



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	10/6/2017	2 days	0.100
30 Days	10/21/2017	7 days	0.250
45 Days	11/5/2017	15 days	0.375
		30 days	0.625

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Effective: 9/21/2017 10:17

# 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
3.375	99.264	99.220	99.048	3.125	99.104	98.984	98.864	2.750	100.507	100.387	100.267	2.750	99.980	99.943	99.795
3.500	100.628	100.508	100.388	3.250	100.161	100.222	100.044	2.875	101.074	100.954	100.834	2.875	100.571	100.451	100.331
3.625	101.391	101.271	101.151	3.375	100.960	100.900	100.728	3.000	101.572	101.452	101.332	3.000	101.062	100.942	100.822
3.750	102.026	101.906	101.786	3.500	101.457	101.507	101.342	3.125	101.732	101.612	101.492	3.125	101.488	101.368	101.248
3.875	102.807	102.687	102.567	3.625	102.201	102.081	101.961	3.250	102.594	102.474	102.354	3.250	102.042	101.978	101.873
4.000	103.412	103.292	103.172	3.750	102.836	102.716	102.596	3.375	103.080	102.960	102.840	3.375	102.662	102.542	102.422
4.125	103.900	103.780	103.660	3.875	103.617	103.497	103.377	3.500	103.516	103.396	103.276	3.500	102.800	102.680	102.560
4.250	104.395	104.275	104.155	4.000	103.660	103.684	103.543	3.625	103.594	103.474	103.354	3.625	103.131	103.011	102.891
4.375	104.901	104.781	104.661	4.125	104.147	104.133	103.998	3.750	104.066	103.946	103.826	3.750	103.629	103.549	103.455
4.500	105.413	105.293	105.173	4.250	104.995	105.012	104.899	3.875	104.411	104.291	104.171	3.875	103.949	103.829	103.723

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
3.500	99.218	99.098	98.978	3.375	99.480	99.360	99.240	2.875	99.606	99.564	99.422	2.750	99.631	99.594	99.446
3.625	99.981	99.861	99.741	3.500	100.501	100.551	100.385	3.000	100.112	100.064	99.929	2.875	100.016	99.974	99.832
3.750	100.616	100.496	100.376	3.625	101.039	101.084	100.925	3.125	100.479	100.426	100.298	3.000	100.367	100.319	100.184
3.875	101.257	101.137	101.017	3.750	101.669	101.709	101.555	3.250	101.570	101.510	101.360	3.125	100.654	100.601	100.473
4.000	101.721	101.601	101.481	3.875	102.199	102.233	102.086	3.375	101.910	101.850	101.700	3.250	101.688	101.629	101.524
4.125	102.209	102.089	101.969	4.000	102.699	102.727	102.586	3.500	102.240	102.180	102.030	3.375	102.007	101.943	101.844
4.250	102.704	102.584	102.464	4.125	103.153	103.176	103.041	3.625	102.590	102.530	102.380	3.500	102.294	102.225	102.133
4.375	103.000	102.920	102.770	4.250	103.557	103.574	103.446	3.750	102.970	102.900	102.750	3.625	102.538	102.463	102.378
4.500	103.310	103.230	103.080	4.375	103.963	103.975	103.868	3.875	103.200	103.140	102.990	3.750	103.279	103.199	103.105
4.625	103.698	103.578	103.458	4.500	104.400	104.407	104.306	4.000	103.503	103.412	103.332	3.875	103.546	103.461	103.373

