



United Fidelity Funding Corp

Wholesale - West

18881 Von Karman Ave.

11th Floor

Irvine, CA 92612

www.uffwest.com

Lock Expirations		Lock Extensions	
15 Days	8/31/2018	2 days	0.100
30 Days	9/15/2018	7 days	0.250
45 Days	9/30/2018	15 days	0.375
		30 days	0.625

Effective: 8/16/2018 10:12 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			
5.250	(5.080)	(5.010)	(4.919)	4.750	(4.520)	(4.458)	(4.403)	4.500	(2.500)	(2.437)	(2.375)	FICO 780+	(0.375)
5.125	(4.674)	(4.604)	(4.514)	4.625	(4.186)	(4.140)	(4.071)	4.375	(2.106)	(2.043)	(1.981)	FICO 740-779	(0.250)
5.000	(4.306)	(4.236)	(4.145)	4.500	(3.891)	(3.845)	(3.776)	4.250	(2.164)	(2.101)	(2.039)	FICO 680-719	0.000
4.875	(3.962)	(3.892)	(3.802)	4.375	(3.505)	(3.459)	(3.390)	4.125	(1.770)	(1.707)	(1.645)	FICO 660-679	0.375
4.750	(4.018)	(3.948)	(3.857)	4.250	(3.638)	(3.591)	(3.550)	4.000	(1.386)	(1.323)	(1.261)	FICO 640-659	0.500
4.625	(3.757)	(3.637)	(3.517)	4.125	(3.315)	(3.269)	(3.200)	3.875	(0.993)	(0.930)	(0.868)	FICO 620-639	1.500
4.500	(3.280)	(3.160)	(3.040)	4.000	(2.987)	(2.941)	(2.872)	3.750	(0.735)	(0.672)	(0.610)	FICO 600-619	2.000
4.375	(2.773)	(2.653)	(2.533)	3.875	(2.558)	(2.512)	(2.443)	3.625	(0.363)	(0.300)	(0.238)	Non-Owner	0.500
4.250	(2.366)	(2.246)	(2.126)	3.750	(2.109)	(2.063)	(1.994)	3.500	0.018	0.081	0.143	Loan Amt \$100K - \$125K	0.500
4.125	(1.886)	(1.766)	(1.646)	3.625	(1.364)	(1.318)	(1.249)	3.375	0.409	0.472	0.534	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	
5.500	(2.043)	(1.855)	(1.696)	4.500	(2.500)	(2.437)	(2.375)
5.375	(1.604)	(1.416)	(1.257)	4.375	(2.106)	(2.043)	(1.981)
5.250	(3.517)	(3.447)	(3.356)	4.250	(2.164)	(2.101)	(2.039)
5.125	(3.523)	(3.403)	(3.283)	4.125	(1.770)	(1.707)	(1.645)
5.000	(3.111)	(2.991)	(2.871)	4.000	(1.386)	(1.323)	(1.261)
4.875	(2.668)	(2.548)	(2.428)	3.875	(0.993)	(0.930)	(0.868)
4.750	(2.858)	(2.788)	(2.697)	3.750	(0.735)	(0.672)	(0.610)
4.625	(2.382)	(2.312)	(2.221)	3.625	(0.363)	(0.300)	(0.238)
4.500	(2.294)	(2.174)	(2.054)	3.500	0.018	0.081	0.143
4.375	(1.787)	(1.667)	(1.547)	3.375	0.409	0.472	0.534



