



United Fidelity Funding Corp
 Wholesale - West
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Lock Expirations		Lock Extensions	
15 Days	8/11/2017	2 days	0.100
30 Days	8/26/2017	7 days	0.250
45 Days	9/10/2017	15 days	0.375
		30 days	0.625

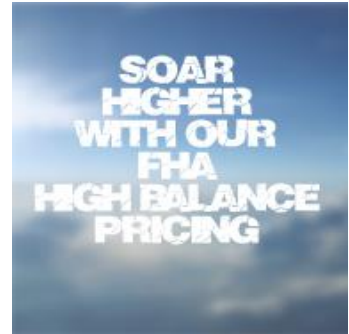
Effective: 7/27/2017 08:47 AM

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	FHA			
4.750	(6.723)	(6.603)	(6.483)	4.250	(5.393)	(5.273)	(5.153)	4.000	(2.631)	(2.454)	(2.362)	FICO 780+	(0.375)
4.625	(6.278)	(6.158)	(6.038)	4.125	(5.021)	(4.901)	(4.781)	3.875	(2.233)	(2.060)	(1.973)	FICO 740-779	(0.250)
4.500	(5.867)	(5.747)	(5.627)	4.000	(4.629)	(4.509)	(4.389)	3.750	(2.676)	(2.506)	(2.425)	FICO 680-719	0.000
4.375	(5.302)	(5.182)	(5.062)	3.875	(4.220)	(4.100)	(3.980)	3.625	(2.267)	(2.100)	(2.023)	FICO 660-679	0.375
4.250	(5.525)	(5.405)	(5.285)	3.750	(4.236)	(4.116)	(3.996)	3.500	(1.868)	(1.704)	(1.633)	FICO 640-659	0.500
4.125	(5.022)	(4.902)	(4.782)	3.625	(3.825)	(3.705)	(3.585)	3.375	(1.469)	(1.309)	(1.243)	FICO 620-639	1.500
4.000	(4.569)	(4.449)	(4.329)	3.500	(3.396)	(3.276)	(3.156)	3.250	(1.532)	(1.376)	(1.315)	FICO 600-619	2.000
3.875	(4.013)	(3.893)	(3.773)	3.375	(2.949)	(2.829)	(2.709)	3.125	(1.134)	(0.981)	(0.925)	Non-Owner	0.500
3.750	(3.467)	(3.347)	(3.227)	3.250	(2.642)	(2.522)	(2.402)	3.000	(0.736)	(0.586)	(0.535)	Loan Amt \$100K - \$125K	0.500
3.625	(2.817)	(2.697)	(2.577)	3.125	(2.193)	(2.073)	(1.953)	2.875	(0.329)	(0.183)	(0.137)	All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125

FHA 30yr Fixed High Bal				FHA 15yr Fixed High Bal			FHA 5/1 ARM High Bal				
15	30	45		15	30	45	15	30	45		
4.500	(4.552)	(4.432)	(4.312)	4.125	(3.064)	(2.974)	(2.894)	4.000	(2.731)	(2.554)	(2.462)
4.375	(3.987)	(3.867)	(3.747)	4.000	(2.871)	(2.781)	(2.701)	3.875	(2.333)	(2.160)	(2.073)
4.250	(4.210)	(4.090)	(3.970)	3.875	(2.610)	(2.520)	(2.440)	3.750	(2.776)	(2.606)	(2.525)
4.125	(4.207)	(4.087)	(3.967)	3.750	(3.426)	(3.306)	(3.186)	3.625	(2.367)	(2.200)	(2.123)
4.000	(3.754)	(3.634)	(3.514)	3.625	(3.265)	(3.145)	(3.025)	3.500	(1.968)	(1.804)	(1.733)
3.875	(3.118)	(2.998)	(2.878)	3.500	(2.836)	(2.716)	(2.596)	3.375	(1.569)	(1.409)	(1.343)
3.750	(2.563)	(2.443)	(2.323)	3.375	(2.389)	(2.269)	(2.149)	3.250	(1.632)	(1.476)	(1.415)
3.625	(2.377)	(2.257)	(2.137)	3.250	(2.082)	(1.962)	(1.842)	3.125	(1.234)	(1.081)	(1.025)
3.500	(1.851)	(1.731)	(1.611)	3.125	(1.633)	(1.513)	(1.393)	3.000	(0.836)	(0.686)	(0.635)
3.375	(1.174)	(1.054)	(0.934)	3.000	(1.168)	(1.048)	(0.928)	2.875	(0.429)	(0.283)	(0.237)



