UFFWEST FUNDING CORP

United Fidelity Funding Corp
Wholesale - West
18881 Von Karman Ave.
11th Floor
Irvine, CA 92612
www.uffwest.com

Lock Expirations	
15 Days	12/2/2017
30 Days	12/17/2017
45 Days	1/1/2018

Lock Extensions	
2 days	0.100
7 days	0.250
15 days	0.375
30 days	0.625

Effective: 11/17/2017 09:41 AM

FHA Sponsorship ID - 26557-0023-9

GOVT - FHA

FHA 30yr Fixed

	15	30	45
4.750	(6.121)	(6.001)	(5.881)
4.625	(5.838)	(5.718)	(5.598)
4.500	(5.575)	(5.455)	(5.335)
4.375	(5.075)	(4.955)	(4.835)
4.250	(5.545)	(5.425)	(5.305)
4.125	(4.917)	(4.797)	(4.677)
4.000	(4.620)	(4.500)	(4.380)
3.875	(4.084)	(3.964)	(3.844)
3.750	(3.538)	(3.418)	(3.298)
3.625	(2.549)	(2.429)	(2.309)

FHA 15yr Fixed

	15	30	45
4.250	(5.294)	(5.279)	(5.079)
4.125	(4.910)	(4.900)	(4.694)
4.000	(4.508)	(4.503)	(4.292)
3.875	(4.105)	(4.105)	(3.888)
3.750	(3.856)	(3.862)	(3.671)
3.625	(3.455)	(3.467)	(3.269)
3.500	(3.057)	(3.074)	(2.871)
3.375	(2.641)	(2.664)	(2.455)
3.250	(2.228)	(2.256)	(2.041)
3.125	(1.432)	(1.466)	(1.245)

FHA 5/1 ARM

	15	30	45
4.000	(2.384)	(2.252)	(2.209)
3.875	(1.990)	(1.853)	(1.814)
3.750	(2.276)	(2.135)	(2.100)
3.625	(1.891)	(1.745)	(1.714)
3.500	(1.496)	(1.346)	(1.319)
3.375	(1.121)	(0.966)	(0.944)
3.250	(0.864)	(0.704)	(0.686)
3.125	(0.481)	(0.317)	(0.303)
3.000	(0.099)	0.069	0.079
2.875	0.293	0.465	0.471

FHA - Price Adjustments

	FHA
FICO 780+	(0.375)
FICO 740-779	(0.250)
FICO 680-719	0.000
FICO 660-679	0.375
FICO 640-659	0.500
FICO 620-639	1.500
FICO 600-619	2.000
Non-Owner	0.500
Loan Amt $100K - $125K	0.500
All FHA Streamline Loans	0.250
All FHA Refinance Loans	0.125

FHA 30yr Fixed High Bal

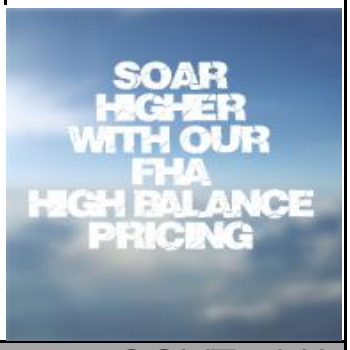
	15	30	45
4.500	(3.742)	(3.622)	(3.502)
4.375	(3.188)	(3.068)	(2.948)
4.250	(3.391)	(3.271)	(3.151)
4.125	(3.588)	(3.468)	(3.348)
4.000	(3.204)	(3.084)	(2.964)
3.875	(2.633)	(2.513)	(2.393)
3.750	(2.110)	(1.990)	(1.870)
3.625	(1.593)	(1.473)	(1.353)
3.500	(1.068)	(0.948)	(0.828)
3.375	(0.516)	(0.396)	(0.276)

FHA 15yr Fixed High Bal

	15	30	45
4.125	(2.002)	(1.925)	(1.857)
4.000	(1.790)	(1.713)	(1.645)
3.875	(1.507)	(1.430)	(1.362)
3.750	(2.089)	(1.969)	(1.849)
3.625	(2.214)	(2.094)	(1.974)
3.500	(1.816)	(1.696)	(1.576)
3.375	(1.399)	(1.279)	(1.159)
3.250	(0.964)	(0.844)	(0.724)
3.125	(0.314)	(0.194)	(0.074)
3.000	0.124	0.244	0.364