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		
2.500	99.484	99.365	99.313	2.750	96.082	96.003	95.927	3.125	99.746	99.600	99.586	No Impounds (Non-CA)	0.250
2.625	99.818	99.693	99.649	2.875	100.085	99.949	99.920	3.250	100.274	100.122	100.116	No Impounds (CA Only)	0.150
2.750	100.152	100.022	99.985	3.000	100.516	100.375	100.354	3.375	100.720	100.563	100.565	Non-Owner, LTV <= 75	2.125
2.875	100.507	100.372	100.343	3.125	100.911	100.765	100.752	3.500	101.157	100.994	101.004	Non-Owner, LTV 75.01-80	3.375
3.000	100.842	100.701	100.680	3.250	101.297	101.145	101.140	3.625	101.594	101.426	101.444	Non-Owner, LTV > 80	4.125
3.125	101.209	101.062	101.049	3.375	101.619	101.462	101.464	3.750	102.032	101.859	101.885	2-4 Unit	1.000
3.250	101.503	101.351	101.345	3.500	101.921	101.759	101.769	3.875	102.429	102.250	102.284	Condo, LTV > 75	0.750
3.375	101.818	101.661	101.664	3.625	102.223	102.055	102.073	4.000	102.868	102.684	102.725	FICO < 660	0.500
3.500	102.103	101.940	101.950	3.750	102.600	102.427	102.453	4.125	103.308	103.118	103.168	Loan Amt \$50K < \$100K	0.500
3.625	102.387	102.219	102.237	3.875	102.940	102.761	102.795	4.250	103.700	103.554	103.611	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				
2.625	99.661	99.537	99.492	2.750	95.452	95.373	95.297	3.125	99.696	99.550	99.536	Cashout Refi	1.000		
2.750	99.995	99.866	99.829	2.875	100.035	99.899	99.870	3.250	100.224	100.072	100.066	Purchase/RT Refi	0.250		
2.875	100.351	100.216	100.187	3.000	100.466	100.325	100.304	3.375	100.670	100.513	100.515	Sub Financing Adjustments			
3.000	100.686	100.545	100.524	3.125	100.861	100.715	100.702	3.500	101.107	100.944	100.954	LTV	CLTV	FICO	Adj
3.125	101.052	100.906	100.893	3.250	101.247	101.095	101.090	3.625	101.544	101.376	101.394	<= 65	80.01-95	< 720	0.500
3.250	101.346	101.195	101.189	3.375	101.569	101.412	101.414	3.750	101.982	101.809	101.835	<= 65	80.01-95	720+	0.250
3.375	101.662	101.505	101.507	3.500	101.871	101.709	101.719	3.875	102.379	102.200	102.234	65.01-75	80.01-95	< 720	0.750
3.500	101.947	101.784	101.794	3.625	102.173	102.005	102.023	4.000	102.818	102.634	102.675	65.01-75	80.01-95	720+	0.500
3.625	102.231	102.063	102.081	3.750	102.550	102.377	102.403	4.125	103.258	103.068	103.118	75.01-90	76.01-90	< 720	1.000
3.750	102.548	102.374	102.400	3.875	102.890	102.711	102.745	4.250	103.699	103.504	103.561	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: <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, MO, MN, NE, NH, OH, OK, TN, TX

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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		
3.125	99.086	98.953	99.006	2.750	100.881	100.761	100.641	2.500	99.568	99.444	99.403	FICO >= 780	(0.375)
3.250	101.555	101.416	101.319	2.875	101.377	101.257	101.137	2.625	99.975	99.845	99.812	FICO 740 - 779	(0.250)
3.375	102.123	102.003	101.883	3.000	101.859	101.739	101.619	2.750	100.373	100.237	100.212	FICO 680 - 739	0.000
3.500	102.733	102.613	102.493	3.125	102.325	102.205	102.085	2.875	100.643	100.501	100.484	FICO 660 - 679	0.375
3.625	103.308	103.188	103.068	3.250	102.743	102.640	102.503	3.000	101.051	100.905	100.895	FICO 640 - 659	0.750
3.750	104.054	103.934	103.814	3.375	103.207	103.087	102.967	3.125	101.451	101.298	101.297	FICO 620 - 639	1.500
3.875	104.600	104.480	104.360	3.500	103.654	103.534	103.414	3.250	101.841	101.683	101.689	Non-Owner	0.500
4.000	105.136	105.016	104.896	3.625	104.084	103.964	103.844	3.375	101.787	101.624	101.638	Loan Amount \$50K < \$100K	0.500
4.125	105.577	105.457	105.337	3.750	104.255	104.220	104.049	3.500	102.187	102.018	102.041	Loan < \$50K (exception only)	1.500
4.250	106.061	105.941	105.821	3.875	104.511	104.440	104.271	3.625	102.598	102.423	102.454	All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125