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	
5.125	(2.525)	(2.463)	(2.387)	4.750	(3.676)	(3.630)	(3.561)	5.500	(2.043)	(1.855)	(1.696)	4.750	(0.645)	(0.583)	(0.528)
5.000	(2.217)	(2.155)	(2.079)	4.625	(3.381)	(3.335)	(3.266)	5.375	(1.604)	(1.416)	(1.257)	4.625	(0.214)	(0.151)	(0.096)
4.875	(1.768)	(1.706)	(1.630)	4.500	(2.995)	(2.949)	(2.880)	5.250	(3.517)	(3.447)	(3.356)	4.500	0.221	0.283	0.338
4.750	(3.837)	(3.717)	(3.597)	4.375	(2.995)	(2.949)	(2.880)	5.125	(3.223)	(3.149)	(3.073)	4.375	0.640	0.703	0.757
4.625	(3.757)	(3.637)	(3.517)	4.250	(2.938)	(2.818)	(2.698)	5.000	(2.938)	(2.876)	(2.800)	4.250	(1.138)	(1.018)	(0.925)
4.500	(3.280)	(3.160)	(3.040)	4.125	(2.813)	(2.759)	(2.690)	4.875	(2.567)	(2.505)	(2.429)	4.125	(1.013)	(0.893)	(0.773)
4.375	(2.773)	(2.653)	(2.533)	4.000	(2.477)	(2.431)	(2.362)	4.750	(2.858)	(2.788)	(2.697)	4.000	(0.617)	(0.497)	(0.377)
4.250	(2.366)	(2.246)	(2.126)	3.875	(2.048)	(2.002)	(1.933)	4.625	(2.382)	(2.312)	(2.221)	3.875	(0.201)	(0.081)	0.039
4.125	(1.886)	(1.766)	(1.646)	3.750	(1.599)	(1.553)	(1.484)	4.500	(1.994)	(1.874)	(1.754)	3.750	0.102	0.157	0.205
4.000	(1.441)	(1.321)	(1.201)	3.625	(0.996)	(0.876)	(0.756)	4.375	(1.487)	(1.367)	(1.247)	3.625	0.304	0.424	0.544

  

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	
4.500	(2.500)	(2.437)	(2.375)	4.500	(2.500)	(2.437)	(2.375)	5.250	(2.150)	(2.088)	(2.012)	5.500	(2.043)	(1.855)	(1.696)
4.375	(2.106)	(2.043)	(1.981)	4.375	(2.106)	(2.043)	(1.981)	5.125	(2.525)	(2.463)	(2.387)	5.375	(1.604)	(1.416)	(1.257)
4.250	(2.164)	(2.101)	(2.039)	4.250	(2.164)	(2.101)	(2.039)	5.000	(2.217)	(2.155)	(2.079)	5.250	(3.517)	(3.447)	(3.356)
4.125	(1.770)	(1.707)	(1.645)	4.125	(1.770)	(1.707)	(1.645)	4.875	(1.768)	(1.706)	(1.630)	5.125	(3.223)	(3.149)	(3.073)
4.000	(1.386)	(1.323)	(1.261)	4.000	(1.386)	(1.323)	(1.261)	4.750	(3.837)	(3.717)	(3.597)	5.000	(2.938)	(2.876)	(2.800)
3.875	(0.993)	(0.930)	(0.868)	3.875	(0.993)	(0.930)	(0.868)	4.625	(3.757)	(3.637)	(3.517)	4.875	(2.567)	(2.505)	(2.429)
3.750	(0.735)	(0.672)	(0.610)	3.750	(0.735)	(0.672)	(0.610)	4.500	(3.280)	(3.160)	(3.040)	4.750	(2.858)	(2.788)	(2.697)
3.625	(0.363)	(0.300)	(0.238)	3.625	(0.363)	(0.300)	(0.238)	4.375	(2.773)	(2.653)	(2.533)	4.625	(2.382)	(2.312)	(2.221)
3.500	0.018	0.081	0.143	3.500	0.018	0.081	0.143	4.250	(2.366)	(2.246)	(2.126)	4.500	(1.994)	(1.874)	(1.754)
3.375	0.409	0.472	0.534	3.375	0.409	0.472	0.534	4.125	(1.886)	(1.766)	(1.646)	4.375	(1.487)	(1.367)	(1.247)

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	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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30 Days	9/15/2018
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**Lock Extensions**

