



**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	3/31/2018	2 days	0.100
30 Days	4/15/2018	7 days	0.250
45 Days	4/30/2018	15 days	0.375
		30 days	0.625

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Effective: 3/16/2018 10:27

# 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	99.898	99.778	99.658	3.750	99.456	99.336	99.216	3.500	99.886	99.766	99.646	3.500	99.830	99.710	99.590
4.125	100.501	100.381	100.261	3.875	100.260	100.140	100.020	3.625	100.336	100.216	100.096	3.625	100.279	100.159	100.039
4.250	101.099	100.979	100.859	4.000	100.644	100.524	100.404	3.750	100.797	100.677	100.557	3.750	100.741	100.621	100.501
4.375	101.855	101.735	101.615	4.125	101.247	101.127	101.007	3.875	101.349	101.229	101.109	3.875	101.292	101.172	101.052
4.500	102.412	102.292	102.172	4.250	101.846	101.726	101.606	4.000	101.954	101.834	101.714				
4.625	102.958	102.838	102.718	4.375	102.601	102.481	102.361	4.125	102.391	102.271	102.151				
4.750	103.514	103.394	103.274	4.500	102.908	102.788	102.668	4.250	102.819	102.699	102.579				
4.875	104.100	103.980	103.860	4.625	103.455	103.335	103.215	4.375	103.210	103.090	102.970				
5.000	104.599	104.479	104.359	4.750	103.692	103.572	103.452	4.500	102.945	102.825	102.705				
5.125	105.001	104.881	104.761	4.875	104.130	104.010	103.890	4.625	103.316	103.196	103.076				

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	99.601	99.481	99.361	4.125	99.558	99.604	99.370	4.000	99.657	99.537	99.417	3.875	100.039	100.003	99.764
4.375	100.356	100.236	100.116	4.250	100.188	100.246	100.003	4.125	100.095	99.975	99.855	4.000	100.498	100.458	100.225
4.500	100.913	100.793	100.673	4.375	100.912	100.792	100.672	4.250	100.283	100.163	100.043	4.125	100.778	100.731	100.505
4.625	101.460	101.340	101.220	4.500	101.357	101.404	101.173	4.375	100.355	100.235	100.115	4.250	101.032	100.980	100.761
4.750	101.619	101.499	101.379	4.625	101.884	101.926	101.701	4.500	100.603	100.541	100.336	4.375	101.212	101.155	100.943
4.875	101.947	101.878	101.666	4.750	102.361	102.397	102.178	4.625	100.901	100.833	100.634	4.500	101.668	101.606	101.401
5.000	102.424	102.350	102.144	4.875	102.799	102.830	102.617	4.750	101.058	100.985	100.793	4.625	101.954	101.886	101.688
5.125	102.778	102.698	102.498	5.000	103.152	103.177	102.971	4.875	100.953	100.874	100.689	4.750	102.103	102.030	101.838
5.250	103.121	103.035	102.842	5.125	103.523	103.542	103.342	5.000	101.170	101.086	100.908	4.875	102.013	101.934	101.749
5.375	103.463	103.372	103.184	5.250	103.774	103.788	103.594	5.125	101.406	101.316	101.145	5.000	102.214	102.129	101.951

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
3.625	99.971	99.800	99.789	3.750	100.060	99.893	99.878	3.875	99.672	99.510	99.492
3.750	100.275	100.108	100.094	3.875	100.386	100.224	100.205	4.000	100.094	99.936	99.913
3.875	100.589	100.427	100.408	4.000	100.759	100.601	100.578	4.125	100.517	100.364	100.337
4.000	100.955	100.798	100.775	4.125	101.122	100.969	100.942	4.250	100.950	100.801	100.770
4.125	101.239	101.086	101.059	4.250	101.486	101.337	101.306	4.375	101.333	101.189	101.153
4.250	101.513	101.364	101.333	4.375	101.823	101.679	101.644	4.500	101.717	101.577	101.538
4.375	99.442	99.368	99.297	4.500	102.151	102.011	101.972	4.625	102.141	102.006	101.963
4.500	99.813	99.739	99.668	4.625	102.515	102.380	102.336	4.750	102.567	102.436	102.388
4.625	100.152	100.078	100.007	4.750	100.106	100.032	99.961	4.875	100.081	100.007	99.936

