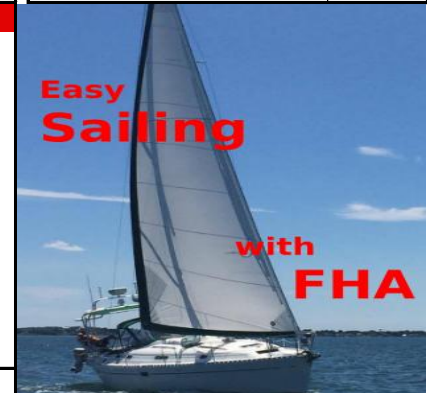
Effective: 2/22/2019 10:16

## GOVERNMENT FHA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
3.500	99.807	99.687	99.567	3.375	99.629	99.509	99.389	3.625	100.040	99.977	99.915	FICO >= 780	(0.375)
3.625	100.375	100.255	100.135	3.500	100.255	100.239	100.226	3.750	100.424	100.361	100.299	FICO 740 - 779	(0.250)
3.750	100.732	100.668	100.620	3.625	100.706	100.690	100.677	3.875	100.871	100.808	100.746	FICO 680 - 739	0.000
3.875	101.297	101.177	101.058	3.750	101.134	101.118	101.105	4.000	101.256	101.193	101.131	FICO 660 - 679	0.375
4.000	101.835	101.715	101.611	3.875	101.522	101.483	101.430	4.125	101.641	101.578	101.516	FICO 640 - 659	0.750
4.125	102.344	102.224	102.148	4.000	101.963	101.924	101.871	4.250	102.037	101.974	101.912	FICO 620 - 639	1.500
4.250	102.722	102.689	102.665	4.125	102.386	102.347	102.294	4.375	101.882	101.819	101.757		
4.375	102.893	102.773	102.667	4.250	102.797	102.758	102.705	4.500	102.277	102.214	102.152	Non-Owner	0.500
4.500	103.370	103.250	103.176	4.375	102.517	102.478	102.425	4.625	102.663	102.600	102.538	Loan Amount \$50K < \$100K	0.500
4.625	103.817	103.706	103.664	4.500	102.936	102.897	102.845	4.750	103.050	102.987	102.925	Loan < \$50K (exception only)	1.500
												All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125

FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	100.004	99.971	99.948	3.625	99.881	99.865	99.852
4.000	100.558	100.525	100.501	3.750	100.309	100.293	100.280
4.125	101.095	101.062	101.038	3.875	100.150	100.111	100.058
4.250	101.612	101.579	101.555	4.000	100.591	100.552	100.499
4.375	101.613	101.568	101.526	4.125	101.014	100.975	100.923
4.500	102.121	102.076	102.034	4.250	101.425	101.386	101.333
4.625	102.609	102.565	102.523	4.375	100.682	100.562	100.442
4.750	102.928	102.883	102.841	4.500	101.056	100.936	100.816
4.875	102.281	102.161	102.041	4.625	101.410	101.290	101.170
5.000	102.694	102.574	102.454	4.750	100.793	100.754	100.702



## FHA Standard & Limited Renovation Lending (203K)

203K 15 Year Fixed				203K 30 Year Fixed				203K 5/1 ARMS			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.750	99.940	99.907	99.876	4.625	102.152	101.859	101.811	3.125	96.751	96.709	96.668
3.875	100.065	100.032	100.001	4.750	102.474	102.190	102.143	3.250	97.837	97.785	97.732
4.000	100.190	100.157	100.126	4.875	102.818	102.533	102.487	3.375	98.137	98.085	98.032
4.125	100.315	100.282	100.251	5.000	103.662	103.377	103.331	3.500	98.352	98.300	98.247
4.250	100.993	100.968	100.931	5.125	103.775	103.490	103.443	3.625	98.587	98.535	98.482
4.375	101.118	101.093	101.056	5.250	103.369	103.067	103.006	3.750	99.631	99.574	99.517
4.500	101.243	101.218	101.181	5.375	103.775	103.473	103.413	3.875	99.931	99.874	99.817
4.625	101.368	101.343	101.306	5.500	103.963	103.661	103.600	4.000	100.146	100.089	100.032
				5.625	104.294	103.992	103.932	4.125	100.381	100.324	100.267
				5.750	103.169	102.849	102.792				