RURAL HOUSING 30 Yr Fixed			
Rate	15-Day	30-Day	45-Day
3.125	99.336	99.203	99.256
3.250	101.805	101.666	101.569
3.375	102.335	102.191	102.100
3.500	102.844	102.695	102.610
3.625	103.344	103.189	103.110
3.750	104.272	104.111	104.023
3.875	104.780	104.615	104.532
4.000	105.254	105.083	105.007
4.125	105.711	105.535	105.465
4.250	106.061	105.941	105.821

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				VA 15 YR Fixed				VA 30 YR Fixed High Bal				VA 15 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
3.125	99.086	98.953	99.006	2.750	100.881	100.761	100.641	3.125	97.630	97.497	97.550	2.750	99.496	99.376	99.256
3.250	101.555	101.416	101.319	2.875	101.377	101.257	101.137	3.250	100.292	100.172	100.052	2.875	99.992	99.872	99.752
3.375	102.123	102.003	101.883	3.000	101.859	101.739	101.619	3.375	100.933	100.813	100.693	3.000	100.474	100.354	100.234
3.500	102.733	102.613	102.493	3.125	102.325	102.205	102.085	3.500	101.548	101.428	101.308	3.125	100.940	100.820	100.700
3.625	103.308	103.188	103.068	3.250	102.743	102.640	102.503	3.625	102.137	102.017	101.897	3.250	101.358	101.238	101.118
3.750	104.054	103.934	103.814	3.375	103.207	103.087	102.967	3.750	102.260	102.140	102.020	3.375	101.822	101.702	101.582
3.875	104.600	104.480	104.360	3.500	103.654	103.534	103.414	3.875	102.847	102.727	102.607	3.500	102.269	102.149	102.029
4.000	105.136	105.016	104.896	3.625	104.084	103.964	103.844	4.000	103.421	103.301	103.181	3.625	102.699	102.579	102.459
4.125	105.577	105.457	105.337	3.750	104.255	104.220	104.049	4.125	103.937	103.817	103.697	3.750	102.574	102.545	102.374
4.250	106.061	105.941	105.821	3.875	104.511	104.440	104.271	4.250	104.052	103.932	103.812	3.875	102.331	102.390	102.210

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.**

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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
4.000	99.540	99.505	99.380	3.750	99.851	99.816	99.691	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.125	100.040	100.005	99.880	3.875	100.226	100.191	100.066	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.250	100.540	100.505	100.380	4.000	100.601	100.566	100.441	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.375	101.040	101.005	100.880	4.125	100.976	100.941	100.816	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.500	101.540	101.505	101.380	4.250	101.351	101.316	101.191	FICO 700-719	0.125	0.375	0.375	0.875	1.250
4.625	102.040	102.005	101.880	4.375	101.726	101.691	101.566	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
4.750	102.540	102.505	102.380	4.500	102.101	102.066	101.941	3-4 Units	0.375	0.375	0.375	n/a	n/a
4.875	102.915	102.880	102.755	4.625	102.476	102.441	102.316	2nd Home	0.250	0.250	0.250	0.250	0.250
5.000	103.290	103.255	103.130	4.750	102.788	102.753	102.628						
5.125	103.665	103.630	103.505	4.875	103.101	103.066	102.941						



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## Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$895	\$50k - \$75K	1.500	> \$225K - \$250K	0.370
FHA	\$895	> \$75K - \$100K	1.000	> \$250K - \$300K	0.320
VA	\$895	> \$100K - \$125K	0.750	> \$300K - \$350K	0.270
RD	\$895	> \$125K - \$150K	0.650	> \$350K - \$417K	0.220
		> \$150K - \$175K	0.520	> \$417K - \$600K	0.170
Non-appraisal	\$495	> \$175K - \$200K	0.470	> \$600K - \$900K	0.120
(Streamlines, IRRRLS)		> \$200K - \$225K	0.420	> \$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

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