



United Fidelity Funding Corp

Wholesale - West

18881 Von Karman Ave.

11th Floor

Irvine, CA 92612

www.uffwest.com

Lock Expirations

15 Days	8/1/2018
30 Days	8/16/2018
45 Days	8/31/2018

Lock Extensions

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

Effective: 7/17/2018 11:32 AM

FHA Sponsorship ID - 26557-0023-9

GOVT - FHA

FHA 30yr Fixed				FHA 15yr Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
15	30	45		15	30	45		15	30	45			
4.875	(2.836)	(2.763)	(2.685)	4.250	(3.685)	(3.629)	(3.450)	4.375				FICO 780+	(0.375)
4.750	(3.957)	(3.837)	(3.717)	4.125	(3.277)	(3.221)	(3.042)	4.250	(2.314)	(2.201)	(2.139)	FICO 740-779	(0.250)
4.625	(3.877)	(3.757)	(3.637)	4.000	(2.854)	(2.798)	(2.619)	4.125	(1.915)	(1.802)	(1.740)	FICO 680-719	0.000
4.500	(3.416)	(3.296)	(3.176)	3.875	(2.410)	(2.353)	(2.174)	4.000	(1.527)	(1.414)	(1.352)	FICO 660-679	0.375
4.375	(2.925)	(2.805)	(2.685)	3.750	(1.968)	(1.912)	(1.733)	3.875	(1.129)	(1.016)	(0.954)	FICO 640-659	0.500
4.250	(2.404)	(2.284)	(2.164)	3.625	(1.256)	(1.208)	(1.040)	3.750	(0.867)	(0.754)	(0.692)	FICO 620-639	1.500
4.125	(1.966)	(1.846)	(1.726)	3.500	(0.814)	(0.766)	(0.598)	3.625	(0.489)	(0.376)	(0.314)	FICO 600-619	2.000
4.000	(1.443)	(1.323)	(1.203)	3.375	(0.351)	(0.303)	(0.135)	3.500	(0.103)	0.010	0.072	Non-Owner	0.500
3.875	(0.905)	(0.785)	(0.665)	3.250	0.110	0.158	0.326	3.375	0.294	0.407	0.469	Loan Amt \$100K - \$125K	0.500
3.750	(0.359)	(0.239)	(0.119)	3.125	1.495	1.536	1.697	3.250	0.710	0.823	0.885	All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125
												Manufactured Homes	1.250

FHA 30yr Fixed High Bal				FHA 5/1 ARM High Bal			
15	30	45		15	30	45	
5.000	(3.415)	(3.295)	(3.175)	4.375			
4.875	(2.987)	(2.867)	(2.747)	4.250	(2.314)	(2.201)	(2.139)
4.750	(2.658)	(2.538)	(2.418)	4.125	(1.915)	(1.802)	(1.740)
4.625	(2.578)	(2.458)	(2.338)	4.000	(1.527)	(1.414)	(1.352)
4.500	(2.524)	(2.404)	(2.284)	3.875	(1.129)	(1.016)	(0.954)
4.375	(2.032)	(1.912)	(1.792)	3.750	(0.867)	(0.754)	(0.692)
4.250	(1.511)	(1.391)	(1.271)	3.625	(0.489)	(0.376)	(0.314)
4.125	(1.042)	(0.922)	(0.802)	3.500	(0.103)	0.010	0.072
4.000	(0.519)	(0.399)	(0.279)	3.375	0.294	0.407	0.469
3.875	0.032	0.152	0.272	3.250	0.710	0.823	0.885