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
3.625	99.715	99.544	99.533	3.750	99.910	99.743	99.728	4.000	99.944	99.786	99.763
3.750	100.019	99.852	99.837	3.875	100.236	100.074	100.055	4.125	100.367	100.214	100.187
3.875	100.333	100.170	100.152	4.000	100.609	100.451	100.428	4.250	100.800	100.651	100.620
4.000	100.699	100.541	100.518	4.125	100.972	100.819	100.792	4.375	101.183	101.039	101.003
4.125	100.983	100.829	100.802	4.250	101.336	101.187	101.156	4.500	101.567	101.427	101.388
4.250	101.256	101.108	101.077	4.375	101.673	101.529	101.494	4.625	101.991	101.856	101.813
4.375	98.922	98.848	98.777	4.500	102.001	101.861	101.822	4.750	102.417	102.286	102.238
4.500	99.314	99.240	99.169	4.625	102.365	102.230	102.186				
4.625	99.707	99.633	99.562	4.750	99.844	99.770	99.699				
4.750	100.099	100.025	99.954								

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 Unitl 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																																														
3.625	99.339	99.219	99.121	3.250	99.917	99.956	99.618	3.500	99.840	99.677	99.659	FICO >= 780	(0.375)																																												
3.750	100.275	100.186	100.228	3.375	100.345	100.379	100.047	3.625	100.227	100.068	100.047	FICO 740 - 779	(0.250)																																												
3.875	100.816	100.713	100.752	3.500	100.778	100.806	100.481	3.750	100.614	100.460	100.434	FICO 680 - 739	0.000																																												
4.000	101.399	101.279	101.255	3.625	101.202	101.225	100.907	3.875	100.642	100.492	100.462	FICO 660 - 679	0.375																																												
4.125	101.892	101.772	101.748	3.750	102.053	102.070	101.728	4.000	101.040	100.894	100.860	FICO 640 - 659	0.750																																												
4.250	102.315	102.204	102.231	3.875	102.476	102.488	102.152	4.125	101.428	101.287	101.249	FICO 620 - 639	1.500																																												
4.375	102.797	102.681	102.703	4.000	102.881	102.888	102.559	4.250	101.828	101.691	101.649	Non-Owner	0.500																																												
4.500	103.292	103.170	103.188	4.125	103.289	103.291	102.969					Loan Amount \$50K < \$100K	0.500																																												
4.625	103.749	103.621	103.635	4.250	103.679	103.675	103.360					Loan < \$50K (exception only)	1.500																																												
4.750	104.197	104.065	104.074	4.375	99.457	99.458	99.136					All FHA Streamline Loans	0.250																																												
												All FHA Refinance Loans	0.125																																												
												 <p><b>FHA HIGH BALANCE PRICING</b></p> <p><b>RURAL HOUSING 30 Yr Fixed</b></p> <table border="1"> <thead> <tr> <th>Rate</th> <th>15-Day</th> <th>30-Day</th> <th>45-Day</th> </tr> </thead> <tbody> <tr> <td>3.625</td><td>99.339</td><td>99.219</td><td>99.121</td> </tr> <tr> <td>3.750</td><td>100.275</td><td>100.186</td><td>100.228</td> </tr> <tr> <td>3.875</td><td>100.816</td><td>100.713</td><td>100.752</td> </tr> <tr> <td>4.000</td><td>101.399</td><td>101.279</td><td>101.255</td> </tr> <tr> <td>4.125</td><td>101.892</td><td>101.772</td><td>101.748</td> </tr> <tr> <td>4.250</td><td>102.315</td><td>102.204</td><td>102.231</td> </tr> <tr> <td>4.375</td><td>102.797</td><td>102.681</td><td>102.703</td> </tr> <tr> <td>4.500</td><td>103.292</td><td>103.170</td><td>103.188</td> </tr> <tr> <td>4.625</td><td>103.749</td><td>103.621</td><td>103.635</td> </tr> <tr> <td>4.750</td><td>104.197</td><td>104.065</td><td>104.074</td> </tr> </tbody> </table>		Rate	15-Day	30-Day	45-Day	3.625	99.339	99.219	99.121	3.750	100.275	100.186	100.228	3.875	100.816	100.713	100.752	4.000	101.399	101.279	101.255	4.125	101.892	101.772	101.748	4.250	102.315	102.204	102.231	4.375	102.797	102.681	102.703	4.500	103.292	103.170	103.188	4.625	103.749	103.621	103.635	4.750	104.197	104.065	104.074