203K 30 Year Fixed HB				203K 5/1 ARMS HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.625	101.393	101.349	101.302	3.125	96.501	96.459	96.418
4.750	101.021	100.987	100.940	3.250	97.587	97.535	97.482
4.875	101.365	101.330	101.284	3.375	97.887	97.835	97.782
5.000	101.584	101.549	101.503	3.500	98.102	98.050	97.997
5.125	101.697	101.662	101.615	3.625	98.337	98.285	98.232
5.250	101.107	101.054	100.994	3.750	99.381	99.324	99.267
5.375	101.700	101.648	101.588	3.875	99.681	99.624	99.567
5.500	101.888	101.836	101.775	4.000	99.896	99.839	99.782
5.625	102.094	102.042	101.982	4.125	100.131	100.074	100.017
5.750	97.731	97.662	97.605				

203K Price Adjustments	ADJ
FICO 620 - 639 (620 min)	(1.250)
FICO 640-659	(0.500)
FICO >= 700	0.250
Loan Amount < \$50,000	(1.500)
Loan Amount \$50,000 - 74,999	(0.500)
Limited 203K Streamline	0.500

203K ARM Information Table			
Product	Caps	Margin	US CMT
203K 5/1 ARM	1//1/5	2.000	2.730

203K Repair Cost Limits	
Program	Limits
Standard	Min. Repair Cost of \$5,000
Limited	No Minimum Cost
	Max. Renovation Cost \$35,000

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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## GOVERNMENT VA

VA Sponsorship ID - 189525-0000

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
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
3.375	99.629	99.509	99.389	3.500	99.807	99.687	99.567	3.500	99.788	99.725	99.663	3.500	99.807	99.687	99.567
3.500	100.255	100.239	100.226	3.625	100.375	100.255	100.135	3.625	100.170	100.107	100.045	3.625	100.375	100.255	100.135
3.625	100.706	100.690	100.677	3.750	100.732	100.668	100.620	3.750	100.554	100.491	100.429	3.750	100.732	100.612	100.492
3.750	101.134	101.118	101.105	3.875	101.297	101.177	101.058	3.875	101.001	100.938	100.876	3.875	101.297	101.177	101.057
3.875	101.522	101.483	101.430	4.000	101.835	101.715	101.611	4.000	101.386	101.323	101.261	4.000	101.835	101.715	101.595
4.000	101.963	101.924	101.871	4.125	102.344	102.224	102.148	4.125	101.771	101.708	101.646	4.125	102.344	102.224	102.104
4.125	102.386	102.347	102.294	4.250	102.722	102.689	102.665	4.250	102.167	102.104	102.042	4.250	102.644	102.524	102.404
4.250	102.797	102.758	102.705	4.375	102.893	102.773	102.667	4.375	102.012	101.949	101.887	4.375	102.893	102.773	102.653
4.375	102.517	102.478	102.425	4.500	103.370	103.250	103.176	4.500	102.407	102.344	102.282	4.500	103.370	103.250	103.130
4.500	102.936	102.897	102.845	4.625	103.817	103.706	103.664	4.625	102.793	102.730	102.668	4.625	103.817	103.697	103.577

VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.625	99.881	99.865	99.852	3.875	100.004	99.971	99.948	3.500	99.788	99.725	99.663	4.375	99.981	99.756	99.706
3.750	100.309	100.293	100.280	4.000	100.558	100.525	100.501	3.625	100.170	100.107	100.045	4.500	100.522	100.297	100.247
3.875	100.150	100.111	100.058	4.125	101.095	101.062	101.038	3.750	100.554	100.491	100.429	4.625	100.730	100.505	100.455
4.000	100.591	100.552	100.499	4.250	101.612	101.579	101.555	3.875	101.001	100.938	100.876	4.750	100.505	100.280	100.230
4.125	101.014	100.975	100.923	4.375	101.613	101.568	101.526	4.000	101.386	101.323	101.261	4.875	100.953	100.728	100.678
4.250	101.425	101.386	101.333	4.500	102.121	102.076	102.034	4.125	101.771	101.708	101.646	5.000	101.088	100.863	100.813
4.375	100.682	100.562	100.442	4.625	102.609	102.565	102.523	4.250	102.167	102.104	102.042	5.125	101.363	101.138	101.088
4.500	101.056	100.936	100.816	4.750	102.928	102.883	102.841	4.375	102.012	101.949	101.887	5.250	100.614	100.389	100.339
4.625	101.410	101.290	101.170	4.875	102.281	102.161	102.041	4.500	102.407	102.344	102.282	5.375	101.031	100.806	100.756
4.750	100.793	100.754	100.702	5.000	102.694	102.574	102.454	4.625	102.793	102.730	102.668	5.500	101.136	100.911	100.861

