


Lock Expirations	Lock Extensions		
15 Days	6/8/2019	2 days	0.100
30 Days	6/23/2019	7 days	0.250
45 Days	7/8/2019	15 days	0.375
		30 days	0.625

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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		
3.250	100.718	100.598	100.518	3.125	99.560	99.440	99.320	3.250	98.995	98.932	98.870	FICO >= 780	(0.375)
3.375	101.208	101.109	101.089	3.250	100.441	100.426	100.413	3.375	100.416	100.353	100.291	FICO 740 - 779	(0.250)
3.500	101.697	101.668	101.647	3.250	100.441	100.426	100.413	3.375	100.416	100.353	100.291	FICO 680 - 739	0.000
3.625	102.243	102.214	102.193	3.375	100.717	100.696	100.683	3.500	100.793	100.730	100.668	FICO 660 - 679	0.375
3.750	102.866	102.837	102.816	3.500	101.162	101.140	101.128	3.625	101.181	101.118	101.056	FICO 640 - 659	0.750
3.875	102.737	102.651	102.624	3.625	101.590	101.569	101.556	3.750	101.579	101.516	101.454	FICO 620 - 639	1.500
4.000	103.259	103.230	103.203	3.750	102.011	101.989	101.977	3.875	101.615	101.552	101.490		
4.125	103.776	103.747	103.720	3.875	102.318	102.295	102.276	4.000	102.003	101.940	101.878	Non-Owner	0.500
4.250	104.178	104.149	104.122	4.000	102.748	102.725	102.706	4.125	102.392	102.329	102.267	Loan Amount \$50K < \$100K	0.500
4.375	103.627	103.507	103.387	4.125	103.164	103.140	103.121	4.250	102.791	102.728	102.666	Loan < \$50K (exception only)	1.500
				4.250	103.594	103.571	103.552	4.375	102.696	102.633	102.571	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						
3.375	99.779	99.749	99.729	3.375	99.762	99.741	99.728						
3.500	100.337	100.308	100.287	3.500	100.207	100.185	100.173						
3.625	100.883	100.854	100.833	3.625	100.635	100.614	100.601						
3.750	101.406	101.377	101.356	3.750	101.056	101.034	101.022						
3.875	101.383	101.354	101.327	3.875	101.176	101.153	101.134						
4.000	101.912	101.882	101.855	4.000	101.605	101.582	101.563						
4.125	102.409	102.379	102.352	4.125	102.021	101.998	101.979						
4.250	102.781	102.751	102.724	4.250	102.452	102.429	102.410						
4.375	102.264	102.242	102.235	4.375	101.044	101.033	101.014						
4.500	102.619	102.597	102.589	4.500	101.426	101.415	101.396						

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		
4.375	101.665	101.657	101.638	5.375	104.253	103.989	103.974	3.875	100.696	100.651	100.605		
4.500	101.790	101.782	101.763	5.500	104.441	104.176	104.161	4.000	100.911	100.866	100.820		
4.625	101.915	101.907	101.888	5.625	104.772	104.508	104.493	4.125	101.146	101.101	101.055		
203K 30 Year Fixed HB				203K 5/1 ARMS HB									
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day						
5.375	102.178	102.164	102.149	3.875	100.446	100.401	100.355						
5.500	102.366	102.351	102.336	4.000	100.661	100.616	100.570						
5.625	102.572	102.558	102.543	4.125	100.896	100.851	100.805						



