



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

Lock Expirations		Lock Extensions	
15 Days	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	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: 12/7/2018 10:47

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
4.375	100.027	99.966	99.919	4.125	99.652	99.591	99.545	3.750	99.999	99.879	99.759	4.125	100.739	100.619	100.499
4.500	100.930	100.810	100.690	4.250	100.261	100.200	100.153	3.875	100.379	100.259	100.139	4.250	101.227	101.107	100.987
4.625	101.332	101.212	101.092	4.375	100.820	100.759	100.712	4.000	101.029	100.909	100.789	4.375	101.495	101.375	101.255
4.750	101.893	101.773	101.680	4.500	101.455	101.395	101.348	4.125	101.076	100.959	100.926	4.500	101.578	101.458	101.338
4.875	102.369	102.282	102.235	4.625	101.984	101.923	101.876	4.250	101.564	101.444	101.324	4.625	101.662	101.542	101.422
5.000	102.818	102.698	102.648	4.750	102.502	102.441	102.394	4.375	101.832	101.712	101.660	4.750	102.024	101.904	101.784
5.125	103.240	103.174	103.127	4.875	103.035	102.974	102.927	4.500	102.228	102.108	101.988	4.875	102.349	102.229	102.109
5.250	103.793	103.673	103.579	5.000	103.309	103.248	103.201	4.625	102.312	102.192	102.093	5.000	102.645	102.525	102.405
5.375	104.216	104.096	104.003	5.125	103.700	103.639	103.592	4.750	102.674	102.554	102.434	5.125	101.956	101.836	101.716
5.500	104.577	104.488	104.436	5.250	104.065	104.004	103.957	4.875	102.999	102.879	102.759	5.250	102.293	102.173	102.053

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
4.625	99.913	99.852	99.805	4.625	99.957	99.837	99.774	4.125	99.686	99.643	99.617	4.375	99.929	99.879	99.841
4.750	100.538	100.477	100.430	4.750	100.518	100.398	100.293	4.250	100.060	100.016	99.983	4.500	100.115	100.065	100.027
4.875	101.087	101.026	100.979	4.875	100.934	100.873	100.826	4.375	100.424	100.381	100.348	4.625	100.358	100.309	100.271
5.000	101.598	101.537	101.490	5.000	101.147	101.086	101.039	4.500	100.699	100.650	100.612	4.750	100.591	100.542	100.504
5.125	102.047	101.986	101.939	5.125	101.514	101.453	101.407	4.625	101.045	100.996	100.958	4.875	100.813	100.764	100.726
5.250	102.471	102.410	102.363	5.250	101.865	101.797	101.747	4.750	101.381	101.331	101.293	5.000	100.931	100.882	100.844
5.375	102.867	102.806	102.759	5.375	102.230	102.162	102.110	4.875	101.705	101.656	101.618	5.125	101.170	101.120	101.082
5.500	103.237	103.176	103.129	5.500	102.567	102.499	102.447	5.000	101.925	101.876	101.838	5.250	100.953	100.904	100.866
5.625	103.596	103.535	103.488	5.625	102.876	102.808	102.756	5.125	102.266	102.217	102.179	5.375	101.163	101.114	101.076
5.750	103.807	103.740	103.688	5.750	103.155	103.087	103.035	5.250	101.742	101.693	101.655	5.500	101.386	101.337	101.299

CONVENTIONAL 5/1 ARM				CONVENTIONAL 7/1 ARM				CONV 10/1 ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.750	99.983	99.920	99.858	3.750	99.726	99.663	99.601	3.875	99.565	99.502	99.440
3.875	100.369	100.306	100.244	3.875	100.072	100.010	99.947	4.000	99.997	99.935	99.872
4.000	100.692	100.630	100.567	4.000	100.454	100.391	100.329	4.125	100.430	100.367	100.305
4.125	100.995	100.932	100.870	4.125	100.814	100.752	100.689	4.250	100.861	100.799	100.736
4.250	101.297	101.235	101.172	4.250	101.175	101.112	101.050	4.375	101.231	101.169	101.106
4.375	101.599	101.536	101.474	4.375	101.499	101.436	101.374	4.500	101.601	101.539	101.476
4.500	101.900	101.837	101.775	4.500	101.822	101.759	101.697	4.625	102.012	101.949	101.887
				4.625	102.181	102.118	102.056	4.750	102.422	102.359	102.297