FHA 5/1 ARM High Bal

	15	30	45
4.000	(2.484)	(2.352)	(2.309)
3.875	(2.090)	(1.953)	(1.914)
3.750	(2.376)	(2.235)	(2.200)
3.625	(1.991)	(1.845)	(1.814)
3.500	(1.596)	(1.446)	(1.419)
3.375	(1.221)	(1.066)	(1.044)
3.250	(0.964)	(0.804)	(0.786)
3.125	(0.581)	(0.417)	(0.403)
3.000	(0.199)	(0.031)	(0.021)
2.875	0.193	0.365	0.371



VA Sponsorship ID - 189525-0000

GOVT - VA

VA 30yr Fixed

	15	30	45
4.750	(6.121)	(6.001)	(5.881)
4.625	(5.838)	(5.718)	(5.598)
4.500	(5.575)	(5.455)	(5.335)
4.375	(5.075)	(4.955)	(4.835)
4.250	(5.545)	(5.425)	(5.305)
4.125	(4.917)	(4.797)	(4.677)
4.000	(4.620)	(4.500)	(4.380)
3.875	(4.084)	(3.964)	(3.844)
3.750	(3.538)	(3.418)	(3.298)

VA 15yr Fixed

	15	30	45
4.375			
4.250	(4.581)	(4.461)	(4.341)
4.125	(4.456)	(4.336)	(4.216)
4.000	(4.099)	(3.979)	(3.859)
3.875	(3.723)	(3.603)	(3.483)
3.750	(3.324)	(3.204)	(3.084)
3.625	(3.199)	(3.079)	(2.959)
3.500	(2.801)	(2.681)	(2.561)
3.375	(2.384)	(2.264)	(2.144)

VA 30yr Fixed High Bal

	15	30	45
4.750	(1.950)	(1.830)	(1.710)
4.625	(1.645)	(1.525)	(1.405)
4.500	(3.342)	(3.222)	(3.102)
4.375	(2.788)	(2.668)	(2.548)
4.250	(2.991)	(2.871)	(2.751)
4.125	(3.188)	(3.068)	(2.948)
4.000	(2.804)	(2.684)	(2.564)
3.875	(2.233)	(2.113)	(1.993)
3.750	(1.710)	(1.590)	(1.470)

VA 15yr Fixed High Bal

	15	30	45
4.375	1.650	1.560	1.766
4.250	(2.494)	(2.579)	(2.379)
4.125	(2.110)	(2.200)	(1.994)
4.000	(1.708)	(1.803)	(1.592)
3.875	(1.305)	(1.405)	(1.188)
3.750	(1.689)	(1.569)	(1.449)
3.625	(1.814)	(1.694)	(1.574)
3.500	(1.416)	(1.296)	(1.176)
3.375	(0.999)	(0.879)	(0.759)

VA 5/1 ARM

	15	30	45
4.000	(2.384)	(2.252)	(2.209)
3.875	(1.990)	(1.853)	(1.814)
3.750	(2.276)	(2.135)	(2.100)
3.625	(1.891)	(1.745)	(1.714)
3.500	(1.496)	(1.346)	(1.319)
3.375	(1.121)	(0.966)	(0.944)
3.250	(0.864)	(0.704)	(0.686)
3.125	(0.481)	(0.317)	(0.303)
3.000	(0.099)	0.069	0.079
2.875	0.293	0.465	0.471

VA 5/1 ARM High Bal

	15	30	45
4.125	(2.770)	(2.642)	(2.595)
4.000	(2.384)	(2.252)	(2.209)
3.875	(1.990)	(1.853)	(1.814)
3.750	(2.276)	(2.135)	(2.100)
3.625	(1.891)	(1.745)	(1.714)
3.500	(1.496)	(1.346)	(1.319)
3.375	(1.121)	(0.966)	(0.944)
3.250	(0.864)	(0.704)	(0.686)
3.125	(0.481)	(0.317)	(0.303)
3.000	(0.099)	0.069	0.079