2 days	0.100
7 days	0.250
15 days	0.375
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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
5.750	(5.281)	(5.189)	(5.083)	5.875	(4.847)	(4.777)	(4.706)	5.750	(5.626)	(5.556)	(5.485)	5.750			
5.625	(4.722)	(4.630)	(4.553)	5.750	(4.482)	(4.412)	(4.341)	5.625	(5.535)	(5.465)	(5.394)	5.625			
5.500	(5.540)	(5.420)	(5.300)	5.625	(3.993)	(3.923)	(3.852)	5.500	(5.187)	(5.117)	(5.046)	5.500			
5.375	(5.158)	(5.038)	(4.918)	5.500	(3.994)	(3.924)	(3.853)	5.375	(4.827)	(4.757)	(4.686)	5.375			
5.250	(4.748)	(4.628)	(4.508)	5.375	(3.840)	(3.720)	(3.600)	5.250	(4.421)	(4.351)	(4.280)	5.250	(2.248)	(2.190)	(2.143)
5.125	(4.247)	(4.127)	(4.007)	5.250	(3.430)	(3.310)	(3.190)	5.125	(3.979)	(3.909)	(3.838)	5.125	(2.004)	(1.946)	(1.899)
5.000	(3.796)	(3.676)	(3.556)	5.125	(2.929)	(2.809)	(2.689)	5.000	(3.629)	(3.559)	(3.488)	5.000	(1.666)	(1.608)	(1.561)
4.875	(3.368)	(3.248)	(3.128)	5.000	(2.794)	(2.724)	(2.653)	4.875	(3.246)	(3.176)	(3.105)	4.875	(1.328)	(1.270)	(1.223)
4.750	(2.878)	(2.758)	(2.638)	4.875	(2.374)	(2.304)	(2.233)	4.750	(2.797)	(2.727)	(2.656)	4.750	(0.953)	(0.895)	(0.848)
4.625	(2.330)	(2.210)	(2.090)	4.750	(1.956)	(1.836)	(1.737)	4.625	(2.545)	(2.425)	(2.305)	4.625	(0.526)	(0.468)	(0.421)

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
5.000	(2.952)	(2.894)	(2.814)	5.375				4.500	(1.911)	(1.845)	(1.774)	4.500	(1.936)	(1.870)	(1.799)
4.875	(2.637)	(2.578)	(2.499)	5.250				4.375	(1.604)	(1.538)	(1.467)	4.375	(1.593)	(1.527)	(1.456)
4.750	(3.231)	(3.111)	(2.991)	5.125				4.250	(1.285)	(1.219)	(1.148)	4.250	(1.225)	(1.159)	(1.088)
4.625	(2.881)	(2.761)	(2.641)	5.000	(1.006)	(0.948)	(0.858)	4.125	(0.953)	(0.887)	(0.816)	4.125	(0.844)	(0.778)	(0.707)
4.500	(2.826)	(2.706)	(2.586)	4.875	(0.785)	(0.726)	(0.637)	4.000	(0.608)	(0.542)	(0.471)	4.000	(0.466)	(0.404)	(0.341)
4.375	(2.296)	(2.176)	(2.056)	4.750	(1.287)	(1.243)	(1.210)	3.875	(0.237)	(0.171)	(0.100)	3.875	(0.160)	(0.097)	(0.035)
4.250	(1.924)	(1.804)	(1.684)	4.625	(0.997)	(0.954)	(0.921)	3.750	0.147	0.213	0.284	3.750	0.187	0.250	0.312
4.125	(1.617)	(1.497)	(1.377)	4.500	(1.404)	(1.347)	(1.290)	3.625	0.531	0.597	0.668	3.625	0.524	0.586	0.649
4.000	(1.107)	(0.987)	(0.867)	4.375	(1.031)	(0.974)	(0.917)	3.500	0.916	0.982	1.053	3.500	0.840	0.903	0.965
3.875	(0.667)	(0.547)	(0.427)	4.250	(0.716)	(0.659)	(0.602)	3.375	1.289	1.355	1.426	3.375	1.146	1.208	1.271