VA Sponsorship ID - 189525-0000

GOVT - VA

VA 30yr Fixed				VA 15yr Fixed				VA 30yr Fixed High Bal				VA 15yr Fixed High Bal			
15	30	45		15	30	45		15	30	45		15	30	45	
4.750	(3.957)	(3.837)	(3.717)	4.375	(2.931)	(2.875)	(2.802)	4.875	(2.687)	(2.567)	(2.447)	4.375	(0.084)	(0.119)	0.062
4.625	(3.877)	(3.757)	(3.637)	4.250	(3.063)	(2.943)	(2.823)	4.750	(2.358)	(2.238)	(2.118)	4.250	(2.205)	(2.249)	(2.070)
4.500	(3.416)	(3.296)	(3.176)	4.125	(2.938)	(2.818)	(2.737)	4.625	(2.278)	(2.158)	(2.038)	4.125	(1.797)	(1.841)	(1.662)
4.375	(2.925)	(2.805)	(2.685)	4.000	(2.542)	(2.483)	(2.410)	4.500	(2.224)	(2.104)	(1.984)	4.000	(1.374)	(1.418)	(1.239)
4.250	(2.404)	(2.284)	(2.164)	3.875	(2.126)	(2.053)	(1.980)	4.375	(1.732)	(1.612)	(1.492)	3.875	(0.930)	(0.973)	(0.794)
4.125	(1.966)	(1.846)	(1.726)	3.750	(1.660)	(1.604)	(1.531)	4.250	(1.211)	(1.091)	(0.971)	3.750	(0.718)	(0.769)	(0.602)
4.000	(1.443)	(1.323)	(1.203)	3.625	(1.168)	(1.048)	(0.928)	4.125	(0.742)	(0.622)	(0.502)	3.625	(0.276)	(0.328)	(0.160)
3.875	(0.905)	(0.785)	(0.665)	3.500	(0.732)	(0.612)	(0.492)	4.000	(0.219)	(0.099)	0.021	3.500	0.166	0.114	0.282
3.750	(0.359)	(0.239)	(0.119)	3.375	(0.280)	(0.160)	(0.040)	3.875	0.332	0.452	0.572	3.375	0.629	0.577	0.745
3.625	0.413	0.533	0.653	3.250	0.187	0.307	0.427	3.750	0.909	1.021	1.099	3.250	1.090	1.038	1.206

VA 5/1 ARM				VA 5/1 ARM High Bal				VA 30yr Fixed IRRRL				VA 30yr Fixed IRRRL HB			
15	30	45		15	30	45		15	30	45		15	30	45	
4.375				4.375				4.875	(1.836)	(1.763)	(1.685)	4.875	(2.687)	(2.567)	(2.447)
4.250	(2.314)	(2.201)	(2.139)	4.250	(2.314)	(2.201)	(2.139)	4.750	(3.957)	(3.837)	(3.717)	4.750	(2.358)	(2.238)	(2.118)
4.125	(1.915)	(1.802)	(1.740)	4.125	(1.915)	(1.802)	(1.740)	4.625	(3.877)	(3.757)	(3.637)	4.625	(2.278)	(2.158)	(2.038)
4.000	(1.527)	(1.414)	(1.352)	4.000	(1.527)	(1.414)	(1.352)	4.500	(3.416)	(3.296)	(3.176)	4.500	(2.224)	(2.104)	(1.984)
3.875	(1.129)	(1.016)	(0.954)	3.875	(1.129)	(1.016)	(0.954)	4.375	(2.925)	(2.805)	(2.685)	4.375	(1.732)	(1.612)	(1.492)
3.750	(0.867)	(0.754)	(0.692)	3.750	(0.867)	(0.754)	(0.692)	4.250	(2.404)	(2.284)	(2.164)	4.250	(1.211)	(1.091)	(0.971)
3.625	(0.489)	(0.376)	(0.314)	3.625	(0.489)	(0.376)	(0.314)	4.125	(1.966)	(1.846)	(1.726)	4.125	(0.742)	(0.622)	(0.502)
3.500	(0.103)	0.010	0.072	3.500	(0.103)	0.010	0.072	4.000	(1.443)	(1.323)	(1.203)	4.000	(0.219)	(0.099)	0.021
3.375	0.294	0.407	0.469	3.375	0.294	0.407	0.469	3.875	(0.905)	(0.785)	(0.665)	3.875	0.332	0.452	0.572
3.250	0.710	0.823	0.885	3.250	0.710	0.823	0.885	3.750	(0.359)	(0.239)	(0.119)	3.750	0.909	1.021	1.099