VA 30yr Fixed IRRRL

	15	30	45
4.750	(6.121)	(6.001)	(5.881)
4.625	(5.838)	(5.718)	(5.598)
4.500	(5.575)	(5.455)	(5.335)
4.375	(5.075)	(4.955)	(4.835)
4.250	(5.545)	(5.425)	(5.305)
4.125	(4.917)	(4.797)	(4.677)
4.000	(4.620)	(4.500)	(4.380)
3.875	(4.084)	(3.964)	(3.844)
3.750	(3.538)	(3.418)	(3.298)
3.625	(2.549)	(2.429)	(2.309)

VA 30yr Fixed IRRRL HB

	15	30	45
4.750	(1.950)	(1.830)	(1.710)
4.625	(1.645)	(1.525)	(1.405)
4.500	(3.342)	(3.222)	(3.102)
4.375	(2.788)	(2.668)	(2.548)
4.250	(2.991)	(2.871)	(2.751)
4.125	(3.188)	(3.068)	(2.948)
4.000	(2.804)	(2.684)	(2.564)
3.875	(2.233)	(2.113)	(1.993)
3.750	(1.710)	(1.590)	(1.470)
3.625	(1.193)	(1.073)	(0.953)

VA - Price Adjustments

FICO 780+	(0.125)
FICO 740-779	(0.125)
FICO 680-719	0.000
FICO 660-679	0.250
FICO 640-659	0.500
FICO 620-639	0.625
FICO 600-619	2.000

VA Loans	0.250
Non-Owner	0.500
Loan Amt $100K - $125K	0.500
*VA Cashout 90.01-95 LTV	0.500
VA IRRRLs	0.000

*100% VA Cashout by Exception;
Call for Pricing

Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA
1300 Briarcliff Pkwy, Suite 275
Kansas City, MO 64150

Lock Desk Hours

8:30am - 3:30pm (PreLocks 1:30pm)
All locks must have FNM 3.2 + Credit in system

Approved States

AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX

Admin Fee Buyout

Loan Amt <= $225k	0.450
Loan Amt > $225k	0.300

Now Available in QuickPricer

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Lock Expirations	
15 Days	12/2/2017
30 Days	12/17/2017
45 Days	1/1/2018

Lock Extensions	
2 days	0.100
7 days	0.250
15 days	0.375
30 days	0.625

Effective: 11/17/2017 09:41 AM

CONVENTIONAL DU/LP

30yr Fixed

	15	30	45
5.000	(6.489)	(6.369)	(6.249)
4.875	(6.303)	(6.183)	(6.063)
4.750	(5.791)	(5.671)	(5.551)
4.625	(5.275)	(5.155)	(5.035)
4.500	(4.873)	(4.753)	(4.633)
4.375	(4.407)	(4.287)	(4.167)
4.250	(3.924)	(3.804)	(3.684)
4.125	(3.400)	(3.280)	(3.160)
4.000	(2.956)	(2.836)	(2.716)
3.875	(2.420)	(2.300)	(2.180)

30yr Fixed High Bal

	15	30	45
5.250	(4.444)	(4.354)	(4.276)
5.125	(3.970)	(3.880)	(3.802)
5.000	(3.742)	(3.677)	(3.595)
4.875	(3.960)	(3.840)	(3.720)
4.750	(3.823)	(3.703)	(3.583)
4.625	(3.589)	(3.469)	(3.349)
4.500	(3.186)	(3.066)	(2.946)
4.375	(2.987)	(2.867)	(2.747)
4.250	(2.769)	(2.649)	(2.529)
4.125	(2.245)	(2.125)	(2.005)

20yr Fixed

	15	30	45
4.875	(6.257)	(6.193)	(6.113)
4.750	(5.826)	(5.762)	(5.679)
4.625	(5.721)	(5.601)	(5.481)
4.500	(5.319)	(5.199)	(5.079)
4.375	(4.666)	(4.546)	(4.426)
4.250	(4.183)	(4.063)	(3.943)
4.125	(3.658)	(3.538)	(3.418)
4.000	(3.215)	(3.095)	(2.975)
3.875	(3.273)	(3.153)	(3.033)
3.750	(2.706)	(2.586)	(2.466)