CONV 5/1 ARM HIGH BAL				CONV 7/1 ARM HIGH BAL				CONV 10/1 ARM HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.750	99.783	99.720	99.658	3.875	99.872	99.810	99.747	3.875	99.365	99.302	99.240
3.875	100.169	100.106	100.044	4.000	100.254	100.191	100.129	4.000	99.797	99.735	99.672
4.000	100.492	100.430	100.367	4.125	100.614	100.552	100.489	4.125	100.230	100.167	100.105
4.125	100.795	100.732	100.670	4.250	100.975	100.912	100.850	4.250	100.661	100.599	100.536
4.250	101.097	101.035	100.972	4.375	101.299	101.236	101.174	4.375	101.031	100.969	100.906
4.375	101.399	101.336	101.274	4.500	101.622	101.559	101.497	4.500	101.401	101.339	101.276
4.500	101.700	101.637	101.575	4.625	101.981	101.918	101.856	4.625	101.812	101.749	101.687
								4.750	102.222	102.159	102.097

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 ISA0A 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, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI

© 2018 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.
 Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.

Lock Expirations		Lock Extensions	
15 Days	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	15 days	0.375
		30 days	0.625

Effective: 12/7/2018 10:47

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

GOVERNMENT FHA

FHA #2655700006

FHA 30 YR Fixed				
Rate	15-Day	30-Day	45-Day	
3.875	99.570	99.493	99.465	
4.000	100.149	100.084	100.056	
4.125	100.702	100.657	100.629	
4.250	101.246	101.215	101.187	
4.375	101.708	101.624	101.582	
4.500	102.232	102.179	102.137	
4.625	102.762	102.716	102.674	
4.750	103.281	103.235	103.193	
4.875	103.269	103.186	103.130	
5.000	103.756	103.695	103.639	

FHA 15 YR Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	99.925	99.805	99.742	
3.750	100.279	100.233	100.190	
3.875	100.641	100.588	100.539	
4.000	101.085	101.032	100.983	
4.125	101.519	101.466	101.417	
4.250	101.958	101.905	101.856	
4.375	102.072	102.019	101.969	
4.500	102.507	102.454	102.405	
4.625	102.930	102.877	102.827	
4.750	103.357	103.304	103.255	

FHA 5/1 ARM				
Rate	15-Day	30-Day	45-Day	
3.625	99.885	99.822	99.760	
3.750	100.279	100.216	100.154	
3.875	100.821	100.758	100.696	
4.000	101.207	101.144	101.082	
4.125	101.594	101.531	101.469	
4.250	101.981	101.918	101.856	
4.375	101.965	101.902	101.840	
4.500	102.352	102.289	102.227	
4.625	102.740	102.677	102.615	
4.750	103.138	103.075	103.013	

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	99.835	99.735	99.707	
4.250	100.324	100.293	100.264	
4.375	100.748	100.702	100.660	
4.500	101.303	101.257	101.215	
4.625	101.839	101.793	101.751	
4.750	102.358	102.312	102.270	
4.875	101.987	101.926	101.870	
5.000	102.646	102.585	102.529	
5.125	103.087	103.027	102.971	
5.250	103.449	103.388	103.332	

FHA 15 YR Fixed High Bal				
Rate	15-Day	30-Day	45-Day	
4.000	99.745	99.625	99.505	
4.125	100.160	100.040	99.920	
4.250	100.414	100.361	100.312	
4.375	100.159	100.039	99.919	
4.500	100.553	100.433	100.313	
4.625	100.927	100.807	100.687	
4.750	101.177	101.057	100.937	



FHA Standard & Limited Renovation Lending (203K)

203K 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.125	99.136	99.105	99.076	
4.250	100.258	100.218	100.176	
4.375	100.383	100.343	100.301	
4.500	100.508	100.468	100.426	
4.625	100.633	100.593	100.551	

203K 30 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.625	100.904	100.600	100.543	
4.750	102.100	101.788	101.724	
4.875	102.381	102.070	102.005	
5.000	102.975	102.663	102.599	
5.125	103.088	102.776	102.712	
5.250	103.301	102.979	102.922	
5.375	103.457	103.135	103.078	
5.500	103.645	103.322	103.266	
5.625	103.914	103.591	103.535	
5.750	103.604	103.297	103.232	