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	(6.723)	(6.603)	(6.483)	4.250	(5.393)	(5.273)	(5.153)	4.750	(3.152)	(3.032)	(2.912)	4.375	0.247	0.148	0.269
4.625	(6.278)	(6.158)	(6.038)	4.125	(5.021)	(4.901)	(4.781)	4.625	(2.707)	(2.587)	(2.467)	4.250	(3.764)	(3.862)	(3.746)
4.500	(5.867)	(5.747)	(5.627)	4.000	(4.629)	(4.509)	(4.389)	4.500	(4.452)	(4.332)	(4.212)	4.125	(3.417)	(3.516)	(3.396)
4.375	(5.302)	(5.182)	(5.062)	3.875	(4.220)	(4.100)	(3.980)	4.375	(3.887)	(3.767)	(3.647)	4.000	(3.044)	(3.143)	(3.018)
4.250	(5.525)	(5.405)	(5.285)	3.750	(4.236)	(4.116)	(3.996)	4.250	(4.110)	(3.990)	(3.870)	3.875	(2.654)	(2.754)	(2.624)
4.125	(5.022)	(4.902)	(4.782)	3.625	(3.825)	(3.705)	(3.585)	4.125	(4.107)	(3.987)	(3.867)	3.750	(3.326)	(3.206)	(3.086)
4.000	(4.569)	(4.449)	(4.329)	3.500	(3.396)	(3.276)	(3.156)	4.000	(3.654)	(3.534)	(3.414)	3.625	(3.165)	(3.045)	(2.925)
3.875	(4.013)	(3.893)	(3.773)	3.375	(2.949)	(2.829)	(2.709)	3.875	(3.018)	(2.898)	(2.778)	3.500	(2.736)	(2.616)	(2.496)
3.750	(3.467)	(3.347)	(3.227)	3.375	(2.949)	(2.829)	(2.709)	3.750	(2.463)	(2.343)	(2.223)	3.375	(2.289)	(2.169)	(2.049)

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			
4.000	(2.631)	(2.454)	(2.362)	4.125	(3.030)	(2.849)	(2.752)	4.750	(6.723)	(6.603)	(6.483)	4.750	(3.152)	(3.032)	(2.912)
3.875	(2.233)	(2.060)	(1.973)	4.000	(2.631)	(2.454)	(2.362)	4.625	(6.278)	(6.158)	(6.038)	4.625	(2.707)	(2.587)	(2.467)
3.750	(2.676)	(2.506)	(2.425)	3.875	(2.233)	(2.060)	(1.973)	4.500	(5.867)	(5.747)	(5.627)	4.500	(4.452)	(4.332)	(4.212)
3.625	(2.267)	(2.100)	(2.023)	3.750	(2.676)	(2.506)	(2.425)	4.375	(5.302)	(5.182)	(5.062)	4.375	(3.887)	(3.767)	(3.647)
3.500	(1.868)	(1.704)	(1.633)	3.625	(2.267)	(2.100)	(2.023)	4.250	(5.525)	(5.405)	(5.285)	4.250	(4.110)	(3.990)	(3.870)
3.375	(1.469)	(1.309)	(1.243)	3.500	(1.868)	(1.704)	(1.633)	4.125	(5.022)	(4.902)	(4.782)	4.125	(4.107)	(3.987)	(3.867)
3.250	(1.532)	(1.376)	(1.315)	3.375	(1.469)	(1.309)	(1.243)	4.000	(4.569)	(4.449)	(4.329)	4.000	(3.654)	(3.534)	(3.414)
3.125	(1.134)	(0.981)	(0.925)	3.250	(1.532)	(1.376)	(1.315)	3.875	(4.013)	(3.893)	(3.773)	3.875	(3.018)	(2.898)	(2.778)
3.000	(0.736)	(0.586)	(0.535)	3.125	(1.134)	(0.981)	(0.925)	3.750	(3.467)	(3.347)	(3.227)	3.750	(2.463)	(2.343)	(2.223)
2.875	(0.329)	(0.183)	(0.137)	3.000	(0.736)	(0.586)	(0.535)	3.625	(2.817)	(2.697)	(2.577)	3.625	(2.277)	(2.157)	(2.037)

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

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