VA - Price Adjustments

FICO 780+	(0.125)	VA Loans	0.250
FICO 740-779	(0.125)	Non-Owner	0.500
FICO 680-719	0.000	Loan Amt \$100K - \$125K	0.500
FICO 660-679	0.250	*VA Cashout 90.01-95 LTV	0.500
FICO 640-659	0.500	VA IRRRLs	0.000
FICO 620-639	0.625	*100% VA Cashout by Exception; Call for Pricing	
FICO 600-619	2.000		



Loss Payee Clause	Lock Desk Hours	Approved States	Admin Fee Buyout
United Fidelity Funding Corp ISAOA ATIMA 1300 Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 3:30pm (PreLocks 1:30pm) All locks must have FNM 3.2 + Credit in system	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer

© 2018 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.

Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



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

Lock Expirations		Lock Extensions	
15 Days	8/1/2018	2 days	0.100
30 Days	8/16/2018	7 days	0.250
45 Days	8/31/2018	15 days	0.375
		30 days	0.625

Effective: 7/17/2018 11:32 AM

CONVENTIONAL

30yr Fixed				30yr Fixed High Bal				20yr Fixed				20yr Fixed High Bal			
	15	30	45		15	30	45		15	30	45		15	30	45
5.250	(4.913)	(4.793)	(4.673)	5.500	(4.057)	(3.980)	(3.902)	5.125	(4.199)	(4.122)	(4.044)	5.250	(2.850)	(2.835)	(2.741)
5.125	(4.398)	(4.278)	(4.158)	5.375	(3.936)	(3.816)	(3.696)	5.000	(3.825)	(3.748)	(3.670)	5.125	(2.634)	(2.618)	(2.525)
5.000	(3.963)	(3.843)	(3.723)	5.250	(3.502)	(3.382)	(3.262)	4.875	(3.439)	(3.362)	(3.284)	5.000	(2.285)	(2.270)	(2.176)
4.875	(3.520)	(3.400)	(3.280)	5.125	(2.986)	(2.866)	(2.746)	4.750	(2.991)	(2.914)	(2.836)	4.875	(1.969)	(1.954)	(1.860)
4.750	(3.033)	(2.913)	(2.793)	5.000	(3.018)	(2.941)	(2.863)	4.625	(2.717)	(2.597)	(2.477)	4.750	(1.587)	(1.572)	(1.478)
4.625	(2.471)	(2.351)	(2.231)	4.875	(2.589)	(2.512)	(2.434)	4.500	(2.121)	(2.001)	(1.913)	4.625	(1.143)	(1.127)	(1.034)
4.500	(1.875)	(1.755)	(1.635)	4.750	(2.106)	(2.029)	(1.951)	4.375	(1.628)	(1.508)	(1.388)	4.500	(0.581)	(0.566)	(0.472)
4.375	(1.382)	(1.262)	(1.142)	4.625	(1.591)	(1.471)	(1.390)	4.250	(1.068)	(0.948)	(0.828)	4.375	0.083	0.099	0.193
4.250	(0.821)	(0.701)	(0.581)	4.500	(0.995)	(0.875)	(0.785)	4.125	(0.433)	(0.313)	(0.193)	4.250	0.636	0.641	0.735
4.125	(0.187)	(0.067)	0.053	4.375	(0.580)	(0.460)	(0.340)	4.000	0.198	0.318	0.438	4.125	1.132	1.137	1.230

