



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

Lock Expirations		Lock Extensions	
15 Days	5/8/2018	2 days	0.100
30 Days	5/23/2018	7 days	0.250
45 Days	6/7/2018	15 days	0.375
		30 days	0.625

Effective: 4/23/2018 09:43 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	
5.125	(5.042)	(4.922)	(4.802)	4.250	(3.185)	(3.104)	(2.906)	4.250	(1.506)	(1.393)	(1.331)	FICO 780+	(0.375)
5.000	(4.591)	(4.471)	(4.351)	4.125	(2.797)	(2.716)	(2.518)	4.125	(1.108)	(0.995)	(0.933)	FICO 740-779	(0.250)
4.875	(4.184)	(4.064)	(3.944)	4.000	(2.394)	(2.313)	(2.115)	4.000	(0.721)	(0.608)	(0.546)	FICO 680-719	0.000
4.750	(3.913)	(3.793)	(3.673)	3.875	(1.991)	(1.910)	(1.712)	3.875	(0.334)	(0.221)	(0.159)	FICO 660-679	0.375
4.625	(3.833)	(3.713)	(3.593)	3.750	(1.572)	(1.491)	(1.292)	3.750	(0.292)	(0.179)	(0.117)	FICO 640-659	0.500
4.500	(3.403)	(3.283)	(3.163)	3.625	(0.779)	(0.715)	(0.531)	3.625	0.095	0.208	0.270	FICO 620-639	1.500
4.375	(2.903)	(2.783)	(2.663)	3.500	(0.359)	(0.295)	(0.111)	3.500	0.482	0.595	0.657	FICO 600-619	2.000
4.250	(2.748)	(2.628)	(2.508)	3.375	0.060	0.125	0.309	3.375	0.878	0.991	1.053	Non-Owner	0.500
4.125	(2.120)	(2.000)	(1.880)	3.250	0.495	0.559	0.743	3.250	1.294	1.407	1.469	Loan Amt \$100K - \$125K	0.500
4.000	(1.823)	(1.703)	(1.583)	3.125	1.404	1.524	1.644	3.125	1.688	1.801	1.863	All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125

  

FHA 30yr Fixed High Bal				FHA 5/1 ARM High Bal			
15	30	45		15	30	45	
5.125	(3.550)	(3.430)	(3.310)	4.250	(1.506)	(1.393)	(1.331)
5.000	(3.027)	(2.907)	(2.787)	4.125	(1.108)	(0.995)	(0.933)
4.875	(2.692)	(2.572)	(2.452)	4.000	(0.721)	(0.608)	(0.546)
4.750	(2.420)	(2.300)	(2.180)	3.875	(0.334)	(0.221)	(0.159)
4.625	(2.340)	(2.220)	(2.100)	3.750	(0.292)	(0.179)	(0.117)
4.500	(2.503)	(2.383)	(2.263)	3.625	0.095	0.208	0.270
4.375	(2.104)	(1.984)	(1.864)	3.500	0.482	0.595	0.657
4.250	(1.567)	(1.447)	(1.327)	3.375	0.878	0.991	1.053
4.125	(1.106)	(0.986)	(0.866)	3.250	1.294	1.407	1.469
4.000	(0.457)	(0.337)	(0.217)	3.125	1.688	1.801	1.863



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	
5.000	(4.591)	(4.471)	(4.351)	4.375	0.385	0.457	0.534	5.125	(3.250)	(3.130)	(3.010)	4.375	2.567	2.548	2.746
4.875	(4.184)	(4.064)	(3.944)	4.250	(2.767)	(2.647)	(2.527)	5.000	(2.727)	(2.607)	(2.487)	4.250	(1.685)	(1.704)	(1.506)
4.750	(3.913)	(3.793)	(3.673)	4.125	(2.642)	(2.522)	(2.402)	4.875	(2.392)	(2.272)	(2.152)	4.125	(1.297)	(1.316)	(1.118)
4.625	(3.833)	(3.713)	(3.593)	4.000	(2.234)	(2.114)	(1.994)	4.750	(2.120)	(2.000)	(1.880)	4.000	(0.894)	(0.913)	(0.715)
4.500	(3.403)	(3.283)	(3.163)	3.875	(1.808)	(1.688)	(1.568)	4.625	(2.040)	(1.920)	(1.800)	3.875	(0.491)	(0.510)	(0.312)
4.375	(2.903)	(2.783)	(2.663)	3.750	(0.785)	(0.665)	(0.545)	4.500	(2.203)	(2.083)	(1.963)	3.750	(0.182)	(0.218)	(0.034)
4.250	(2.748)	(2.628)	(2.508)	3.625	(0.660)	(0.540)	(0.420)	4.375	(1.804)	(1.684)	(1.564)	3.625	0.221	0.185	0.369
4.125	(2.120)	(2.000)	(1.880)	3.500	(0.214)	(0.094)	0.026	4.250	(1.267)	(1.147)	(1.027)	3.500	0.641	0.605	0.789
4.000	(1.823)	(1.703)	(1.583)	3.375	0.247	0.367	0.487	4.125	(0.806)	(0.686)	(0.566)	3.375	1.060	1.025	1.209