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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
3.625	99.339	99.219	99.121	3.250	99.917	99.956	99.618	3.875	100.086	99.966	99.864	3.500	99.678	99.806	99.481
3.750	100.275	100.186	100.228	3.375	100.345	100.379	100.047	4.000	100.669	100.549	100.429	3.625	100.102	100.225	99.907
3.875	100.816	100.713	100.752	3.500	100.778	100.806	100.481	4.125	101.162	101.042	100.922	3.750	100.509	100.627	100.315
4.000	101.399	101.279	101.255	3.625	101.202	101.225	100.907	4.250	101.428	101.317	101.343	3.875	100.876	100.988	100.652
4.125	101.892	101.772	101.748	3.750	102.053	102.070	101.728	4.375	101.910	101.793	101.815	4.000	101.281	101.388	101.059
4.250	102.315	102.204	102.231	3.875	102.476	102.488	102.152	4.500	102.426	102.306	102.301	4.125	101.689	101.791	101.469
4.375	102.797	102.681	102.703	4.000	102.881	102.888	102.559	4.625	102.861	102.734	102.748	4.250	102.079	102.175	101.860
4.500	103.292	103.170	103.188	4.125	103.289	103.291	102.969	4.750	103.310	103.177	103.187	4.375	97.857	97.958	97.636
4.625	103.749	103.621	103.635	4.250	103.679	103.675	103.360	4.875	102.330	102.300	102.150				
4.750	104.197	104.065	104.074	4.375	101.830	101.830	101.680	5.000	102.790	102.750	102.600				

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



Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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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
4.625	99.544	99.509	99.384	4.500	99.979	99.944	99.819	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.750	100.044	100.009	99.884	4.625	100.416	100.381	100.256	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.875	100.544	100.509	100.384	4.750	100.854	100.819	100.694	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
5.000	101.044	101.009	100.884	4.875	101.291	101.256	101.131	FICO 720-739	0.000	0.125	0.125	0.500	1.000
5.125	101.544	101.509	101.384	5.000	101.729	101.694	101.569	FICO 700-719	0.125	0.375	0.375	0.875	1.250
5.250	102.044	102.009	101.884	5.125	102.166	102.131	102.006	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
5.375	102.544	102.509	102.384	5.250	102.541	102.506	102.381	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.500	102.919	102.884	102.759	5.375	102.916	102.881	102.756	2nd Home	0.250	0.250	0.250	0.250	0.250
5.625	103.294	103.259	103.134	5.500	103.291	103.256	103.131						
5.750	103.669	103.634	103.509	5.625	103.666	103.631	103.506						
<b>Loss Payee Clause</b>				<b>Lock Desk Hours</b>				<b>Contact Us</b>			<b>Approved States</b>		
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## Administration and Appraisal Fees

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



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



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

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Unit! 8:00pm CST	Email: <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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