15yr Fixed				15yr Fixed High Bal				5/1 LIBOR ARM				5/1 LIBOR ARM High Bal			
	15	30	45		15	30	45		15	30	45		15	30	45
4.625	(2.852)	(2.732)	(2.612)	5.000	(0.938)	(0.874)	(0.793)	4.875	(2.672)	(2.606)	(2.535)	4.500	(1.114)	(1.001)	(0.939)
4.500	(2.813)	(2.693)	(2.573)	4.875	(0.722)	(0.658)	(0.577)	4.750	(2.428)	(2.362)	(2.291)	4.375	(0.992)	(0.879)	(0.817)
4.375	(2.424)	(2.304)	(2.184)	4.750	(0.924)	(0.804)	(0.684)	4.625	(2.184)	(2.118)	(2.047)	4.250	(0.869)	(0.756)	(0.694)
4.250	(2.049)	(1.929)	(1.809)	4.625	(0.573)	(0.453)	(0.367)	4.500	(1.877)	(1.811)	(1.740)	4.125	(0.550)	(0.438)	(0.375)
4.125	(1.748)	(1.628)	(1.508)	4.500	(1.437)	(1.373)	(1.309)	4.375	(1.570)	(1.504)	(1.433)	4.000	(0.242)	(0.129)	(0.067)
4.000	(1.230)	(1.110)	(0.990)	4.375	(1.093)	(1.029)	(0.965)	4.250	(1.251)	(1.185)	(1.114)	3.875	0.075	0.188	0.250
3.875	(0.843)	(0.723)	(0.603)	4.250	(0.758)	(0.694)	(0.630)	4.125	(0.919)	(0.853)	(0.782)	3.750	0.414	0.526	0.589
3.750	(0.439)	(0.319)	(0.199)	4.125	(0.452)	(0.388)	(0.324)	4.000	(0.574)	(0.508)	(0.437)	3.625	0.762	0.874	0.937
3.625	(0.113)	0.007	0.127	4.000	0.056	0.120	0.184	3.875	(0.203)	(0.137)	(0.066)	3.500	1.069	1.182	1.244
3.500	0.157	0.277	0.397	3.875	0.476	0.540	0.604	3.750	0.181	0.247	0.318	3.375	1.386	1.498	1.561

7/1 LIBOR ARM				7/1 LIBOR ARM High Bal				10/1 LIBOR ARM				10/1 LIBOR ARM High Bal			
	15	30	45		15	30	45		15	30	45		15	30	45
4.750	(2.755)	(2.689)	(2.618)	4.875	(3.113)	(3.047)	(2.976)	4.875	(2.976)	(2.910)	(2.839)	4.875	(3.315)	(3.249)	(3.178)
4.625	(2.407)	(2.341)	(2.270)	4.750	(2.736)	(2.670)	(2.599)	4.750	(2.607)	(2.541)	(2.470)	4.750	(2.881)	(2.815)	(2.744)
4.500	(2.032)	(1.966)	(1.895)	4.625	(2.339)	(2.273)	(2.202)	4.625	(2.200)	(2.134)	(2.063)	4.625	(2.421)	(2.355)	(2.284)
4.375	(1.639)	(1.573)	(1.502)	4.500	(1.919)	(1.853)	(1.782)	4.500	(1.768)	(1.702)	(1.631)	4.500	(1.929)	(1.863)	(1.792)
4.250	(1.219)	(1.153)	(1.082)	4.375	(1.484)	(1.418)	(1.347)	4.375	(1.311)	(1.245)	(1.174)	4.375	(1.423)	(1.357)	(1.286)
4.125	(0.785)	(0.719)	(0.648)	4.250	(1.039)	(0.973)	(0.902)	4.250	(0.822)	(0.756)	(0.685)	4.250	(0.917)	(0.851)	(0.780)
4.000	(0.338)	(0.272)	(0.201)	4.125	(0.607)	(0.526)	(0.455)	4.125	(0.320)	(0.254)	(0.183)	4.125	(0.429)	(0.363)	(0.292)
3.875	0.110	0.176	0.247	4.000	(0.240)	(0.128)	(0.065)	4.000	0.183	0.249	0.320	4.000	0.047	0.113	0.184
3.750	0.541	0.607	0.678	3.875	0.126	0.239	0.301	3.875	0.667	0.733	0.804	3.875	0.523	0.589	0.660
3.625	0.972	1.038	1.109	3.750	0.466	0.579	0.641	3.750	1.140	1.206	1.277	3.750	0.994	1.060	1.131