### VA Price Adjustments

FICO >=740	(0.125)	VA Loans	0.250
FICO 680 - 739	0.000	Non-Owner	0.500
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500
FICO 640 - 659	0.500	Loan < \$50K (exception only)	1.500
FICO 620 - 639	0.625	<b>*100% VA cashout; call for pricing.</b>	



## GOVERNMENT USDA

RURAL HOUSING 30 Yr Fixed				USDA - Price Adjustments		USDA - Price Adjustments (Cont)	
Rate	15-Day	30-Day	45-Day	FICO >= 780	(0.375)	CA Property	0.150
3.500	99.807	99.687	99.567	FICO 740 - 779	(0.250)	Loan < \$50K (exception only)	1.500
3.625	100.375	100.255	100.135	FICO 700 - 739	0.000	FICO < 660	0.500
3.750	100.732	100.612	100.492	FICO 680 - 699	0.250	All RD Refinance Loans	0.125
3.875	101.297	101.177	101.057	FICO 660 - 679	0.625	*Other State Adjustments may apply	
4.000	101.835	101.715	101.595	FICO 640 - 659	0.750		
4.125	102.344	102.224	102.104	FICO 620 - 639	1.500		
4.250	102.644	102.549	102.525				
4.375	102.893	102.773	102.653				
4.500	103.370	103.250	103.130				
4.625	103.817	103.697	103.577				



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 Unitl 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, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI



United Fidelity Funding  
 1300 NW Briarcliff Prky, Ste 275  
 Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
15 Days	3/9/2019	2 days	0.100
30 Days	3/24/2019	7 days	0.250
45 Days	4/8/2019	15 days	0.375
		30 days	0.625

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HELOC Star Series						Eligibility
Credit Score 700 - 719			Credit Score 720+			
Line Amount	Max CLTV	Base Pricing	Line Amount	Max CLTV	Base Pricing	All UFF Licensed States (see below) except Texas
\$10,000 - \$500,000	89.99%	Prime + 2.24%	\$10,000 - \$500,000	89.99%	Prime + 1.74%	
\$10,000 - \$500,000	80.00%	Prime + 1.49%	\$10,000 - \$500,000	80.00%	Prime + 1.24%	
Rate Adjustments		Compensation:	Stand Alone HELOC	Piggy Back HELOC		Prime Rate: 5.250%
Initial Draw of \$25,000 or above reduces rate by 0.50%			0.25% of Initial Draw Min. \$250.00 Max \$500.00	\$100		
NICHE Programs						



Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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Lock Expirations		Lock Extensions	
15 Days	3/9/2019	2 days	0.100
30 Days	3/24/2019	7 days	0.250
45 Days	4/8/2019	15 days	0.375
		30 days	0.625