20yr Fixed High Bal

	15	30	45
5.250	(3.011)	(3.027)	(2.963)
5.125	(4.353)	(4.374)	(4.288)
5.000	(3.994)	(4.020)	(3.926)
4.875	(3.620)	(3.652)	(3.551)
4.750	(3.249)	(3.287)	(3.178)
4.625	(2.863)	(2.906)	(2.790)
4.500	(2.505)	(2.553)	(2.430)
4.375	(2.079)	(2.133)	(2.003)
4.250	(1.681)	(1.741)	(1.572)
4.125	(1.291)	(1.356)	(1.180)

15yr Fixed

	15	30	45
4.500	(4.551)	(4.512)	(4.469)
4.375	(4.610)	(4.490)	(4.380)
4.250	(4.297)	(4.177)	(4.057)
4.125	(3.849)	(3.729)	(3.651)
4.000	(3.843)	(3.723)	(3.603)
3.875	(3.494)	(3.374)	(3.254)
3.750	(3.128)	(3.008)	(2.888)
3.625	(2.608)	(2.488)	(2.368)
3.500	(2.460)	(2.340)	(2.220)
3.375	(2.024)	(1.904)	(1.784)

15yr Fixed High Bal

	15	30	45
4.500	(2.396)	(2.357)	(2.313)
4.375	(2.464)	(2.344)	(2.254)
4.250	(2.401)	(2.281)	(2.161)
4.125	(2.141)	(2.021)	(1.901)
4.000	(2.134)	(2.014)	(1.894)
3.875	(2.019)	(1.899)	(1.779)
3.750	(1.888)	(1.768)	(1.648)
3.625	(1.368)	(1.248)	(1.128)
3.500	(1.045)	(0.925)	(0.805)
3.375	(0.917)	(0.797)	(0.677)

5/1 LIBOR ARM

	15	30	45
4.000	(3.023)	(2.952)	(2.885)
3.875	(2.684)	(2.613)	(2.546)
3.750	(2.313)	(2.242)	(2.175)
3.625	(1.918)	(1.847)	(1.780)
3.500	(1.523)	(1.452)	(1.385)
3.375	(1.127)	(1.056)	(0.989)
3.250	(0.731)	(0.660)	(0.593)
3.125	(0.334)	(0.263)	(0.196)
3.000	0.064	0.135	0.202
2.875	0.462	0.533	0.600

5/1 LIBOR ARM High Bal

	15	30	45
4.125	(2.538)	(2.467)	(2.400)
4.000	(2.146)	(2.075)	(2.008)
3.875	(1.753)	(1.682)	(1.615)
3.750	(1.361)	(1.290)	(1.223)
3.625	(0.968)	(0.897)	(0.830)
3.500	(0.602)	(0.504)	(0.437)
3.375	(0.326)	(0.158)	(0.148)
3.250	(0.010)	0.162	0.168
3.125	0.265	0.442	0.444
3.000	0.622	0.803	0.801

7/1 LIBOR ARM

	15	30	45
4.000	(3.351)	(3.280)	(3.213)
3.875	(2.929)	(2.858)	(2.791)
3.750	(2.505)	(2.434)	(2.367)
3.625	(2.049)	(1.978)	(1.911)
3.500	(1.592)	(1.521)	(1.454)
3.375	(1.134)	(1.063)	(0.996)
3.250	(0.674)	(0.603)	(0.536)
3.125	(0.213)	(0.142)	(0.075)
3.000	0.248	0.319	0.386
2.875	0.711	0.782	0.849

7/1 LIBOR ARM High Bal

	15	30	45
4.125	(2.481)	(2.410)	(2.343)
4.000	(2.053)	(1.982)	(1.915)
3.875	(1.640)	(1.523)	(1.463)
3.750	(1.271)	(1.116)	(1.094)
3.625	(0.866)	(0.707)	(0.689)
3.500	(0.499)	(0.336)	(0.321)
3.375	(0.197)	(0.029)	(0.019)
3.250	0.106	0.278	0.284
3.125	0.482	0.659	0.661
3.000	0.867	1.049	1.046

