



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

Lock Expirations		Lock Extensions	
15 Days	2/3/2018	2 days	0.100
30 Days	2/18/2018	7 days	0.250
45 Days	3/5/2018	15 days	0.375
		30 days	0.625

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Effective: 1/19/2018 10:26

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
3.625	99.370	99.250	99.130	3.375	98.804	98.793	98.611	3.125	99.730	99.610	99.490	3.125	99.674	99.554	99.434
3.750	100.419	100.299	100.179	3.500	99.560	99.658	99.482	3.250	100.397	100.277	100.157	3.250	100.278	100.158	100.038
3.875	101.048	100.928	100.808	3.625	100.304	100.377	100.207	3.375	100.902	100.782	100.662	3.375	100.846	100.726	100.606
4.000	101.679	101.559	101.439	3.750	101.352	101.232	101.112	3.500	101.319	101.199	101.079	3.500	100.820	100.700	100.580
4.125	102.216	102.096	101.976	3.875	101.981	101.861	101.741	3.625	101.636	101.516	101.396	3.625	101.236	101.116	100.996
4.250	102.842	102.722	102.602	4.000	102.050	101.942	101.810	3.750	102.236	102.116	101.996	3.750	101.836	101.716	101.596
4.375	103.368	103.248	103.128	4.125	102.587	102.560	102.415	3.875	102.565	102.445	102.325	3.875	102.165	102.045	101.925
4.500	103.893	103.773	103.653	4.250	103.213	103.209	103.071	4.000	102.943	102.823	102.703				
4.625	104.357	104.237	104.117	4.375	103.749	103.809	103.676	4.125	103.267	103.147	103.027				
4.750	104.800	104.680	104.560	4.500	104.421	104.358	104.232	4.250	103.680	103.560	103.440				

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
3.750	99.289	99.169	99.049	3.625	99.074	99.014	98.845	3.500	99.580	99.460	99.340	3.250	99.527	99.528	99.356
3.875	99.777	99.657	99.537	3.750	100.122	100.002	99.882	3.625	99.996	99.876	99.756	3.375	99.838	99.834	99.669
4.000	100.268	100.148	100.028	3.875	100.611	100.491	100.371	3.750	100.596	100.476	100.356	3.500	100.130	100.120	99.963
4.125	100.805	100.685	100.565	4.000	100.539	100.419	100.299	3.875	100.738	100.618	100.498	3.625	100.405	100.390	100.240
4.250	101.431	101.311	101.191	4.125	101.076	100.956	100.836	4.000	100.928	100.808	100.688	3.750	101.069	101.048	100.936
4.375	101.722	101.602	101.482	4.250	101.702	101.582	101.462	4.125	101.252	101.132	101.012	3.875	101.465	101.439	101.334
4.500	102.013	101.893	101.773	4.375	101.993	101.873	101.753	4.250	101.508	101.388	101.268	4.000	101.904	101.872	101.774
4.625	102.477	102.357	102.237	4.500	102.441	102.321	102.201	4.375	101.363	101.243	101.123	4.125	102.171	102.134	102.044
4.750	102.670	102.550	102.430	4.625	102.904	102.857	102.737	4.500	101.359	101.306	101.237	4.250	102.389	102.346	102.263
4.875	102.950	102.888	102.780	4.750	103.318	103.361	103.247	4.625	101.596	101.537	101.475	4.375	102.605	102.557	102.481

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
3.125	99.794	99.720	99.602	3.250	99.624	99.545	99.435	3.500	99.719	99.628	99.533
3.250	100.076	99.997	99.887	3.375	99.934	99.848	99.746	3.625	100.152	100.056	99.969
3.375	100.400	100.315	100.212	3.500	100.342	100.251	100.156	3.750	100.596	100.494	100.415
3.500	100.682	100.592	100.497	3.625	100.762	100.665	100.578	3.875	100.989	100.882	100.810
3.625	101.006	100.910	100.822	3.750	101.172	101.070	100.990	4.000	101.424	101.312	101.247
3.750	101.362	101.260	101.180	3.875	101.592	101.485	101.413	4.125	101.860	101.742	101.684
3.875	101.676	101.569	101.497	4.000	101.967	101.854	101.789	4.250	102.296	102.172	102.122
4.000	101.991	101.878	101.813	4.125	102.341	102.223	102.166	4.375	102.733	102.604	102.561
4.125	102.275	102.156	102.099	4.250	102.717	102.593	102.543	4.500	103.127	102.993	102.958
4.250	102.558	102.434	102.385	4.375	103.055	102.925	102.883	4.625	103.500	103.383	103.356

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
3.250	99.820	99.740	99.630	3.375	99.784	99.698	99.596	3.500	99.569	99.478	99.383
3.375	100.144	100.058	99.956	3.500	100.192	100.101	100.006	3.625	100.002	99.906	99.819
3.500	100.426	100.335	100.240	3.625	100.612	100.515	100.428	3.750	100.446	100.344	100.265
3.625	100.750	100.654	100.566	3.750	101.022	100.920	100.840	3.875	100.839	100.732	100.660
3.750	101.105	101.004	100.924	3.875	101.442	101.335	101.263	4.000	101.274	101.162	101.097
3.875	101.420	101.313	101.240	4.000	101.817	101.704	101.639	4.125	101.710	101.592	101.534
4.000	101.735	101.622	101.557	4.125	102.191	102.073	102.016	4.250	102.146	102.022	101.972
4.125	102.018	101.900	101.843	4.250	102.567	102.443	102.393	4.375	102.583	102.454	102.411
4.250	102.302	102.178	102.128	4.375	102.905	102.775	102.733	4.500	102.977	102.843	102.808
4.375	100.049	99.978	99.911	4.500	103.243	103.108	103.073	4.625	103.373	103.233	103.206