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# NON-QM

## Expanded Criteria A+ Alternative Doc

ALT-DOCS NINA - NIVA - SL				ROAD MAP TO PRODUCTS	Criteria		
Rate	15-Day	30-Day	45-Day		Streamline	NINE	NIVA
5.750			99.117		<ul style="list-style-type: none"> <li>Self Employed Borrowers</li> <li>Commissioned Borrowers</li> <li>Rental Income Borrowers</li> <li>Conforming or Jumbo Loan</li> <li>FICOs down to 620</li> </ul>	<ul style="list-style-type: none"> <li>Current Year Tax Return Showing 12 Month History</li> <li>4506T Required.</li> <li>All other income type borrowers must fully document 2 years of verified income</li> </ul>	<ul style="list-style-type: none"> <li>List complete employment history of 2 years and current income</li> </ul>
5.875			99.580				
6.000			99.988				
6.125			100.345				
				<ul style="list-style-type: none"> <li>Self Employed Borrowers</li> <li>Rental Income Borrowers</li> <li>Asset heavy, income light borrowers</li> <li>Conforming or Jumbo Loan</li> <li>Up to 85% LTV</li> </ul>	<ul style="list-style-type: none"> <li>12 Month Bank Statements in Lieu of Tax Returns</li> <li>Borrower Affirmation Regarding Ability to Repay</li> <li>NINE Bank Statement Calculator</li> <li>All other income type borrowers must be documented using standard 2 years verified income</li> </ul>	<ul style="list-style-type: none"> <li>List business/source of income</li> <li>List amount of income</li> </ul>	
				<ul style="list-style-type: none"> <li>Borrowers with Accumulated Wealth</li> <li>Cash Alternative</li> <li>Maximize Tax Deductions</li> <li>Conforming or Jumbo Loan</li> <li>FICOs down to 700</li> <li>Non-warrantable condos</li> </ul>	<ul style="list-style-type: none"> <li>12 Month Bank Statements</li> <li>No Income</li> <li>No Debt Ratios</li> <li>Borrower Affirmation - NIVA Form</li> <li>NIVA Calculator</li> </ul>	<ul style="list-style-type: none"> <li>Leave blank source of income</li> <li>Do not list amount of income</li> </ul>	

### LTV/FICO Adjustments to RATE

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	(0.750)	(0.500)	(0.375)	(0.125)	0.250	0.750	1.375	N/A
740-759	(0.625)	(0.500)	0.000	0.750	1.250	1.750	N/A	N/A
720-739	(0.625)	(0.500)	0.000	0.750	1.250	1.750	N/A	N/A
700-719	(0.500)	(0.250)	0.500	1.500	2.000	N/A	N/A	N/A
680-699	(0.500)	(0.250)	0.500	1.500	2.000	N/A	N/A	N/A
660-679	(0.250)	0.000	1.125	1.750	N/A	N/A	N/A	N/A
640-659	(0.250)	0.000	1.125	1.750	N/A	N/A	N/A	N/A
620-639	0.000	0.375	1.750	N/A	N/A	N/A	N/A	N/A

<b>Maximum Price</b>
102
101.750 (w/no Escrow)
<b>Minimum Price</b>
98.000
NOTE - After all adjustments are applied

### Cashout Adjustments to RATE

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.125	0.125	0.125	0.250	0.250	0.375	N/A	N/A
740-759	0.125	0.125	0.125	0.250	0.375	N/A	N/A	N/A
720-739	0.125	0.125	0.125	0.250	0.375	N/A	N/A	N/A
700-719	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A
680-699	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A
660-679	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A
640-659	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A
620-639	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A

### DTI Under 25% Adjustments to RATE

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
740-759	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
720-739	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
700-719	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
680-699	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
660-679	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
640-659	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
620-639	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A

### DTI Over 43% Adjustments to RATE

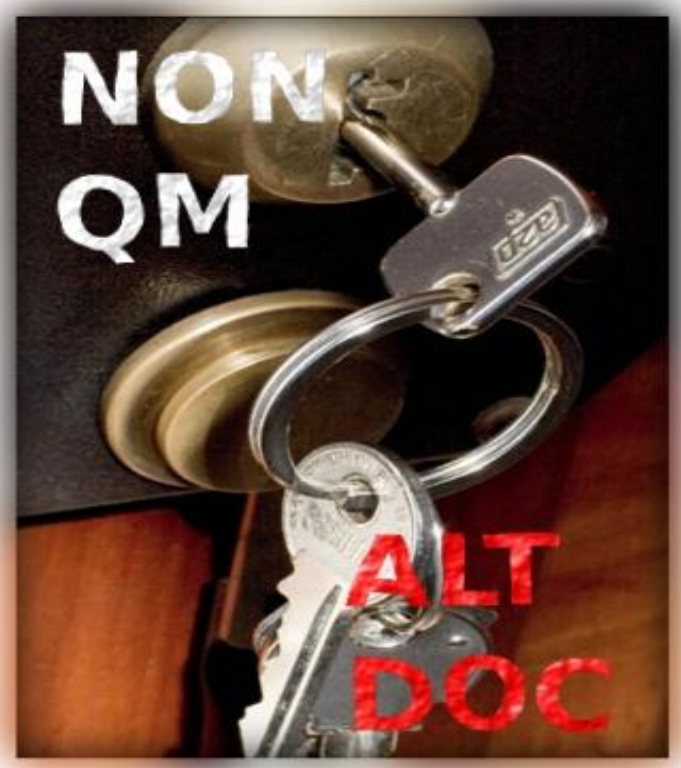
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
740-759	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
720-739	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

### Additional Adjustments to Rate

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Second Home	0.000	0.000	0.125	0.250	0.375	0.500	N/A	N/A
Investment	0.125	0.250	0.250	0.375	0.500	0.625	N/A	N/A
2-4 Unit	0.000	0.125	0.125	0.250	0.250	N/A	N/A	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250	N/A
Streamline NIVA/NINE	0.000	0.125	0.125	0.250	0.250	0.500	N/A	N/A

### Addition Adjustments to PRICE

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Purchase	0.000	0.000	0.000	0.125	0.125	0.250	0.250	N/A
No Escrow	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A



### 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 Unitl 8:00pm CST

### Contact Us

Email: [locks@uffmortgage.com](mailto: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, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI

Lock Expirations		Lock Extensions	
15 Days	3/9/2019	2 days	0.100
30 Days	3/24/2019	7 days	0.250
45 Days	4/8/2019	15 days	0.375
		30 days	0.625

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# NON-QM

## Expanded Criteria A+ Full Doc

FULL Doc 30 Year Fixed				ROAD MAP TO PRODUCTS	Criteria		
Rate	15-Day	30-Day	45-Day		Streamline	NINE	NIVA
4.875			97.824		<ul style="list-style-type: none"> <li>Self Employed Borrowers</li> <li>Commissioned Borrowers</li> <li>Rental Income Borrowers</li> <li>Conforming or Jumbo Loan</li> <li>FICOs down to 620</li> </ul>	<ul style="list-style-type: none"> <li>Current Year Tax Return Showing 12 Month History</li> <li>4506T Required.</li> <li>All other income type borrowers must fully document 2 years of verified income</li> </ul>	<ul style="list-style-type: none"> <li>List complete employment history of 2 years and current income</li> </ul>
5.000			98.401				
5.125			98.978		<ul style="list-style-type: none"> <li>Self Employed Borrowers</li> <li>Rental Income Borrowers</li> <li>Asset heavy, income light borrowers</li> <li>Conforming or Jumbo Loan</li> <li>Up to 85% LTV</li> </ul>	<ul style="list-style-type: none"> <li>12 Month Bank Statements in Lieu of Tax Returns</li> <li>Borrower Affirmation Regarding Ability to Repay</li> <li>NINE Bank Statement Calculator</li> <li>All other income type borrowers must be documented using standard 2 years verified income</li> </ul>	<ul style="list-style-type: none"> <li>List business/source of income</li> <li>List amount of income</li> </ul>
5.250			99.499				
5.375			99.907				
5.500			100.264	<ul style="list-style-type: none"> <li>Borrowers with Accumulated Wealth</li> <li>Cash Alternative</li> <li>Maximize Tax Deductions</li> <li>Conforming or Jumbo Loan</li> <li>FICOs down to 700</li> <li>Non-warrantable condos</li> </ul>	<ul style="list-style-type: none"> <li>12 Month Bank Statements</li> <li>No Income</li> <li>No Debt Ratios</li> <li>Borrower Affirmation - NIVA Form</li> <li>NIVA Calculator</li> </ul>	<ul style="list-style-type: none"> <li>Leave blank source of income</li> <li>Do not list amount of income</li> </ul>	

LTV/FICO Adjustments to RATE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	(0.250)	(0.250)	(0.125)	0.000	0.125	0.250	0.500	1.000
740-759	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750
720-739	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750
700-719	(0.125)	0.000	0.250	0.375	0.750	1.250	1.750	2.250
680-699	(0.125)	0.000	0.250	0.375	0.750	1.250	1.750	2.250
660-679	(0.375)	0.625	1.000	2.000	2.375	2.875	N/A	N/A
640-659	(0.375)	0.625	1.000	2.000	2.375	2.875	N/A	N/A
620-639	(0.375)	1.000	1.500	2.000	3.000	N/A	N/A	N/A

<b>Maximum Price</b>
102
101.750 (w/no Escrow)
<b>Minimum Price</b>
98.000
NOTE - After all adjustments are applied

Cashout Adjustments to RATE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.750
740-759	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.750
720-739	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.750
700-719	0.000	0.000	0.250	0.375	0.500	0.625	N/A	N/A
680-699	0.000	0.000	0.250	0.375	0.500	0.625	N/A	N/A
660-679	0.000	0.000	0.500	0.625	N/A	N/A	N/A	N/A
640-659	0.000	0.000	0.500	0.625	N/A	N/A	N/A	N/A
620-639	0.000	0.000	0.750	N/A	N/A	N/A	N/A	N/A

FULL Doc 5/1 ARMS			
Rate	15-Day	30-Day	45-Day
4.875			99.305
5.000			99.594
5.125			99.895
5.250			100.199
5.375			100.504
5.500			100.809

DTI Under 25% Adjustments to RATE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)
740-759	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)
720-739	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)
700-719	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)
680-699	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)
660-679	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	N/A	N/A
640-659	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	N/A	N/A
620-639	0.000	(1.250)	(0.125)	(0.250)	(0.250)	N/A	N/A	N/A

DTI Over 43% Adjustments to RATE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
740-759	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
720-739	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A



Additional Adjustments to Rate								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Second Home		0.000	0.000	0.125	0.250	0.375	0.500	N/A
Investment		0.125	0.375	0.500	0.625	0.625	0.875	N/A
2-4 Unit		0.000	0.125	0.125	0.250	0.250	0.500	N/A
Condo		0.000	0.000	0.000	0.125	0.125	0.250	0.250

Addition Adjustments to PRICE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Purchase		0.000	0.000	0.000	0.125	0.125	0.250	0.250
No Escrow		(0.255)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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

	Lock Expirations	Lock Extensions	
15 Days	3/9/2019	2 days	0.100
30 Days	3/24/2019	7 days	0.250
45 Days	4/8/2019	15 days	0.375
		30 days	0.625

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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
4.250	99.590	99.555	99.430	4.125	99.909	99.874	99.749	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.375	100.090	100.055	99.930	4.250	100.409	100.374	100.249	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.500	100.715	100.680	100.555	4.375	100.784	100.749	100.624	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.625	101.090	101.055	100.930	4.500	101.159	101.124	100.999	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.750	101.590	101.555	101.430	4.625	101.534	101.499	101.374	FICO 700-719	0.125	0.375	0.375	0.875	1.250
4.875	101.965	101.930	101.805	4.750	101.909	101.874	101.749	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
5.000	102.465	102.430	102.305	4.875	102.284	102.249	102.124	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.125	102.840	102.805	102.680	5.000	102.659	102.624	102.499	2nd Home	0.250	0.250	0.250	0.250	0.250
5.250	103.215	103.180	103.055	5.125	102.909	102.874	102.749						
5.375	103.465	103.430	103.305	5.250	103.159	103.124	102.999						
<b>Loss Payee Clause</b>				<b>Lock Desk Hours</b>				<b>Contact Us</b>			<b>Approved States</b>		
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 5:00pm CST Lock Online Until 8:00pm CST				Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300			AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI		

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United Fidelity Funding  
 1300 NW Briarcliff Prky, Ste 275  
 Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
15 Days	3/9/2019	2 days	0.100
30 Days	3/24/2019	7 days	0.250
45 Days	4/8/2019	15 days	0.375
		30 days	0.625

Effective: 2/22/2019 10:16

**THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT [WWW.UFFEAGLE.COM](http://WWW.UFFEAGLE.COM)**

## 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

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

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

**Contact Us**  
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**Approved States**  
 AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,  
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