10/1 LIBOR ARM

	15	30	45
4.375	(0.040)	0.036	0.117
4.250	(3.317)	(3.246)	(3.179)
4.125	(2.898)	(2.827)	(2.760)
4.000	(2.447)	(2.376)	(2.309)
3.875	(1.966)	(1.895)	(1.828)
3.750	(1.452)	(1.381)	(1.314)
3.625	(0.939)	(0.868)	(0.801)
3.500	(0.425)	(0.354)	(0.287)
3.375	0.090	0.161	0.228
3.250	0.605	0.676	0.743

10/1 LIBOR ARM High Bal

	15	30	45
4.500	(3.050)	(3.050)	(3.050)
4.375	(3.293)	(3.222)	(3.155)
4.250	(2.843)	(2.772)	(2.705)
4.125	(2.362)	(2.291)	(2.224)
4.000	(1.848)	(1.777)	(1.710)
3.875	(1.334)	(1.263)	(1.196)
3.750	(0.887)	(0.748)	(0.709)
3.625	(0.457)	(0.298)	(0.280)
3.500	(0.029)	0.135	0.149
3.375	0.399	0.567	0.577

LTV/FICO Adjustments > 15yrs

	<= 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250

Subordinate Financing

LTV	CLTV	< 720	720+	LTV	CLTV	< 720	720+
<= 65	80.01-95	0.875	0.625	75.01-95	90.01-95	1.375	1.125
65.01-75	80.01-95	1.125	0.875	<= 95	> 95	1.875	1.875
75.01-90	76.01-90	1.375	1.125	All	All	0.375	0.375

Miscellaneous Price Adjustments

No Impounds (Non-CA)	0.250
No Impounds (CA)	0.150
Non-Owner, LTV <= 75	2.125
Non-Owner, LTV 75.01-80	3.375
Non-Owner, LTV > 80	4.125
2 units	1.000
DU 3-4 units	1.000
LP 3-4 units LTV <=80	1.000
LP 3-4 units LTV 80.01-85	1.500
LP 3-4 units LTV > 85	2.000
Condo, LTV > 75, > 15yrs	0.750
ARM LTV > 90	0.250

Loan Amt $100K - $125K		0.500
High Bal Cashout Refi		0.750
High Bal ARM	LTV <= 75	0.750
High Bal ARM	LTV > 75	1.500

Pricing on LP Not Allowed

DU Multi Property Adjustments	
LTV <= 70	0.250
LTV > 70	0.375

Cashout Refi Adjustments

	<= 60	60.01-70	70.01-75	75.01-80
740+	0.375	0.625	0.625	0.875
720 - 739	0.375	1.000	1.000	1.125
700 - 719	0.375	1.000	1.000	1.125
680 - 699	0.375	1.125	1.125	1.750
660 - 679	0.625	1.125	1.125	1.875
640 - 659	0.625	1.625	1.625	2.625
620 - 639	0.625	1.625	1.625	3.125

LPMI Adjustments (30yr Amort, Standard Coverage)

LTV	Amort	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
90.01-95	30yr	1.600	2.220	2.750	3.210	3.940	5.160	5.480	5.830
85.01-90	30yr	1.200	1.680	2.080	2.490	3.010	4.060	4.220	4.420
80.01-85	30yr	0.590	0.720	0.830	0.970	1.130	1.520	1.570	1.620
Loan Amt > $650k		0.600	0.660	0.750	0.900	1.200	1.500	1.800	2.100
Cashout Refi		0.540	0.600	0.700	0.850	1.050	1.500	1.650	1.800
2nd Home		0.360	0.390	0.490	0.600	0.700	1.230	1.270	1.350
Non-Owner Occ		1.020	1.190	1.330	1.500	1.750	1.900	2.000	2.630

Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA
1300 Briarcliff Pkwy, Suite 275
Kansas City, MO 64150

Lock Desk Hours

8:30am - 3:30pm (PreLocks 1:30pm)
All locks must have FNM 3.2 + Credit in system

Approved States

AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX

Admin Fee Buyout

Loan Amt <= $225k	0.450
Loan Amt > $225k	0.300

Now Available in QuickPricer

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UFFWEST FUNDING CORP

United Fidelity Funding Corp
Wholesale - West
18881 Von Karman Ave.
11th Floor
Irvine, CA 92612
www.uffwest.com