  

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	
4.250	(1.506)	(1.393)	(1.331)	4.250	(1.506)	(1.393)	(1.331)	5.125	(5.042)	(4.922)	(4.802)	5.000	(2.727)	(2.607)	(2.487)
4.125	(1.108)	(0.995)	(0.933)	4.125	(1.108)	(0.995)	(0.933)	5.000	(4.591)	(4.471)	(4.351)	4.875	(2.392)	(2.272)	(2.152)
4.000	(0.721)	(0.608)	(0.546)	4.000	(0.721)	(0.608)	(0.546)	4.875	(4.184)	(4.064)	(3.944)	4.750	(2.120)	(2.000)	(1.880)
3.875	(0.334)	(0.221)	(0.159)	3.875	(0.334)	(0.221)	(0.159)	4.750	(3.913)	(3.793)	(3.673)	4.625	(2.040)	(1.920)	(1.800)
3.750	(0.292)	(0.179)	(0.117)	3.750	(0.292)	(0.179)	(0.117)	4.625	(3.833)	(3.713)	(3.593)	4.500	(2.203)	(2.083)	(1.963)
3.625	0.095	0.208	0.270	3.625	0.095	0.208	0.270	4.500	(3.403)	(3.283)	(3.163)	4.375	(1.804)	(1.684)	(1.564)
3.500	0.482	0.595	0.657	3.500	0.482	0.595	0.657	4.375	(2.903)	(2.783)	(2.663)	4.250	(1.267)	(1.147)	(1.027)
3.375	0.878	0.991	1.053	3.375	0.878	0.991	1.053	4.250	(2.748)	(2.628)	(2.508)	4.125	(0.806)	(0.686)	(0.566)
3.250	1.294	1.407	1.469	3.250	1.294	1.407	1.469	4.125	(2.120)	(2.000)	(1.880)	4.000	(0.157)	(0.037)	0.083
3.125	1.688	1.801	1.863	3.125	1.688	1.801	1.863	4.000	(1.823)	(1.703)	(1.583)	3.875	0.299	0.419	0.539

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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# 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
5.375	(5.290)	(5.170)	(5.050)	5.500	(3.700)	(3.616)	(3.532)	5.125	(3.690)	(3.601)	(3.504)	5.375	(3.009)	(2.972)	(2.882)
5.250	(4.816)	(4.696)	(4.576)	5.375	(3.271)	(3.187)	(3.103)	5.000	(3.095)	(3.006)	(2.909)	5.250	(2.670)	(2.633)	(2.542)
5.125	(4.188)	(4.068)	(3.948)	5.250	(2.791)	(2.707)	(2.623)	4.875	(2.678)	(2.597)	(2.508)	5.125	(2.436)	(2.399)	(2.308)
5.000	(3.763)	(3.643)	(3.523)	5.125	(2.656)	(2.572)	(2.488)	4.750	(2.260)	(2.179)	(2.091)	5.000	(2.056)	(2.020)	(1.929)
4.875	(3.279)	(3.159)	(3.039)	5.000	(2.178)	(2.094)	(2.010)	4.625	(2.718)	(2.598)	(2.478)	4.875	(1.679)	(1.642)	(1.552)
4.750	(2.793)	(2.673)	(2.553)	4.875	(1.690)	(1.606)	(1.522)	4.500	(2.069)	(1.949)	(1.829)	4.750	(1.279)	(1.242)	(1.152)
4.625	(2.190)	(2.070)	(1.950)	4.750	(1.438)	(1.318)	(1.198)	4.375	(1.666)	(1.546)	(1.426)	4.625	(0.819)	(0.783)	(0.692)
4.500	(1.909)	(1.789)	(1.669)	4.625	(1.404)	(1.284)	(1.164)	4.250	(1.091)	(0.971)	(0.851)	4.500	(0.240)	(0.204)	(0.113)
4.375	(1.246)	(1.126)	(1.006)	4.500	(0.755)	(0.635)	(0.515)	4.125	(0.500)	(0.380)	(0.260)	4.375	0.428	0.465	0.555
4.250	(0.535)	(0.415)	(0.295)	4.375	(0.305)	(0.185)	(0.065)	4.000	0.192	0.312	0.432	4.250	1.004	1.040	1.131