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: locks@uffmortgage.com 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		
3.250	99.895	99.825	99.664	3.000	100.110	100.167	99.888	3.250	99.870	99.784	99.684	FICO >= 780	(0.375)
3.375	100.430	100.355	100.201	3.125	100.539	100.592	100.319	3.375	100.135	100.044	99.951	FICO 740 - 779	(0.250)
3.500	100.946	100.865	100.717	3.250	101.366	101.413	101.148	3.500	100.518	100.421	100.336	FICO 680 - 739	0.000
3.625	101.461	101.375	101.233	3.375	101.784	101.826	101.568	3.625	100.912	100.810	100.732	FICO 660 - 679	0.375
3.750	102.513	102.421	102.285	3.500	102.203	102.238	101.988	3.750	101.306	101.198	101.128	FICO 640 - 659	0.750
3.875	103.017	102.920	102.790	3.625	102.605	102.635	102.392	3.875	101.360	101.246	101.184	FICO 620 - 639	1.500
4.000	103.508	103.406	103.282	3.750	103.009	103.034	102.812	4.000	101.754	101.635	101.580	Non-Owner	0.500
4.125	103.984	103.876	103.758	3.875	103.395	103.414	103.216	4.125	102.159	102.034	101.987	Loan Amount \$50K < \$100K	0.500
4.250	104.434	104.321	104.209	4.000	103.797	103.811	103.620	4.250	102.553	102.423	102.383	Loan < \$50K (exception only)	1.500
4.375	104.412	104.293	104.219	4.125	104.183	104.191	104.007					All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125



RURAL HOUSING 30 Yr Fixed			
Rate	15-Day	30-Day	45-Day
3.250	99.895	99.825	99.664
3.375	100.430	100.355	100.201
3.500	100.946	100.865	100.717
3.625	101.461	101.375	101.233
3.750	102.513	102.421	102.285
3.875	103.017	102.920	102.790
4.000	103.508	103.406	103.282
4.125	103.984	103.876	103.758
4.250	104.434	104.321	104.209
4.375	104.412	104.293	104.219

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
3.250	99.895	99.825	99.664	2.750	99.245	99.314	99.020	3.375	99.449	99.374	99.219	3.125	99.439	99.592	99.319
3.375	100.430	100.355	100.201	2.875	99.685	99.748	99.461	3.500	99.965	99.884	99.735	3.250	100.266	100.413	100.148
3.500	100.946	100.865	100.717	3.000	100.110	100.167	99.888	3.625	100.480	100.394	100.252	3.375	100.684	100.826	100.568
3.625	101.461	101.375	101.233	3.125	100.539	100.592	100.319	3.750	101.250	101.159	101.022	3.500	101.103	101.238	100.988
3.750	102.513	102.421	102.285	3.250	101.366	101.413	101.148	3.875	101.754	101.657	101.527	3.625	101.505	101.635	101.392
3.875	103.017	102.920	102.790	3.375	101.784	101.826	101.568	4.000	102.246	102.144	102.020	3.750	101.909	102.034	101.797
4.000	103.508	103.406	103.282	3.500	102.203	102.238	101.988	4.125	102.721	102.613	102.496	3.875	101.795	101.914	101.716
4.125	103.984	103.876	103.758	3.625	102.605	102.635	102.392	4.250	103.172	103.058	102.947	4.000	102.197	102.311	102.120
4.250	104.434	104.321	104.209	3.750	103.009	103.034	102.812	4.375	102.962	102.843	102.769	4.125	102.583	102.691	102.507
4.375	104.412	104.293	104.219	3.875	103.395	103.414	103.216	4.500	103.332	103.208	103.140	4.250	102.981	103.084	102.907

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



SERVING THOSE THAT SERVE
VA & VA IRRRLS

***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
4.375	99.434	99.399	99.274	4.125	99.577	99.542	99.417	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.500	99.934	99.899	99.774	4.250	99.952	99.917	99.792	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.625	100.434	100.399	100.274	4.375	100.327	100.292	100.167	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.750	100.934	100.899	100.774	4.500	100.702	100.667	100.542	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.875	101.434	101.399	101.274	4.625	101.077	101.042	100.917	FICO 700-719	0.125	0.375	0.375	0.875	1.250
5.000	101.934	101.899	101.774	4.750	101.452	101.417	101.292	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
5.125	102.434	102.399	102.274	4.875	101.827	101.792	101.667	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.250	102.809	102.774	102.649	5.000	102.202	102.167	102.042	2nd Home	0.250	0.250	0.250	0.250	0.250
5.375	103.184	103.149	103.024	5.125	102.577	102.542	102.417						
5.500	103.559	103.524	103.399	5.250	102.889	102.854	102.729						
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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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