



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	12/7/2017	2 days	0.100
30 Days	12/22/2017	7 days	0.250
45 Days	1/6/2018	15 days	0.375
		30 days	0.625

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Effective: 11/22/2017 10:23

# 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	98.682	98.495	98.506	3.250	99.596	99.503	99.518	2.750	99.610	99.490	99.370	2.875	99.812	99.692	99.572
3.500	100.250	100.130	100.010	3.375	100.466	100.346	100.226	2.875	100.177	100.057	99.937	3.000	100.308	100.188	100.068
3.625	100.847	100.727	100.607	3.500	101.134	101.014	100.894	3.000	100.675	100.555	100.435	3.125	100.724	100.604	100.484
3.750	101.820	101.700	101.580	3.625	101.730	101.610	101.490	3.125	100.811	100.691	100.571	3.250	101.268	101.148	101.028
3.875	102.386	102.266	102.146	3.750	102.703	102.583	102.463	3.250	101.697	101.577	101.457	3.375	101.944	101.824	101.704
4.000	102.923	102.803	102.683	3.875	103.270	103.150	103.030	3.375	102.183	102.063	101.943	3.500	101.962	101.842	101.722
4.125	103.366	103.246	103.126	4.000	103.213	103.093	103.011	3.500	102.619	102.499	102.379	3.625	102.284	102.164	102.044
4.250	103.890	103.770	103.650	4.125	103.656	103.536	103.453	3.625	102.684	102.564	102.444	3.750	102.804	102.684	102.564
4.375	104.374	104.254	104.134	4.250	104.514	104.453	104.435	3.750	103.204	103.084	102.964	3.875	103.169	103.049	102.929
4.500	104.839	104.719	104.599	4.375	104.955	104.899	104.877	3.875	103.569	103.449	103.329	4.000	103.219	103.190	103.084

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	99.542	99.422	99.302	3.500	99.779	99.659	99.596	3.125	99.578	99.458	99.338	3.125	99.849	99.729	99.609
3.750	100.515	100.395	100.275	3.625	100.375	100.255	100.135	3.250	100.121	100.045	99.888	3.250	100.458	100.462	100.305
3.875	100.956	100.836	100.716	3.750	101.348	101.228	101.108	3.375	100.594	100.474	100.354	3.375	100.866	100.792	100.641
4.000	101.368	101.248	101.128	3.875	101.790	101.670	101.550	3.500	100.888	100.881	100.735	3.500	101.090	101.083	100.938
4.125	101.811	101.691	101.571	4.000	101.608	101.496	101.486	3.625	101.252	101.240	101.101	3.625	101.335	101.322	101.183
4.250	102.335	102.215	102.095	4.125	102.051	101.942	101.928	3.750	101.564	101.541	101.408	3.750	102.090	102.072	101.954
4.375	102.553	102.433	102.313	4.250	102.614	102.553	102.535	3.875	101.866	101.842	101.714	3.875	102.365	102.342	102.229
4.500	102.753	102.633	102.513	4.375	103.055	102.999	102.977	4.000	102.266	102.237	102.130	4.000	102.619	102.590	102.484
4.625	103.155	103.035	102.915	4.500	103.475	103.425	103.399	4.125	102.601	102.567	102.467	4.125	102.837	102.803	102.703
4.750	103.390	103.270	103.150	4.625	103.824	103.780	103.750	4.250	102.872	102.832	102.738	4.250	103.048	103.008	102.913