203K 5/1 ARMS				
Rate	15-Day	30-Day	45-Day	
3.125	96.185	96.147	96.105	
3.250	97.396	97.344	97.289	
3.375	97.696	97.644	97.589	
3.500	97.911	97.859	97.804	
3.625	98.146	98.094	98.039	
3.750	99.433	99.372	99.310	
3.875	99.733	99.672	99.610	
4.000	99.948	99.887	99.825	
4.125	100.183	100.122	100.060	



203K 30 Year Fixed HB				
Rate	15-Day	30-Day	45-Day	
4.625	99.779	99.725	99.668	
4.750	100.850	100.788	100.724	
4.875	101.131	101.070	101.005	
5.000	101.350	101.288	101.224	
5.125	101.463	101.401	101.337	
5.250	101.460	101.388	101.331	
5.375	101.804	101.732	101.675	
5.500	101.992	101.919	101.863	
5.625	102.136	102.063	102.007	
5.750	98.917	98.859	98.795	

203K 5/1 ARMS HB				
Rate	15-Day	30-Day	45-Day	
3.125	95.935	95.897	95.855	
3.250	97.146	97.094	97.039	
3.375	97.446	97.394	97.339	
3.500	97.661	97.609	97.554	
3.625	97.896	97.844	97.789	
3.750	99.183	99.122	99.060	
3.875	99.483	99.422	99.360	
4.000	99.698	99.637	99.575	
4.125	99.933	99.872	99.810	

203K Price Adjustments	
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
United Fidelity Funding Corp ISAQA 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, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI

Lock Expirations		Lock Extensions	
15 Days	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	15 days	0.375
		30 days	0.625

Effective: 12/7/2018 10:47

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

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
3.625	99.925	99.805	99.742	3.875	99.570	99.493	99.465	3.625	100.015	99.952	99.890	3.875	99.570	99.450	99.330
3.750	100.279	100.233	100.190	4.000	100.149	100.084	100.056	3.750	100.409	100.346	100.284	4.000	100.149	100.029	99.909
3.875	100.890	100.860	100.710	4.125	100.702	100.657	100.629	3.875	100.951	100.888	100.826	4.125	100.702	100.582	100.462
4.000	101.390	101.350	101.200	4.250	101.246	101.215	101.187	4.000	101.337	101.274	101.212	4.250	101.158	101.038	100.918
4.125	101.519	101.466	101.417	4.375	101.708	101.624	101.582	4.125	101.724	101.661	101.599	4.375	101.708	101.588	101.468
4.250	101.958	101.905	101.856	4.500	102.232	102.179	102.137	4.250	102.111	102.048	101.986	4.500	102.232	102.112	101.992
4.375	102.072	102.019	101.969	4.625	102.762	102.716	102.674	4.375	102.095	102.032	101.970	4.625	102.726	102.606	102.486
4.500	102.507	102.454	102.405	4.750	103.281	103.235	103.193	4.500	102.482	102.419	102.357	4.750	102.806	102.686	102.566
4.625	102.930	102.877	102.827	4.875	103.269	103.186	103.130	4.625	102.870	102.807	102.745	4.875	103.269	103.149	103.029
4.750	103.357	103.304	103.255	5.000	103.756	103.695	103.639	4.750	103.268	103.205	103.143	5.000	103.730	103.610	103.490

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
3.750	99.454	99.408	99.365	4.250	100.324	100.293	100.264	3.625	100.015	99.952	99.890	4.750	99.948	99.673	99.573
3.875	99.312	99.192	99.072	4.375	100.748	100.702	100.660	3.750	100.409	100.346	100.284	4.875	100.284	100.009	99.909
4.000	99.745	99.625	99.505	4.500	101.303	101.257	101.215	3.875	100.951	100.888	100.826	5.000	100.696	100.421	100.321
4.125	100.160	100.040	99.920	4.625	101.839	101.793	101.751	4.000	101.337	101.274	101.212	5.125	100.788	100.513	100.413
4.250	100.414	100.361	100.312	4.750	102.358	102.312	102.270	4.125	101.724	101.661	101.599	5.250	100.490	100.215	100.115
4.375	100.159	100.039	99.919	4.875	102.130	102.060	101.910	4.250	102.111	102.048	101.986	5.375	100.919	100.644	100.544
4.500	100.553	100.433	100.313	5.000	102.646	102.585	102.529	4.375	102.095	102.032	101.970	5.500	101.060	100.785	100.685
4.625	100.927	100.807	100.687	5.125	103.087	103.027	102.971	4.500	102.482	102.419	102.357				
4.750	101.177	101.057	100.937	5.250	103.449	103.388	103.332	4.625	102.870	102.807	102.745				
								4.750	103.268	103.205	103.143				

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.	



