



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	6/10/2017	2 days	0.100
30 Days	6/25/2017	7 days	0.250
45 Days	7/10/2017	15 days	0.375
		30 days	0.625

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Effective: 5/26/2017 10:15

# 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	98.849	98.804	98.657	3.125	98.998	98.878	98.758	2.750	100.363	100.243	100.123	2.625	98.776	98.734	98.532
3.500	100.431	100.311	100.191	3.250	100.051	100.001	99.848	2.875	100.930	100.810	100.690	2.750	100.728	100.608	100.488
3.625	101.073	100.953	100.833	3.375	101.000	100.880	100.760	3.000	101.428	101.308	101.188	2.875	101.249	101.129	101.009
3.750	101.823	101.703	101.583	3.500	101.446	101.441	101.299	3.125	101.666	101.546	101.426	3.000	101.645	101.525	101.405
3.875	102.547	102.427	102.307	3.625	102.088	102.082	101.947	3.250	102.572	102.452	102.332	3.125	102.078	101.958	101.838
4.000	103.180	103.060	102.940	3.750	102.838	102.718	102.598	3.375	102.988	102.868	102.748	3.250	102.984	102.864	102.744
4.125	103.604	103.484	103.364	3.875	103.562	103.442	103.322	3.500	103.424	103.304	103.184	3.375	103.375	103.255	103.135
4.250	104.167	104.047	103.927	4.000	103.820	103.764	103.646	3.625	103.762	103.642	103.522	3.500	102.922	102.844	102.754
4.375	104.775	104.655	104.535	4.125	104.260	104.310	104.198	3.750	104.102	103.982	103.862	3.625	103.362	103.242	103.122
4.500	105.352	105.232	105.112	4.250	105.043	105.092	104.955	3.875	104.460	104.340	104.220	3.750	103.820	103.773	103.708

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
3.625	99.837	99.717	99.597	3.375	99.614	99.494	99.374	2.875	99.585	99.543	99.460	2.750	100.187	100.145	100.058
3.750	100.586	100.466	100.346	3.500	100.556	100.609	100.468	3.000	100.072	100.029	99.951	2.875	100.578	100.536	100.453
3.875	101.186	101.066	100.946	3.625	101.198	101.251	101.116	3.125	100.459	100.415	100.342	3.000	100.947	100.904	100.825
4.000	101.693	101.573	101.453	3.750	101.738	101.790	101.660	3.250	101.356	101.312	101.212	3.125	101.257	101.213	101.140
4.125	102.138	102.088	101.976	3.875	102.295	102.347	102.223	3.375	101.807	101.762	101.667	3.250	102.109	101.989	101.869
4.250	102.680	102.619	102.513	4.000	102.882	102.933	102.815	3.500	102.260	102.214	102.124	3.375	102.407	102.287	102.167
4.375	103.133	103.034	102.933	4.125	103.428	103.479	103.367	3.625	102.613	102.566	102.481	3.500	102.540	102.494	102.404
4.500	103.554	103.434	103.327	4.250	103.905	103.955	103.849	3.750	102.892	102.845	102.780	3.625	102.813	102.767	102.681
4.625	103.984	103.864	103.744	4.375	104.324	104.373	104.272	3.875	103.371	103.323	103.262	3.750	103.470	103.423	103.358
4.750	104.384	104.264	104.144	4.500	104.707	104.756	104.661	4.000	103.791	103.742	103.687	3.875	103.759	103.711	103.651

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
2.625	100.347	100.214	100.189	2.750	96.600	96.496	96.401	3.125	99.997	99.849	99.846
2.750	100.684	100.547	100.527	2.875	100.329	100.188	100.174	3.250	100.486	100.335	100.336
2.875	101.021	100.880	100.866	3.000	100.762	100.619	100.609	3.375	100.882	100.728	100.734
3.000	101.348	101.204	101.195	3.125	101.160	101.012	101.008	3.500	101.320	101.163	101.174
3.125	101.717	101.569	101.566	3.250	101.547	101.397	101.398	3.625	101.803	101.642	101.659
3.250	102.066	101.916	101.917	3.375	101.936	101.781	101.788	3.750	102.243	102.079	102.100
3.375	102.427	102.272	102.279	3.500	102.314	102.157	102.168	3.875	102.684	102.516	102.543
3.500	102.746	102.589	102.600	3.625	102.703	102.542	102.559	4.000	103.125	102.954	102.986
3.625	103.065	102.904	102.921	3.750	103.073	102.908	102.930	4.125	103.524	103.350	103.387
3.750	103.342	103.178	103.199	3.875	103.453	103.285	103.312	4.250	103.700	103.700	103.700