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
4.875				5.125				5.250				5.125			
4.750	(2.795)	(2.729)	(2.658)	5.000				5.125	(1.572)		(1.308)	5.000	(3.340)	(3.274)	(3.203)
4.625	(2.447)	(2.381)	(2.310)	4.875	(3.154)	(3.088)	(3.017)	5.000	(1.443)	(1.314)	(1.180)	4.875	(2.906)	(2.840)	(2.769)
4.500	(2.072)	(2.006)	(1.935)	4.750	(2.777)	(2.711)	(2.640)	4.875	(3.001)	(2.935)	(2.864)	4.750	(2.446)	(2.380)	(2.309)
4.375	(1.679)	(1.613)	(1.542)	4.625	(2.380)	(2.314)	(2.243)	4.750	(2.632)	(2.566)	(2.495)	4.625	(1.954)	(1.888)	(1.817)
4.250	(1.259)	(1.193)	(1.122)	4.500	(1.960)	(1.894)	(1.823)	4.625	(2.225)	(2.159)	(2.088)	4.500	(1.448)	(1.382)	(1.311)
4.125	(0.825)	(0.759)	(0.688)	4.375	(1.525)	(1.459)	(1.388)	4.500	(1.793)	(1.727)	(1.656)	4.375	(0.942)	(0.876)	(0.805)
4.000	(0.378)	(0.312)	(0.241)	4.250	(1.080)	(1.014)	(0.943)	4.375	(1.336)	(1.270)	(1.199)	4.250	(0.454)	(0.388)	(0.317)
3.875	0.070	0.136	0.207	4.125	(0.633)	(0.567)	(0.496)	4.250	(0.847)	(0.781)	(0.710)	4.125	0.022	0.088	0.159
3.750	0.501	0.567	0.638	4.000	(0.210)	(0.147)	(0.085)	4.125	(0.345)	(0.279)	(0.208)				

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					
<b>Subordinate Financing</b>								Condo, LTV > 75, > 15yrs	0.750					
LTV	CLTV	< 720	720+	LTV	CLTV	< 720	720+	ARM LTV > 90	0.250					
<= 65	80.01-95	0.875	0.625	75.01-95	90.01-95	1.375	1.125	Manufactured Homes	1.000					
65.01-75	80.01-95	1.125	0.875	<= 95	> 95	1.875	1.875	<b>DU Multi Property Adjustments</b>						
75.01-90	76.01-90	1.375	1.125	All	All	0.375	0.375	LTV <= 70	0.250					
<b>Cashout Refi Adjustments</b>								LTV > 70	0.375					
	<= 60	60.01-70	70.01-75	75.01-80	<b>LPMI Adjustments (30yr Amort, Standard Coverage)</b>									
				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) <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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30 Days	9/15/2018	7 days	0.250
45 Days	9/30/2018	15 days	0.375
		30 days	0.625

Effective: 8/16/2018 10:12 AM

## JUMBO PREMIER

Premier 30yr Fixed				Premier 15yr Fixed				Premier 5/1 LIBOR ARM				Premier 7/1 LIBOR ARM					
15		30		15		30		15		30		15		30		45	
6.250				5.875				5.625				5.500					
6.125				5.750	(4.014)	(3.979)	(3.854)	5.500				5.375	(3.285)	(3.250)	(3.125)		
6.000	(4.377)	(4.342)	(4.217)	5.625	(3.639)	(3.604)	(3.479)	5.375	(3.410)	(3.375)	(3.250)	5.250	(2.973)	(2.938)	(2.813)		
5.875	(4.002)	(3.967)	(3.842)	5.500	(3.264)	(3.229)	(3.104)	5.250	(3.098)	(3.063)	(2.938)	5.125	(2.660)	(2.625)	(2.500)		
5.750	(3.627)	(3.592)	(3.467)	5.375	(2.889)	(2.854)	(2.729)	5.125	(2.785)	(2.750)	(2.625)	5.000	(2.348)	(2.313)	(2.188)		
5.625	(3.252)	(3.217)	(3.092)	5.250	(2.514)	(2.479)	(2.354)	5.000	(2.473)	(2.438)	(2.313)	4.875	(1.973)	(1.938)	(1.813)		
5.500	(2.877)	(2.842)	(2.717)	5.125	(2.139)	(2.104)	(1.979)	4.875	(2.098)	(2.063)	(1.938)	4.750	(1.598)	(1.563)	(1.438)		
5.375	(2.502)	(2.467)	(2.342)	5.000	(1.702)	(1.667)	(1.542)	4.750	(1.723)	(1.688)	(1.563)	4.625	(1.223)	(1.188)	(1.063)		
5.250	(2.002)	(1.967)	(1.842)	4.875	(1.264)	(1.229)	(1.104)	4.625	(1.348)	(1.313)	(1.188)	4.500	(0.848)	(0.813)	(0.688)		