LTV/FICO Adjustments > 15yrs								Miscellaneous Price Adjustments			
	<= 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	No Impounds (Non-CA)	0.250	Loan Amt \$100k - \$125k	0.500
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	No Impounds (CA)	0.150	High Bal Cashout Refi	0.750
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	Non-Owner, LTV <= 75	2.125	High Bal ARM LTV <= 75	0.750
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	Non-Owner, LTV 75.01-80	3.375	High Bal ARM LTV > 75	1.500
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	Non-Owner, LTV > 80	4.125		
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2 units	1.000		
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	DU 3-4 units	1.000		
								Condo, LTV > 75, > 15yrs	0.750		
								ARM LTV > 90	0.250		
								Manufactured Homes	1.000		

Subordinate Financing								DU Multi Property Adjustments	
LTV	CLTV	< 720	720+	LTV	CLTV	< 720	720+	LTV <= 70	LTV > 70
<= 65	80.01-95	0.875	0.625	75.01-95	90.01-95	1.375	1.125	0.250	0.375
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		



Cashout Refi Adjustments				LPMI Adjustments (30yr Amort, Standard Coverage)											
	<= 60	60.01-70	70.01-75	75.01-80	LTV	Amort	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
740+	0.375	0.625	0.625	0.875	90.01-95	30yr	1.600	2.220	2.750	3.210	3.940	5.160	5.480	5.830	
720 - 739	0.375	1.000	1.000	1.125	85.01-90	30yr	1.200	1.680	2.080	2.490	3.010	4.060	4.220	4.420	
700 - 719	0.375	1.000	1.000	1.125	80.01-85	30yr	0.590	0.720	0.830	0.970	1.130	1.520	1.570	1.620	
680 - 699	0.375	1.125	1.125	1.750	Loan Amt > \$650k		0.600	0.660	0.750	0.900	1.200	1.500	1.800	2.100	
660 - 679	0.625	1.125	1.125	1.875	Cashout Refi		0.540	0.600	0.700	0.850	1.050	1.500	1.650	1.800	
640 - 659	0.625	1.625	1.625	2.625	2nd Home		0.360	0.390	0.490	0.600	0.700	1.230	1.270	1.350	
620 - 639	0.625	1.625	1.625	3.125	Non-Owner Occ		1.020	1.190	1.330	1.500	1.750	1.900	2.000	2.630	

Loss Payee Clause	Lock Desk Hours	Approved States	Admin Fee Buyout
United Fidelity Funding Corp ISAOA ATIMA 1300 Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 3:30pm (PreLocks 1:30pm) All locks must have FNM 3.2 + Credit in system	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer

© 2018 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.
 Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



United Fidelity Funding Corp

Wholesale - West

18881 Von Karman Ave.

11th Floor

Irvine, CA 92612

www.uffwest.com

Lock Expirations

15 Days	8/1/2018
30 Days	8/16/2018
45 Days	8/31/2018

Lock Extensions

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

Effective: 7/17/2018 11:32 AM

JUMBO PREMIER

Premier 30yr Fixed				Premier15yr Fixed				Premier 5/1 LIBOR ARM				Premier 7/1 LIBOR ARM			
15	30	45		15	30	45		15	30	45		15	30	45	
6.125				5.875				5.500				5.500			
6.000	(4.199)	(4.164)	(4.039)	5.750	(3.948)	(3.913)	(3.788)	5.375	(3.337)	(3.302)	(3.177)	5.375	(3.212)	(3.177)	(3.052)
5.875	(3.824)	(3.789)	(3.664)	5.625	(3.573)	(3.538)	(3.413)	5.250	(3.025)	(2.990)	(2.865)	5.250	(2.900)	(2.865)	(2.740)
5.750	(3.449)	(3.414)	(3.289)	5.500	(3.198)	(3.163)	(3.038)	5.125	(2.712)	(2.677)	(2.552)	5.125	(2.587)	(2.552)	(2.427)
5.625	(3.074)	(3.039)	(2.914)	5.375	(2.823)	(2.788)	(2.663)	5.000	(2.400)	(2.365)	(2.240)	5.000	(2.275)	(2.240)	(2.115)
5.500	(2.699)	(2.664)	(2.539)	5.250	(2.448)	(2.413)	(2.288)	4.875	(2.025)	(1.990)	(1.865)	4.875	(1.900)	(1.865)	(1.740)
5.375	(2.324)	(2.289)	(2.164)	5.125	(2.073)	(2.038)	(1.913)	4.750	(1.650)	(1.615)	(1.490)	4.750	(1.525)	(1.490)	(1.365)
5.250	(1.824)	(1.789)	(1.664)	5.000	(1.635)	(1.600)	(1.475)	4.625	(1.275)	(1.240)	(1.115)	4.625	(1.150)	(1.115)	(0.990)
5.125	(1.324)	(1.289)	(1.164)	4.875	(1.198)	(1.163)	(1.038)	4.500	(0.900)	(0.865)	(0.740)	4.500	(0.775)	(0.740)	(0.615)