Lock Expirations	
15 Days	12/2/2017
30 Days	12/17/2017
45 Days	1/1/2018

Lock Extensions	
2 days	0.100
7 days	0.250
15 days	0.375
30 days	0.625

Effective: 11/17/2017 09:41 AM

PREMIER JUMBO

Jumbo 30yr Fixed

	15	30	45
5.625			
5.500	(4.321)	(4.286)	(4.161)
5.375	(3.946)	(3.911)	(3.786)
5.250	(3.571)	(3.536)	(3.411)
5.125	(3.196)	(3.161)	(3.036)
5.000	(2.821)	(2.786)	(2.661)
4.875	(2.446)	(2.411)	(2.286)
4.750	(1.946)	(1.911)	(1.786)
4.625	(1.446)	(1.411)	(1.286)

Jumbo15yr Fixed

	15	30	45
5.500			
5.375	(3.666)	(3.631)	(3.506)
5.250	(3.353)	(3.318)	(3.193)
5.125	(3.041)	(3.006)	(2.881)
5.000	(2.728)	(2.693)	(2.568)
4.875	(2.416)	(2.381)	(2.256)
4.750	(2.041)	(2.006)	(1.881)
4.625	(1.666)	(1.631)	(1.506)
4.500	(1.291)	(1.256)	(1.131)

Jumbo 5/1 LIBOR ARM

	15	30	45
5.125			
5.000	(3.585)	(3.550)	(3.425)
4.875	(3.272)	(3.237)	(3.112)
4.750	(2.960)	(2.925)	(2.800)
4.625	(2.647)	(2.612)	(2.487)
4.500	(2.335)	(2.300)	(2.175)
4.375	(1.960)	(1.925)	(1.800)
4.250	(1.585)	(1.550)	(1.425)
4.125	(1.210)	(1.175)	(1.050)

Jumbo 7/1 LIBOR ARM

	15	30	45
5.000			
4.875	(3.147)	(3.112)	(2.987)
4.750	(2.835)	(2.800)	(2.675)
4.625	(2.522)	(2.487)	(2.362)
4.500	(2.210)	(2.175)	(2.050)
4.375	(1.835)	(1.800)	(1.675)
4.250	(1.460)	(1.425)	(1.300)
4.125	(1.085)	(1.050)	(0.925)
4.000	(0.710)	(0.675)	(0.550)

Jumbo 10/1 LIBOR ARM

	15	30	45
5.125			
5.000	(3.077)	(3.042)	(2.917)
4.875	(2.765)	(2.730)	(2.605)
4.750	(2.452)	(2.417)	(2.292)
4.625	(2.077)	(2.042)	(1.917)
4.500	(1.702)	(1.667)	(1.542)
4.375	(1.327)	(1.292)	(1.167)
4.250	(0.952)	(0.917)	(0.792)
4.125	(0.577)	(0.542)	(0.417)

Non-Purchase, 30yr	0.875
Non-Purchase, 15yr	0.500
Non-Purchase, 5/1	0.375
Non-Purchase, 7/1	0.500
Non-Purchase, 10/1	0.750

JUMBO PREMIER - Price Adjustments

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
FICO 720-739	0.000	0.125	0.125	0.500	1.000
FICO 700-719	0.125	0.375	0.375	0.875	1.250
Non-Owner Occ (5/1 ARM N/A)	1.750	n/a	n/a	n/a	n/a
3-4 Units	0.375	0.375	0.375	n/a	n/a
2nd Home	0.250	0.250	0.250	0.250	0.250
Loan Amt => $1.0M	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Cashout Refi	0.250	0.250	0.250	n/a	n/a

NON-PRIME JUMBO

NEW

30-Year Fixed - Full Doc
Housing Event ZERO Seasoning / No BK 12 mos

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
720+	(1.000)	6.050	6.200	6.400	6.500	6.750	7.050
700-719	(1.000)	6.200	6.350	6.600	6.750	6.950	7.300
680-699	(1.000)	6.350	6.550	6.800	6.950	7.250	7.600
660-679	(1.000)	6.550	6.800	7.050	7.300	7.550	7.850
640-659	(1.000)	6.700	6.950	7.250	7.500	7.700	8.000
620-639	(1.000)	6.850	7.150	7.450	7.600	7.850	8.200
600-619	(1.000)	7.000	7.250	7.500	7.650	7.950	8.550
580-599	(1.000)	7.200	7.450	7.700	8.000	8.600	9.000
560-579	(1.000)	7.250	7.500	8.050	8.650	9.000	N/A
540-559	(1.000)	7.500	7.700	8.400	9.000	N/A	N/A
520-539	(1.000)	7.750	8.200	8.850	N/A	N/A	N/A
500-519	(1.000)	8.050	8.650	N/A	N/A	N/A	N/A