Premier 10/1 LIBOR ARM				JUMBO PREMIER - Price Adjustments					
15		30		15		30		45	
5.750				Non-Purchase, 30yr	0.875				
5.625				Non-Purchase, 15yr	0.500				
5.500	(3.085)	(3.050)	(2.925)	Non-Purchase, 5/1	0.375				
5.375	(2.773)	(2.738)	(2.613)	Non-Purchase, 7/1	0.500				
5.250	(2.460)	(2.425)	(2.300)	Non-Purchase, 10/1	0.750				
5.125	(2.085)	(2.050)	(1.925)						
5.000	(1.710)	(1.675)	(1.550)	FICO 780+	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
4.875	(1.335)	(1.300)	(1.175)	FICO 760-779	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
4.750	(0.960)	(0.925)	(0.800)	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		15		30		15		30		15		30		45	
6.500	(3.000)	(2.850)	(2.700)	6.500	(2.500)	(2.350)	(2.200)	6.500	(2.750)	(2.600)	(2.450)	6.500	(2.250)	(2.100)	(1.950)		
6.375	(2.750)	(2.600)	(2.450)	6.375	(2.250)	(2.100)	(1.950)	6.375	(2.500)	(2.350)	(2.200)	6.375	(2.000)	(1.850)	(1.700)		
6.250	(2.500)	(2.350)	(2.200)	6.250	(2.000)	(1.850)	(1.700)	6.250	(2.250)	(2.100)	(1.950)	6.250	(1.750)	(1.600)	(1.450)		
6.125	(2.250)	(2.100)	(1.950)	6.125	(1.750)	(1.600)	(1.450)	6.125	(2.000)	(1.850)	(1.700)	6.125	(1.500)	(1.350)	(1.200)		
5.990	(2.000)	(1.850)	(1.700)	5.990	(1.500)	(1.350)	(1.200)	5.990	(1.750)	(1.600)	(1.450)	5.990	(1.250)	(1.100)	(0.950)		
5.875	(1.750)	(1.600)	(1.450)	5.875	(1.250)	(1.100)	(0.950)	5.875	(1.500)	(1.350)	(1.200)	5.875	(1.000)	(0.850)	(0.700)		
5.750	(1.500)	(1.350)	(1.200)	5.750	(1.000)	(0.850)	(0.700)	5.750	(1.250)	(1.100)	(0.950)	5.750	(0.750)	(0.600)	(0.450)		
5.625	(1.250)	(1.100)	(0.950)	5.625	(0.750)	(0.600)	(0.450)	5.625	(1.000)	(0.850)	(0.700)	5.625	(0.500)	(0.350)	(0.200)		
5.500	(1.000)	(0.850)	(0.700)	5.500	(0.500)	(0.350)	(0.200)	5.500	(0.750)	(0.600)	(0.450)	5.500	(0.250)	(0.100)	0.050		
5.375	(0.750)	(0.600)	(0.450)	5.375	(0.250)	(0.100)	0.050	5.375	(0.500)	(0.350)	(0.200)	5.375	0.000	0.150	0.300		
5.250	(0.500)	(0.350)	(0.200)	5.250	0.000	0.150	0.300	5.250	(0.250)	(0.100)	0.050	5.250	0.250	0.400	0.550		
5.125	(0.250)	(0.100)	0.050	5.125	0.250	0.400	0.550	5.125	0.000	0.150	0.300	5.125	0.500	0.650	0.800		
4.990	0.000	0.150	0.300	4.990	0.500	0.650	0.800	4.990	0.250	0.400	0.550	4.990	0.750	0.900	1.050		
4.875	0.250	0.400	0.550	4.875	0.750	0.900	1.050	4.875	0.500	0.650	0.800	4.875	1.000	1.150	1.300		
4.750	0.500	0.650	0.800	4.750	1.000	1.150	1.300	4.750	0.750	0.900	1.050	4.750	1.250	1.400	1.550		

NONQM Jumbo - Standard Guidelines				NONQM Jumbo - Expanded Guidelines Price Adjustments							
2nd Home	0.750	LTV > 75.10	0.250	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
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) <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