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	(2.933)	(2.813)	(2.693)	5.000	(1.188)	(1.101)	(0.989)	4.750	(2.868)	(2.794)	(2.723)	4.250	(0.732)	(0.620)	(0.557)
4.500	(3.173)	(3.053)	(2.933)	4.875	(0.998)	(0.910)	(0.799)	4.625	(2.529)	(2.455)	(2.384)	4.125	(0.454)	(0.341)	(0.279)
4.375	(2.656)	(2.536)	(2.416)	4.750	(1.264)	(1.144)	(1.024)	4.500	(2.158)	(2.084)	(2.013)	4.000	(0.168)	(0.055)	0.007
4.250	(2.272)	(2.152)	(2.032)	4.625	(0.849)	(0.729)	(0.609)	4.375	(1.763)	(1.689)	(1.618)	3.875	0.202	0.314	0.377
4.125	(1.789)	(1.669)	(1.549)	4.500	(0.938)	(0.818)	(0.698)	4.250	(1.368)	(1.294)	(1.223)	3.750	0.519	0.631	0.694
4.000	(1.423)	(1.303)	(1.183)	4.375	(0.683)	(0.563)	(0.443)	4.125	(0.972)	(0.898)	(0.827)	3.625	0.826	0.939	1.001
3.875	(0.888)	(0.768)	(0.648)	4.250	(0.521)	(0.401)	(0.281)	4.000	(0.576)	(0.502)	(0.431)	3.500	1.143	1.255	1.318
3.750	(0.470)	(0.350)	(0.230)	4.125	(0.205)	(0.085)	0.035	3.875	(0.179)	(0.105)	(0.034)	3.375	1.449	1.562	1.624
3.625	0.020	0.140	0.260	4.000	0.257	0.377	0.497	3.750	0.219	0.293	0.364	3.250	1.786	1.898	1.961
3.500	(0.202)	(0.082)	0.038	3.875	0.597	0.717	0.837	3.625	0.617	0.691	0.762	3.125	2.132	2.244	2.307

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	(3.209)	(3.135)	(3.064)	4.750	(2.827)	(2.753)	(2.682)	4.875	(3.203)	(3.129)	(3.058)	4.875	(3.439)	(3.365)	(3.294)
4.625	(2.787)	(2.713)	(2.642)	4.625	(2.368)	(2.294)	(2.223)	4.750	(2.784)	(2.710)	(2.639)	4.750	(2.958)	(2.884)	(2.813)
4.500	(2.363)	(2.289)	(2.218)	4.500	(1.909)	(1.835)	(1.764)	4.625	(2.333)	(2.259)	(2.188)	4.625	(2.444)	(2.370)	(2.299)
4.375	(1.907)	(1.833)	(1.762)	4.375	(1.450)	(1.376)	(1.305)	4.500	(1.852)	(1.778)	(1.707)	4.500	(1.930)	(1.856)	(1.785)
4.250	(1.450)	(1.376)	(1.305)	4.250	(0.991)	(0.917)	(0.846)	4.375	(1.338)	(1.264)	(1.193)	4.375	(1.415)	(1.341)	(1.270)
4.125	(0.992)	(0.918)	(0.847)	4.125	(0.531)	(0.457)	(0.386)	4.250	(0.825)	(0.751)	(0.680)	4.250	(0.899)	(0.825)	(0.754)
4.000	(0.532)	(0.458)	(0.387)	4.000	(0.072)	0.002	0.073	4.125	(0.311)	(0.237)	(0.166)	4.125	(0.383)	(0.309)	(0.238)
3.875	(0.071)	0.003	0.074	3.875	0.372	0.463	0.534	4.000	0.204	0.278	0.349	4.000	0.104	0.178	0.249
3.750	0.390	0.464	0.535	3.750	0.701	0.814	0.876	3.875	0.719	0.793	0.864	3.875	0.591	0.665	0.736
3.625	0.853	0.927	0.998	3.625	1.040	1.153	1.215	3.750	1.204	1.278	1.349	3.750	1.079	1.153	1.224