30-Year Fixed - Full Doc
Housing Event 12 MOS Seasoning / No BK 12 mos

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
720+	(1.000)	6.550	6.700	6.900	7.000	N/A	N/A
700-719	(1.000)	6.700	6.850	7.100	7.250	N/A	N/A
680-699	(1.000)	6.850	7.050	7.300	7.450	N/A	N/A
660-679	(1.000)	7.050	7.300	7.550	7.800	N/A	N/A
640-659	(1.000)	7.200	7.450	7.750	N/A	N/A	N/A
620-639	(1.000)	7.350	7.650	N/A	N/A	N/A	N/A
600-619	(1.000)	7.500	N/A	N/A	N/A	N/A	N/A

30-Year Fixed - Bank Statement
Full Doc / Housing Event ZERO Seasoning / No BK 12 mos

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
720+	(1.000)	6.800	6.950	7.150	N/A	N/A	N/A
700-719	(1.000)	6.950	7.100	7.350	N/A	N/A	N/A
680-699	(1.000)	7.100	7.300	N/A	N/A	N/A	N/A
660-679	(1.000)	7.300	N/A	N/A	N/A	N/A	N/A

Loan Level Rate Adjustments

	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cashout Refi	0.500	0.500	0.500	0.500	N/A	N/A
2nd Home	0.500	0.500	0.500	0.500	0.500	0.500
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250
Condo	0.000	0.000	0.000	0.000	0.125	0.125
Loan Amt <$150k	0.250	0.250	0.250	0.250	0.375	0.500

JUST MISS

NEW

30-Year Fixed - Full Doc
Housing Event / No BK 24 mos

(1.000)	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	5.850	6.000	6.150	6.250	6.450	6.750	7.000
700-719	5.950	6.150	6.350	6.450	6.650	6.950	7.300
680-699	6.150	6.300	6.550	6.750	6.950	7.300	N/A
660-679	6.400	6.550	6.850	7.050	7.300	N/A	N/A
640-659	6.550	6.800	7.150	7.350	N/A	N/A	N/A
620-639	6.800	7.100	N/A	N/A	N/A	N/A	N/A

30-Year Fixed - Full Doc
No Housing Event / No BK 12 mos

(1.000)	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	6.600	6.750	6.900	N/A	N/A	N/A	N/A
700-719	6.700	6.900	7.100	N/A	N/A	N/A	N/A
680-699	6.900	7.050	N/A	N/A	N/A	N/A	N/A
660-679	7.150	N/A	N/A	N/A	N/A	N/A	N/A

INVESTOR PRODUCT

NEW

7/1 ARM - Full Doc - Purch/RT Refi
No Housing Event 36 mos

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
720+	(1.000)	7.000	7.000	7.250	7.500	8.250	8.625
700-719	(1.000)	7.000	7.250	7.500	7.750	8.750	9.375
680-699	(1.000)	7.375	7.750	8.000	8.500	N/A	N/A
660-679	(1.000)	7.625	8.000	8.500	9.000	N/A	N/A

Loan Level Rate Adjustments

	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cashout Refi	0.500	0.500	0.500	0.500	0.500	0.500
2nd Home (Just Miss)	0.500	0.500	0.500	0.500	0.500	0.500
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250
Condo	0.000	0.000	0.000	0.125	0.125	0.125
Loan Amt <$150k	0.250	0.250	0.250	0.250	0.375	0.500

ITIN PRODUCT

NEW

30-Year Fixed - Full Doc
No Housing Event or BK 36 mos

15-day	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
(1.000)	7.250	7.500	7.650	7.850	8.200	8.650	9.000

Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA
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