Premier 10/1 LIBOR ARM			
15	30	45	
5.625			
5.500	(3.027)	(2.992)	(2.867)
5.375	(2.715)	(2.680)	(2.555)
5.250	(2.402)	(2.367)	(2.242)
5.125	(2.027)	(1.992)	(1.867)
5.000	(1.652)	(1.617)	(1.492)
4.875	(1.277)	(1.242)	(1.117)
4.750	(0.902)	(0.867)	(0.742)
4.625	(0.527)	(0.492)	(0.367)

JUMBO PREMIER - Price Adjustments					
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
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				
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

NONQM JUMBO

NonQM 5/1 LIBOR ARM				NonQM 5/1 LIBOR ARM IO				NonQM 7/1 LIBOR ARM				NonQM 7/1 LIBOR ARM IO			
15	30	45		15	30	45		15	30	45		15	30	45	
6.500	(3.000)	(2.875)	(2.750)	6.500	(2.500)	(2.375)	(2.250)	6.500	(2.750)	(2.625)	(2.500)	6.500	(2.250)	(2.125)	(2.000)
6.375	(2.750)	(2.625)	(2.500)	6.375	(2.250)	(2.125)	(2.000)	6.375	(2.500)	(2.375)	(2.250)	6.375	(2.000)	(1.875)	(1.750)
6.250	(2.500)	(2.375)	(2.250)	6.250	(2.000)	(1.875)	(1.750)	6.250	(2.250)	(2.125)	(2.000)	6.250	(1.750)	(1.625)	(1.500)
6.125	(2.250)	(2.125)	(2.000)	6.125	(1.750)	(1.625)	(1.500)	6.125	(2.000)	(1.875)	(1.750)	6.125	(1.500)	(1.375)	(1.250)
5.990	(2.000)	(1.875)	(1.750)	5.990	(1.500)	(1.375)	(1.250)	5.990	(1.750)	(1.625)	(1.500)	5.990	(1.250)	(1.125)	(1.000)
5.875	(1.750)	(1.625)	(1.500)	5.875	(1.250)	(1.125)	(1.000)	5.875	(1.500)	(1.375)	(1.250)	5.875	(1.000)	(0.875)	(0.750)
5.750	(1.500)	(1.375)	(1.250)	5.750	(1.000)	(0.875)	(0.750)	5.750	(1.250)	(1.125)	(1.000)	5.750	(0.750)	(0.625)	(0.500)
5.625	(1.250)	(1.125)	(1.000)	5.625	(0.750)	(0.625)	(0.500)	5.625	(1.000)	(0.875)	(0.750)	5.625	(0.500)	(0.375)	(0.250)
5.500	(1.000)	(0.875)	(0.750)	5.500	(0.500)	(0.375)	(0.250)	5.500	(0.750)	(0.625)	(0.500)	5.500	(0.250)	(0.125)	0.000
5.375	(0.750)	(0.625)	(0.500)	5.375	(0.250)	(0.125)	0.000	5.375	(0.500)	(0.375)	(0.250)	5.375	0.000	0.125	0.250
5.250	(0.500)	(0.375)	(0.250)	5.250	0.000	0.125	0.250	5.250	(0.250)	(0.125)	0.000	5.250	0.250	0.375	0.500
5.125	(0.250)	(0.125)	0.000	5.125	0.250	0.375	0.500	5.125	0.000	0.125	0.250	5.125	0.500	0.625	0.750
4.990	0.000	0.125	0.250	4.990	0.500	0.625	0.750	4.990	0.250	0.375	0.500	4.990	0.750	0.875	1.000
4.875	0.250	0.375	0.500	4.875	0.750	0.875	1.000	4.875	0.500	0.625	0.750	4.875	1.000	1.125	1.250
4.750	0.500	0.625	0.750	4.750	1.000	1.125	1.250	4.750	0.750	0.875	1.000	4.750	1.250	1.375	1.500