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	Loan Amt \$100K - \$125K 0.500
No Impounds (CA)	0.150	High Bal Cashout Refi 0.750
Non-Owner, LTV <= 75	2.125	High Bal ARM LTV <= 75 0.750
Non-Owner, LTV 75.01-80	3.375	High Bal ARM LTV > 75 1.500
Non-Owner, LTV > 80	4.125	
2 units	1.000	
DU 3-4 units	1.000	
Condo, LTV > 75, > 15yrs	0.750	
ARM LTV > 90	0.250	

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

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## PREMIER JUMBO

Jumbo 30yr Fixed				Jumbo 15yr Fixed				Jumbo 5/1 LIBOR ARM				Jumbo 7/1 LIBOR ARM					
15		30		15		30		15		30		15		30		45	
6.250				6.000				5.750				5.625					
6.125	(4.319)	(4.284)	(4.159)	5.875	(3.961)	(3.926)	(3.801)	5.625	(3.576)	(3.541)	(3.416)	5.500	(3.139)	(3.104)	(2.979)		
6.000	(3.944)	(3.909)	(3.784)	5.750	(3.586)	(3.551)	(3.426)	5.500	(3.264)	(3.229)	(3.104)	5.375	(2.826)	(2.791)	(2.666)		
5.875	(3.569)	(3.534)	(3.409)	5.625	(3.211)	(3.176)	(3.051)	5.375	(2.951)	(2.916)	(2.791)	5.250	(2.514)	(2.479)	(2.354)		
5.750	(3.194)	(3.159)	(3.034)	5.500	(2.836)	(2.801)	(2.676)	5.250	(2.639)	(2.604)	(2.479)	5.125	(2.201)	(2.166)	(2.041)		
5.625	(2.819)	(2.784)	(2.659)	5.375	(2.461)	(2.426)	(2.301)	5.125	(2.326)	(2.291)	(2.166)	5.000	(1.826)	(1.791)	(1.666)		
5.500	(2.444)	(2.409)	(2.284)	5.250	(2.086)	(2.051)	(1.926)	5.000	(1.951)	(1.916)	(1.791)	4.875	(1.451)	(1.416)	(1.291)		
5.375	(1.944)	(1.909)	(1.784)	5.125	(1.648)	(1.613)	(1.488)	4.875	(1.576)	(1.541)	(1.416)	4.750	(1.076)	(1.041)	(0.916)		
5.250	(1.444)	(1.409)	(1.284)	5.000	(1.211)	(1.176)	(1.051)	4.750	(1.201)	(1.166)	(1.041)	4.625	(0.701)	(0.666)	(0.541)		

Jumbo 10/1 LIBOR ARM					
15		30		45	
5.750					
5.625	(3.047)	(3.012)	(2.887)		
5.500	(2.734)	(2.699)	(2.574)		
5.375	(2.422)	(2.387)	(2.262)		
5.250	(2.047)	(2.012)	(1.887)		
5.125	(1.672)	(1.637)	(1.512)		
5.000	(1.297)	(1.262)	(1.137)		
4.875	(0.922)	(0.887)	(0.762)		
4.750	(0.547)	(0.512)	(0.387)		

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

## NON-PRIME JUMBO

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

30-Year Fixed - Full Doc Housing Event / No BK 24 mos							
	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	(1.000)	5.850	6.000	6.150	6.250	6.450	7.000
700-719	(1.000)	5.950	6.150	6.350	6.450	6.650	7.300
680-699	(1.000)	6.150	6.300	6.500	6.750	6.950	7.300
660-679	(1.000)	6.400	6.550	6.850	7.050	7.300	N/A
640-659	(1.000)	6.550	6.800	7.150	7.350	N/A	N/A
620-639	(1.000)	6.800	7.100	N/A	N/A	N/A	N/A

30-Year Fixed - Full Doc No Housing Event / No BK 12 mos							
	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	(1.000)	6.600	6.750	6.900	N/A	N/A	N/A
700-719	(1.000)	6.700	6.900	7.100	N/A	N/A	N/A
680-699	(1.000)	6.900	7.050	N/A	N/A	N/A	N/A
660-679	(1.000)	7.150	N/A	N/A	N/A	N/A	N/A

## INVESTOR PRODUCT

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

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	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) <b>All locks must have FNM 3.2 + Credit in system</b>	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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