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
3.875	99.570	99.450	99.330	FICO 740 - 779	(0.250)	Loan < \$50K (exception only)	1.500
4.000	100.149	100.029	99.916	FICO 700 - 739	0.000	FICO < 660	0.500
4.125	100.702	100.582	100.489	FICO 680 - 699	0.250	All RD Refinance Loans	0.125
4.250	101.158	101.075	101.047	FICO 660 - 679	0.625	*Other State Adjustments may apply	
4.375	101.708	101.588	101.468	FICO 640 - 659	0.750		
4.500	102.232	102.112	101.997	FICO 620 - 639	1.500		
4.625	102.726	102.606	102.534				
4.750	103.141	103.095	103.053				
4.875	103.269	103.149	103.029				
5.000	103.730	103.610	103.499				



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

Lock Expirations		Lock Extensions	
15 Days	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	15 days	0.375
		30 days	0.625

Effective: 12/7/2018 10:47

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

HELOC Star Series						
Credit Score 700 - 719			Credit Score 720+			Eligibility
Line Amount	Max CLTV	Base Pricing	Line Amount	Max CLTV	Base Pricing	
\$10,000 - \$500,000	89.99%	Prime + 2.24%	\$10,000 - \$500,000	89.99%	Prime + 1.74%	All UFF Licensed States (see below) except Texas
\$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
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
© 2016 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers. Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.			

Lock Expirations		Lock Extensions	
15 Days	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	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: 12/7/2018 10:47

NON-QM

Expanded Criteria A+ Alternative Doc

ALT-DOCS NINA - NIVA - SL				ROAD MAP TO PRODUCTS	Streamline		NINE		NIVA	
Rate	15-Day	30-Day	45-Day							
5.750		98.275								
5.875		98.740								
6.000		99.178								
6.125		99.615								
6.250		100.045								
6.375		100.420								
6.500		100.788								
6.625		101.096								

- Self Employed Borrowers
- Commissioned Borrowers
- Rental Income Borrowers
- **Conforming or Jumbo Loan**
- FICOs down to 620

- Current Year Tax Return Showing 12 Month History
- 4506T Required.
- All other income type borrowers must fully document 2 years of verified income

- List complete employment history of 2 years and current income

- Self Employed Borrowers
- Rental Income Borrowers
- Asset heavy, income light borrowers
- **Conforming or Jumbo Loan**
- Up to 85% LTV

- 12 Month Bank Statements in Lieu of Tax Returns
- Borrower Affirmation Regarding Ability to Repay
- NINE Bank Statement Calculator
- All other income type borrowers must be documented using standard 2 years verified income

- List business/source of income
- List amount of income

- Borrowers with Accumulated Wealth
- Cash Alternative
- Maximize Tax Deductions
- **Conforming or Jumbo Loan**
- FICOs down to 700
- Non-warrantable condos

- 12 Month Bank Statements
- No Income
- No Debt Ratios
- Borrower Affirmation - NIVA Form
- NIVA Calculator

- Leave blank source of income
- Do not list amount of income

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

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

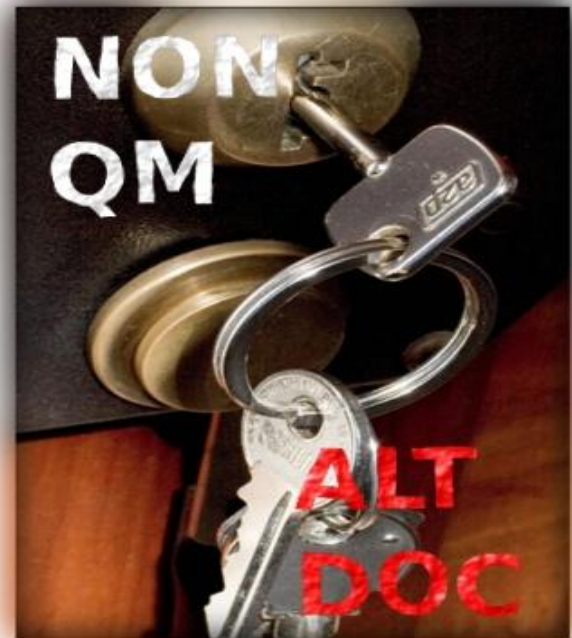
Cashout Adjustments to RATE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.125	0.125	0.125	0.250	0.250	0.375	N/A	N/A
740-759	0.125	0.125	0.125	0.250	0.375	N/A	N/A	N/A
720-739	0.125	0.125	0.125	0.250	0.375	N/A	N/A	N/A
700-719	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A
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
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	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	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: 12/7/2018 10:47