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		
2.875	99.700	99.633	99.533	3.000	99.687	99.614	99.520	3.250	99.721	99.638	99.555	No Impounds (Non-CA)	0.250
3.000	100.034	99.961	99.867	3.125	100.071	99.992	99.904	3.375	100.167	100.077	100.000	No Impounds (CA Only)	0.150
3.125	100.389	100.310	100.222	3.250	100.465	100.381	100.298	3.500	100.602	100.508	100.437	Non-Owner, LTV <= 75	2.125
3.250	100.682	100.598	100.515	3.375	100.776	100.686	100.609	3.625	101.039	100.939	100.874	Non-Owner, LTV > 80	4.125
3.375	100.997	100.907	100.830	3.500	101.076	100.981	100.910	3.750	101.476	101.370	101.311	2-4 Unit	1.000
3.500	101.290	101.195	101.124	3.625	101.461	101.360	101.295	3.875	101.872	101.761	101.707	Condo, LTV > 75	0.750
3.625	101.605	101.505	101.440	3.750	101.873	101.767	101.708	4.000	102.310	102.194	102.146	FICO < 660	0.500
3.750	101.921	101.815	101.756	3.875	102.249	102.138	102.084	4.125	102.749	102.627	102.585	Loan Amt \$50K < \$100K	0.500
3.875	102.205	102.094	102.040	4.000	102.627	102.510	102.462	4.250	103.188	103.061	103.025	Loan < \$50K (exception only)	1.500
4.000	102.489	102.372	102.324	4.125	103.003	102.881	102.839	4.375	103.600	103.495	103.465		

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		
3.000	99.777	99.704	99.610	3.000	99.537	99.464	99.370	3.375	100.017	99.927	99.850	Cashout Refi	1.000
3.125	100.132	100.054	99.966	3.125	99.921	99.842	99.754	3.500	100.452	100.358	100.287	Purchase/RT Refi	0.250
3.250	100.426	100.342	100.259	3.250	100.315	100.231	100.148	3.625	100.889	100.789	100.724		
3.375	100.740	100.651	100.574	3.375	100.626	100.536	100.459	3.750	101.326	101.220	101.161		
3.500	101.034	100.939	100.868	3.500	100.926	100.831	100.760	3.875	101.722	101.611	101.557		
3.625	101.349	101.249	101.183	3.625	101.311	101.210	101.145	4.000	102.160	102.044	101.996		
3.750	101.664	101.559	101.499	3.750	101.723	101.617	101.558	4.125	102.599	102.477	102.435		
3.875	101.948	101.837	101.784	3.875	102.099	101.988	101.934	4.250	103.038	102.911	102.875		
4.000	102.233	102.116	102.068	4.000	102.477	102.360	102.312	4.375	103.478	103.345	103.315		
4.125	102.517	102.395	102.353	4.125	102.853	102.731	102.689	4.500	103.600	103.600	103.600		

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		
3.250	101.002	100.931	100.751	2.750	100.205	100.276	100.016	2.875	99.596	99.522	99.427	FICO >= 780	(0.375)
3.375	101.525	101.449	101.275	2.875	100.632	100.698	100.443	3.000	99.996	99.916	99.827	FICO 740 - 779	(0.250)
3.500	102.045	101.957	101.805	3.000	101.062	101.122	100.873	3.125	100.386	100.301	100.218	FICO 680 - 739	0.000
3.625	102.548	102.461	102.299	3.125	101.478	101.532	101.289	3.250	100.777	100.686	100.609	FICO 660 - 679	0.375
3.750	103.548	103.456	103.300	3.250	102.193	102.241	101.989	3.375	101.042	100.946	100.874	FICO 640 - 659	0.750
3.875	104.049	103.951	103.802	3.375	102.605	102.648	102.401	3.500	101.435	101.333	101.268	FICO 620 - 639	1.500
4.000	104.558	104.438	104.318	3.500	103.019	103.056	102.815	3.625	101.828	101.720	101.661	Non-Owner	0.500
4.125	105.010	104.901	104.764	3.625	103.416	103.448	103.213	3.750	102.220	102.107	102.053	Loan Amount \$50K < \$100K	0.500
4.250	105.483	105.363	105.243	3.750	103.815	103.842	103.613	3.875	101.954	101.835	101.787	Loan < \$50K (exception only)	1.500
4.375	105.250	105.130	105.115	3.875	104.030	104.051	103.843	4.000	102.346	102.222	102.180	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	99.714	99.644	99.463	3.125	99.800	99.757	99.560
3.375	100.238	100.162	99.988	3.250	100.403	100.466	100.214
3.500	100.751	100.670	100.502	3.375	100.839	100.873	100.626
3.625	101.260	101.174	101.012	3.500	101.255	101.281	101.040
3.750	102.011	101.919	101.763	3.625	101.653	101.673	101.438
3.875	102.512	102.414	102.264	3.750	101.940	102.067	101.838
4.000	103.000	102.897	102.753	3.875	101.780	101.901	101.693
4.125	103.472	103.364	103.226	4.000	102.182	102.298	102.095
4.250	103.894	103.780	103.649	4.125	102.582	102.693	102.496
4.375	103.431	103.312	103.296	4.250	102.971	103.076	102.885