NONQM Jumbo - Standard Guidelines				NONQM Jumbo - Expanded Guidelines Price Adjustments							
				<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
2nd Home	0.750	LTV > 75.10	0.250								
Loan Amt > \$1.5M	0.375	LTV 55.01-65	(0.500)	FullDoc-FICO 720+	(1.000)	(0.750)	(0.500)	(0.250)	0.000	1.000	1.500
Interest Only	0.500	LTV <= 55	(0.250)	FullDoc-FICO 700-719	(0.750)	(0.500)	(0.258)	0.000	0.250	1.250	2.000
24mos Bank Stmt	0.250			FullDoc-FICO 680-699	(0.500)	(0.250)	0.000	0.250	0.750	2.000	3.000
Limited Doc	0.500			FullDoc-FICO 660-679	(0.250)	0.000	0.250	0.750	1.250	2.750	3.750
12mos Bank Stmt	1.000			FullDoc-FICO 640-659	0.000	0.250	0.500	1.250	2.000	3.500	n/a
Asset Depletion Doc	0.250			FullDoc-FICO 620-639	0.500	0.750	1.500	2.250	3.000	4.250	n/a
Cashout	0.750			24mosBankStmt-FICO 720+	(0.750)	(0.250)	0.000	0.500	1.000	2.000	2.750
Non-Owner Occ	0.500			24mosBankStmt-FICO 700-719	(0.500)	0.000	0.250	0.750	1.250	2.250	3.250
FICO 780+	(1.000)			24mosBankStmt-FICO 680-699	(0.250)	0.250	0.500	1.000	1.750	3.000	4.250
FICO 740-779	(0.750)			24mosBankStmt-FICO 660-679	0.000	0.500	0.750	1.500	2.250	3.750	n/a
FICO 720-739	(0.500)			24mosBankStmt-FICO 640-659	0.750	1.000	1.500	2.500	3.500	5.000	n/a
FICO 680-699	0.250			24mosBankStmt-FICO 620-639	1.250	1.500	2.500	3.500	4.500	n/a	n/a
FICO 660-679	0.500			Cashout	0.500	0.500	0.750	1.000	1.000	1.000	n/a
FICO < 660	0.750			2nd Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000
DTI => 50%	0.500			Condo	0.000	0.000	0.000	0.000	0.250	0.500	n/a
BK/FC/DIL/SS	0.750			Non-Warrantable	0.500	0.750	0.750	1.000	1.000	n/a	n/a
NFN LTV < 60	0.500			2-4 units	0.500	0.500	0.500	0.500	0.500	n/a	n/a
NFN LTV 60-01-65	0.750			DTI > 43	0.000	0.000	0.000	0.000	0.250	0.250	0.250
NFN 65.01-70	1.000			BK/FC/DIL/SS/ Unseasoned	0.750	0.750	0.750	0.750	0.750	0.750	0.750

Loss Payee Clause	Lock Desk Hours	Approved States	Admin Fee Buyout
United Fidelity Funding Corp ISAOA ATIMA 1300 Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 3:30pm (PreLocks 1:30pm) All locks must have FNM 3.2 + Credit in system	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer