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
2.625	100.191	100.057	100.033	2.875	100.279	100.138	100.124	3.250	100.436	100.285	100.286
2.750	100.527	100.390	100.371	3.000	100.712	100.569	100.559	3.375	100.832	100.678	100.684
2.875	100.864	100.724	100.710	3.125	101.110	100.962	100.958	3.500	101.270	101.113	101.124
3.000	101.191	101.047	101.038	3.250	101.497	101.347	101.348	3.625	101.753	101.592	101.609
3.125	101.561	101.413	101.409	3.375	101.886	101.731	101.738	3.750	102.193	102.029	102.050
3.250	101.910	101.759	101.761	3.500	102.264	102.107	102.118	3.875	102.634	102.466	102.493
3.375	102.270	102.116	102.122	3.625	102.653	102.492	102.509	4.000	103.075	102.904	102.936
3.500	102.590	102.432	102.444	3.750	103.023	102.858	102.880	4.125	103.474	103.300	103.337
3.625	102.909	102.748	102.764	3.875	103.403	103.235	103.262	4.250	103.700	103.700	103.700
3.750	103.186	103.021	103.043	4.000	103.700	103.574	103.606	4.375	103.700	103.700	103.700

LTV/FICO Adjustments > 15yrs								Cashout Refi 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
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.375	0.625	0.625	0.875
720 - 739	0.000	0.250	0.500	0.500	0.500	0.500	0.500	0.375	1.000	1.000	1.125
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	0.375	1.000	1.000	1.125
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	0.375	1.125	1.125	1.750
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	0.625	1.125	1.125	1.875
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	0.625	1.625	1.625	2.625
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	0.625	1.625	1.625	3.125

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 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		
3.125	98.723	98.623	98.559	2.625	99.217	99.226	98.925	2.625	99.635	99.499	99.477	FICO >= 780	(0.375)
3.250	101.732	101.631	101.541	2.750	101.359	101.367	101.180	2.750	100.025	99.886	99.868	FICO 740 - 779	(0.250)
3.375	102.282	102.162	102.063	2.875	101.843	101.797	101.615	2.875	101.218	101.075	101.063	FICO 680 - 739	0.000
3.500	102.913	102.793	102.673	3.000	102.292	102.211	102.052	3.000	101.612	101.466	101.459	FICO 660 - 679	0.375
3.625	103.456	103.336	103.216	3.125	102.790	102.670	102.550	3.125	102.007	101.858	101.856	FICO 640 - 659	0.750
3.750	104.213	104.093	103.982	3.250	103.239	103.119	102.999	3.250	102.403	102.250	102.254	FICO 620 - 639	1.500
3.875	104.759	104.639	104.519	3.375	103.562	103.489	103.322	3.375	102.477	102.321	102.329	Non-Owner	0.500
4.000	105.295	105.175	105.055	3.500	103.978	103.888	103.738	3.500	102.874	102.714	102.727	Loan Amount \$50K < \$100K	0.500
4.125	105.722	105.602	105.482	3.625	104.470	104.350	104.230	3.625	103.270	103.107	103.126	Loan < \$50K (exception only)	1.500
4.250	106.220	106.100	105.980	3.750	104.881	104.761	104.641	3.750	103.668	103.501	103.525	All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125