### RURAL HOUSING 30 Yr Fixed

Rate	15-Day	30-Day	45-Day
3.250	101.002	100.931	100.751
3.375	101.525	101.449	101.275
3.500	102.045	101.957	101.805
3.625	102.548	102.461	102.299
3.750	103.548	103.456	103.300
3.875	104.049	103.951	103.802
4.000	104.558	104.438	104.318
4.125	105.010	104.901	104.764
4.250	105.483	105.363	105.243
4.375	105.250	105.130	105.115



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	101.002	100.931	100.751	2.750	100.205	100.276	100.016	3.250	99.714	99.644	99.463	3.000	99.363	99.347	99.123
3.375	101.525	101.449	101.275	2.875	100.632	100.698	100.443	3.375	100.238	100.162	99.988	3.125	99.800	99.757	99.560
3.500	102.045	101.957	101.805	3.000	101.062	101.122	100.873	3.500	100.751	100.670	100.502	3.250	100.403	100.466	100.214
3.625	102.548	102.461	102.299	3.125	101.478	101.532	101.289	3.625	101.260	101.174	101.012	3.375	100.839	100.873	100.626
3.750	103.548	103.456	103.300	3.250	102.193	102.241	101.989	3.750	102.011	101.919	101.763	3.500	101.255	101.281	101.040
3.875	104.049	103.951	103.802	3.375	102.605	102.648	102.401	3.875	102.512	102.414	102.264	3.625	101.653	101.673	101.438
4.000	104.558	104.438	104.318	3.500	103.019	103.056	102.815	4.000	103.000	102.897	102.753	3.750	101.940	102.067	101.838
4.125	105.010	104.901	104.764	3.625	103.416	103.448	103.213	4.125	103.472	103.364	103.226	3.875	101.780	101.901	101.693
4.250	105.483	105.363	105.243	3.750	103.815	103.842	103.613	4.250	103.894	103.780	103.649	4.000	102.182	102.298	102.095
4.375	105.250	105.130	105.115	3.875	104.030	104.051	103.843	4.375	103.431	103.312	103.296	4.125	102.582	102.693	102.496

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
4.125	99.642	99.607	99.482	3.875	99.692	99.657	99.532	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.250	100.142	100.107	99.982	4.000	100.067	100.032	99.907	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.375	100.642	100.607	100.482	4.125	100.442	100.407	100.282	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.500	101.142	101.107	100.982	4.250	100.817	100.782	100.657	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.625	101.642	101.607	101.482	4.375	101.192	101.157	101.032	FICO 700-719	0.125	0.375	0.375	0.875	1.250
4.750	102.142	102.107	101.982	4.500	101.567	101.532	101.407	Non-Owner Occ	1.750	n/a	n/a	n/a	n/a
4.875	102.642	102.607	102.482	4.625	101.942	101.907	101.782	3-4 Units	0.375	0.375	0.375	n/a	n/a
5.000	103.017	102.982	102.857	4.750	102.317	102.282	102.157	2nd Home	0.250	0.250	0.250	0.250	0.250
5.125	103.392	103.357	103.232	4.875	102.692	102.657	102.532						
5.250	103.767	103.732	103.607	5.000	103.004	102.969	102.844						



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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

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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