203K Price Adjustments		ADJ	203K ARM Information Table				203K Repair Cost Limits	
FICO 620 - 639 (620 min)		(1.250)	Product	Caps	Margin	US CMT	Program	Limits
FICO 640-659		(0.500)	203K 5/1 ARM	1//1/5	2.000	2.730	Standard	Min. Repari Cost of \$5,000
FICO >= 700		0.250					Limited	No Minimum Cost
Loan Amount < \$50,000		(1.500)						Max. Renovation Cost \$35,000
Loan Amount \$50,000 - 74,999		(0.500)						
Limited 203K Streamline		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 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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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
3.125	99.560	99.440	99.320	3.250	100.718	100.598	100.518	3.250	99.125	99.062	99.000	3.250	100.218	100.098	99.978
3.250	100.441	100.426	100.413	3.375	101.208	101.109	101.089	3.375	100.546	100.483	100.421	3.375	100.708	100.588	100.468
3.375	100.717	100.696	100.683	3.500	101.697	101.668	101.647	3.500	100.923	100.860	100.798	3.500	101.179	101.059	100.939
3.500	101.162	101.140	101.128	3.625	102.243	102.214	102.193	3.625	101.311	101.248	101.186	3.625	101.629	101.509	101.389
3.625	101.590	101.569	101.556	3.750	102.866	102.837	102.816	3.750	101.709	101.646	101.584	3.750	101.979	101.859	101.739
3.750	102.011	101.989	101.977	3.875	102.737	102.651	102.624	3.875	101.745	101.682	101.620	3.875	102.237	102.117	101.997
3.875	102.318	102.295	102.276	4.000	103.259	103.230	103.203	4.000	102.133	102.070	102.008	4.000	102.661	102.541	102.421
4.000	102.748	102.725	102.706	4.125	103.776	103.747	103.720	4.125	102.522	102.459	102.397	4.125	103.063	102.943	102.823
4.125	103.164	103.140	103.121	4.250	104.178	104.149	104.122	4.250	102.921	102.858	102.796	4.250	103.363	103.243	103.123
4.250	103.594	103.571	103.552	4.375	103.627	103.507	103.387	4.375	102.826	102.763	102.701	4.375	103.127	103.007	102.887

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
3.375	99.762	99.741	99.728	3.375	99.779	99.749	99.729	3.250	99.075	99.012	98.950	4.125	99.855	99.630	99.580
3.500	100.207	100.185	100.173	3.500	100.337	100.308	100.287	3.375	100.496	100.433	100.371	4.250	100.458	100.233	100.183
3.625	100.635	100.614	100.601	3.625	100.883	100.854	100.833	3.500	100.873	100.810	100.748	4.375	100.669	100.444	100.394
3.750	101.056	101.034	101.022	3.750	101.406	101.377	101.356	3.625	101.261	101.198	101.136	4.500	100.931	100.706	100.656
3.875	101.176	101.153	101.134	3.875	101.383	101.354	101.327	3.750	101.659	101.596	101.534	4.625	101.375	101.150	101.100
4.000	101.605	101.582	101.563	4.000	101.912	101.882	101.855	3.875	101.695	101.632	101.570	4.750	101.110	100.885	100.835
4.125	102.021	101.998	101.979	4.125	102.409	102.379	102.352	4.000	102.083	102.020	101.958	4.875	101.515	101.290	101.240
4.250	102.452	102.429	102.410	4.250	102.781	102.751	102.724	4.125	102.472	102.409	102.347	5.000	101.648	101.423	101.373
4.375	101.044	101.033	101.014	4.375	102.264	102.242	102.235	4.250	102.871	102.808	102.746	5.125	101.875	101.650	101.600
4.500	101.426	101.415	101.396	4.500	102.619	102.597	102.589	4.375	102.776	102.713	102.651	5.250	101.192	100.967	100.917

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				
3.250	100.718	100.598	100.478	FICO >= 780	(0.375)	CA Property	0.150
3.375	101.208	101.088	100.968	FICO 740 - 779	(0.250)	Loan < \$50K (exception only)	1.500
3.500	101.679	101.559	101.507	FICO 700 - 739	0.000	FICO < 660	0.500
3.625	102.129	102.074	102.053	FICO 680 - 699	0.250	All RD Refinance Loans	0.125
3.750	102.626	102.597	102.576	FICO 660 - 679	0.625	*Other State Adjustments may apply	
3.875	102.737	102.617	102.497	FICO 640 - 659	0.750		
4.000	103.161	103.041	103.013	FICO 620 - 639	1.500		
4.125	103.566	103.537	103.510				
4.250	103.938	103.909	103.882				
4.375	103.627	103.507	103.387				



Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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United Fidelity Funding
 1300 NW Briarcliff Prky, Ste 275
 Kansas City MO, 64150
www.uffwholesale.com

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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						



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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			99.497		<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 		
5.875			99.800					<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
6.000			99.985	<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 					

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

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

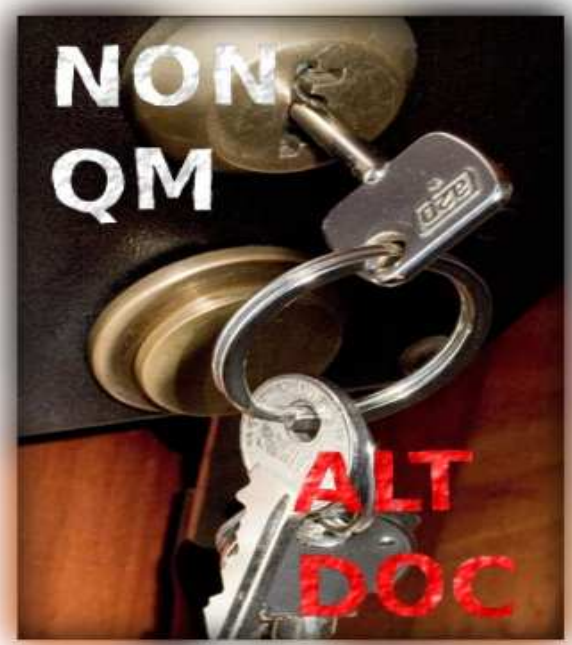
DTI Under 25% Adjustments to RATE								
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=760	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
740-759	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
720-739	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
700-719	0.000	0.000	0.000	0.000	0.000	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

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



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 Until 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

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NON-QM

Expanded Criteria A+ Full Doc

FULL Doc 30 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.875			98.497
5.000			99.014
5.125			99.454
5.250			99.757
5.375			99.994

ROAD MAP TO PRODUCTS

Streamline	NINE	NIVA	
<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"> 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"> 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"> 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"> 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 complete employment history of 2 years and current income List business/source of income List amount of income 	
		<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

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)	(0.250)	(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			99.484
5.000			99.735
5.125			100.004
5.250			100.280
5.375			100.559



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 Until 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	6/8/2019	2 days	0.100
30 Days	6/23/2019	7 days	0.250
45 Days	7/8/2019	15 days	0.375
		30 days	0.625

Effective: 5/24/2019 10:08

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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
4.125	100.061	100.026	99.901	4.000	99.925	99.890	99.765	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.250	100.561	100.526	100.401	4.125	100.300	100.265	100.140	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.375	101.061	101.026	100.901	4.250	100.675	100.640	100.515	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.500	101.436	101.401	101.276	4.375	101.050	101.015	100.890	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.625	101.811	101.776	101.651	4.500	101.362	101.327	101.202	FICO 700-719	0.125	0.375	0.375	0.875	1.250
4.750	102.186	102.151	102.026	4.625	101.675	101.640	101.515	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
4.875	102.436	102.401	102.276	4.750	101.987	101.952	101.827	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.000	102.686	102.651	102.526	4.875	102.237	102.202	102.077	2nd Home	0.250	0.250	0.250	0.250	0.250
				5.000	102.487	102.452	102.327						
				5.125	102.737	102.702	102.577						
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 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			

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Lock Expirations		Lock Extensions	
15 Days	6/8/2019	2 days	0.100
30 Days	6/23/2019	7 days	0.250
45 Days	7/8/2019	15 days	0.375
		30 days	0.625

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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



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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 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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