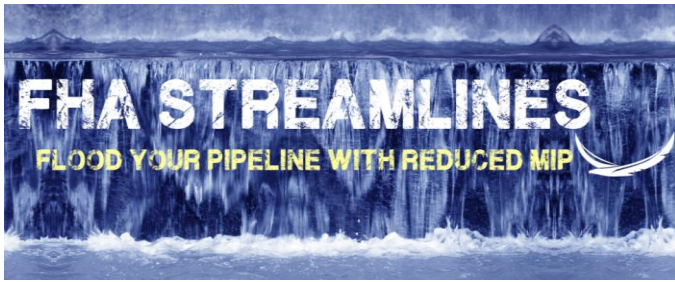
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.250	100.479	100.359	100.239	2.750	99.962	99.842	99.722
3.375	101.106	100.986	100.866	2.875	100.458	100.338	100.218
3.500	101.739	101.619	101.499	3.000	100.907	100.787	100.667
3.625	102.282	102.162	102.042	3.125	101.405	101.285	101.165
3.750	102.507	102.387	102.267	3.250	101.854	101.734	101.614
3.875	103.049	102.929	102.809	3.375	102.177	102.057	101.937
4.000	103.688	103.568	103.448	3.500	102.593	102.473	102.353
4.125	104.142	104.022	103.902	3.625	103.085	102.965	102.845
4.250	104.193	104.087	104.028	3.750	103.246	103.126	103.006
4.375	104.153	104.033	103.913	3.875	102.858	102.960	102.801



RURAL HOUSING 30 Yr Fixed			
Rate	15-Day	30-Day	45-Day
3.125	98.723	98.623	98.559
3.250	101.732	101.631	101.541
3.375	102.282	102.162	102.063
3.500	102.913	102.793	102.673
3.625	103.456	103.336	103.216
3.750	104.213	104.093	103.982
3.875	104.759	104.639	104.519
4.000	105.295	105.175	105.055
4.125	105.722	105.602	105.482
4.250	106.220	106.100	105.980

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

\*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	98.723	98.623	98.559	2.625	99.217	99.226	98.925	3.250	100.479	100.359	100.239	2.750	99.962	99.842	99.722
3.250	101.732	101.631	101.541	2.750	101.359	101.367	101.180	3.375	101.106	100.986	100.866	2.875	100.458	100.338	100.218
3.375	102.282	102.162	102.063	2.875	101.843	101.797	101.615	3.500	101.739	101.619	101.499	3.000	100.907	100.787	100.667
3.500	102.913	102.793	102.673	3.000	102.292	102.211	102.052	3.625	102.282	102.162	102.042	3.125	101.405	101.285	101.165
3.625	103.456	103.336	103.216	3.125	102.790	102.670	102.550	3.750	102.507	102.387	102.267	3.250	101.854	101.734	101.614
3.750	104.213	104.093	103.982	3.250	103.239	103.119	102.999	3.875	103.049	102.929	102.809	3.375	102.177	102.057	101.937
3.875	104.759	104.639	104.519	3.375	103.562	103.489	103.322	4.000	103.688	103.568	103.448	3.500	102.593	102.473	102.353
4.000	105.295	105.175	105.055	3.500	103.978	103.888	103.738	4.125	104.142	104.022	103.902	3.625	103.085	102.965	102.845
4.125	105.722	105.602	105.482	3.625	104.470	104.350	104.230	4.250	104.193	104.087	104.028	3.750	103.246	103.126	103.006
4.250	106.220	106.100	105.980	3.750	104.881	104.761	104.641	4.375	104.153	104.033	103.913	3.875	102.858	102.960	102.801

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
<b>*100% VA cashout; call for pricing.</b>	



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
4.000	99.764	99.729	99.604	3.625	99.562	99.527	99.402	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.125	100.264	100.229	100.104	3.750	99.937	99.902	99.777	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.250	100.764	100.729	100.604	3.875	100.312	100.277	100.152	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.375	101.264	101.229	101.104	4.000	100.687	100.652	100.527	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.500	101.764	101.729	101.604	4.125	101.062	101.027	100.902	FICO 700-719	0.125	0.375	0.375	0.875	1.250
4.625	102.264	102.229	102.104	4.250	101.437	101.402	101.277	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
4.750	102.639	102.604	102.479	4.375	101.812	101.777	101.652	3-4 Units	0.375	0.375	0.375	n/a	n/a
4.875	103.014	102.979	102.854	4.500	102.187	102.152	102.027	2nd Home	0.250	0.250	0.250	0.250	0.250
5.000	103.389	103.354	103.229	4.625	102.499	102.464	102.339						
5.125	103.764	103.729	103.604	4.750	102.812	102.777	102.652						
								<b>PREMIER JUMBO NOW BOARDING</b>					
<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, MO, MN, NE, NH, OH, OK, TN, TX		



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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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