NON-QM

Expanded Criteria A+ Full Doc

FULL Doc 30 Year Fixed				ROAD MAP TO PRODUCTS	Streamline		NINE		NIVA	
Rate	15-Day	30-Day	45-Day							
4.875		98.369			<ul style="list-style-type: none"> Self Employed Borrowers Commissioned Borrowers Rental Income Borrowers Conforming or Jumbo Loan FICOs down to 620 		<ul style="list-style-type: none"> Current Year Tax Return Showing 12 Month History 4506T Required. All other income type borrowers must fully document 2 years of verified income 		<ul style="list-style-type: none"> List complete employment history of 2 years and current income 	
5.000		98.828			<ul style="list-style-type: none"> Self Employed Borrowers Rental Income Borrowers Asset heavy, income light borrowers Conforming or Jumbo Loan Up to 85% LTV 		<ul style="list-style-type: none"> 12 Month Bank Statements in Lieu of Tax Returns Borrower Affirmation Regarding Ability to Repay NINE Bank Statement Calculator All other income type borrowers must be documented using standard 2 years verified income 		<ul style="list-style-type: none"> List business/source of income List amount of income 	
5.125		99.265		<ul style="list-style-type: none"> Borrowers with Accumulated Wealth Cash Alternative Maximize Tax Deductions Conforming or Jumbo Loan FICOs down to 700 Non-warrantable condos 		<ul style="list-style-type: none"> 12 Month Bank Statements No Income No Debt Ratios Borrower Affirmation - NIVA Form NIVA Calculator 		<ul style="list-style-type: none"> Leave blank source of income Do not list amount of income 		
5.250		99.703								
5.375		100.120								
5.500		100.495								
5.625		100.850								
5.750		101.153								

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

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

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	N/A
Investment	0.125	0.375	0.500	0.625	0.625	0.875	N/A	N/A
2-4 Unit	0.000	0.125	0.125	0.250	0.250	0.500	N/A	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	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	0.250
No Escrow	(0.255)	(0.250)	(0.200)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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

FULL Doc 5/1 ARMS			
Rate	15-Day	30-Day	45-Day
4.875		99.660	
5.000		99.995	
5.125		100.324	
5.250		100.648	
5.375		100.970	
5.500		101.292	
5.625		101.614	
5.750		101.936	



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
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	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	15 days	0.375
		30 days	0.625

Effective: 12/7/2018 10:47

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



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
4.500	99.947	99.912	99.787	4.250	99.946	99.911	99.786	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.625	100.447	100.412	100.287	4.375	100.446	100.411	100.286	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.750	101.072	101.037	100.912	4.500	100.821	100.786	100.661	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.875	101.572	101.537	101.412	4.625	101.321	101.286	101.161	FICO 720-739	0.000	0.125	0.125	0.500	1.000
5.000	102.072	102.037	101.912	4.750	101.696	101.661	101.536	FICO 700-719	0.125	0.375	0.375	0.875	1.250
5.125	102.447	102.412	102.287	4.875	102.071	102.036	101.911	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
5.250	102.947	102.912	102.787	5.000	102.446	102.411	102.286	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.375	103.322	103.287	103.162	5.125	102.821	102.786	102.661	2nd Home	0.250	0.250	0.250	0.250	0.250
5.500	103.697	103.662	103.537	5.250	103.196	103.161	103.036						
5.625	103.947	103.912	103.787	5.375	103.446	103.411	103.286						

**PREMIER JUMBO
NOW BOARDING**

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 Until 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

Lock Expirations		Lock Extensions	
15 Days	12/22/2018	2 days	0.100
30 Days	1/6/2019	7 days	0.250
45 Days	1/21/2019	15 days	0.375
		30 days	0.625

Effective: 12/7/2018 10:47

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

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$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, ME, MI, MO, MN, NE, NH, OH, OK, TN, TX, WI

© 2016 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.
Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.