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	6/9/2018
30 Days	6/24/2018
45 Days	7/9/2018

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

Effective: 5/25/2018 09:24 AM

FHA Sponsorship ID - 26557-0023-9

GOVT - FHA

FHA 30yr Fixed

	15	30	45
5.125	(3.092)	(3.009)	(2.915)
5.000	(2.783)	(2.700)	(2.606)
4.875	(2.334)	(2.251)	(2.157)
4.750	(3.961)	(3.841)	(3.721)
4.625	(3.881)	(3.761)	(3.641)
4.500	(3.403)	(3.283)	(3.163)
4.375	(2.895)	(2.775)	(2.655)
4.250	(2.481)	(2.361)	(2.241)
4.125	(1.853)	(1.733)	(1.613)
4.000	(1.556)	(1.436)	(1.316)

FHA 15yr Fixed

	15	30	45
4.250	(3.448)	(3.366)	(3.171)
4.125	(3.046)	(2.964)	(2.769)
4.000	(2.646)	(2.565)	(2.370)
3.875	(2.231)	(2.149)	(1.954)
3.750	(1.815)	(1.733)	(1.538)
3.625	(1.193)	(1.123)	(0.942)
3.500	(0.765)	(0.695)	(0.513)
3.375	(0.341)	(0.271)	(0.090)
3.250	0.097	0.167	0.348
3.125	1.260	1.328	1.502

FHA 5/1 ARM

	15	30	45
4.250	(1.991)	(1.878)	(1.816)
4.125	(1.606)	(1.493)	(1.431)
4.000	(1.211)	(1.098)	(1.036)
3.875	(0.836)	(0.723)	(0.661)
3.750	(0.452)	(0.339)	(0.277)
3.625	(0.069)	0.044	0.106
3.500	0.323	0.436	0.498
3.375	0.705	0.818	0.880
3.250	1.127	1.240	1.302
3.125	1.508	1.621	1.683

FHA - Price Adjustments

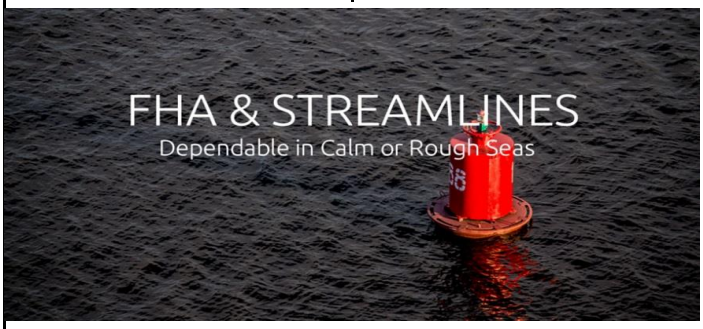
	FHA
FICO 780+	(0.375)
FICO 740-779	(0.250)
FICO 680-719	0.000
FICO 660-679	0.375
FICO 640-659	0.500
FICO 620-639	1.500
FICO 600-619	2.000
Non-Owner	0.500
Loan Amt $100K - $125K	0.500
All FHA Streamline Loans	0.250
All FHA Refinance Loans	0.125

FHA 30yr Fixed High Bal

	15	30	45
5.125	(3.776)	(3.656)	(3.536)
5.000	(3.363)	(3.243)	(3.123)
4.875	(2.919)	(2.799)	(2.679)
4.750	(2.600)	(2.480)	(2.360)
4.625	(2.520)	(2.400)	(2.280)
4.500	(2.511)	(2.391)	(2.271)
4.375	(2.003)	(1.883)	(1.763)
4.250	(1.466)	(1.346)	(1.226)
4.125	(1.176)	(1.056)	(0.936)
4.000	(0.636)	(0.516)	(0.396)

FHA 5/1 ARM High Bal

	15	30	45
4.250	(1.991)	(1.878)	(1.816)
4.125	(1.606)	(1.493)	(1.431)
4.000	(1.211)	(1.098)	(1.036)
3.875	(0.836)	(0.723)	(0.661)
3.750	(0.452)	(0.339)	(0.277)
3.625	(0.069)	0.044	0.106
3.500	0.323	0.436	0.498
3.375	0.705	0.818	0.880
3.250	1.127	1.240	1.302
3.125	1.508	1.621	1.683



VA Sponsorship ID - 189525-0000

GOVT - VA

VA 30yr Fixed

	15	30	45
5.000	(1.993)	(1.910)	(1.816)
4.875	(1.544)	(1.461)	(1.367)
4.750	(3.961)	(3.841)	(3.721)
4.625	(3.881)	(3.761)	(3.641)
4.500	(3.403)	(3.283)	(3.163)
4.375	(2.895)	(2.775)	(2.655)
4.250	(2.481)	(2.361)	(2.241)
4.125	(1.853)	(1.733)	(1.613)
4.000	(1.556)	(1.436)	(1.316)
3.875	(1.020)	(0.900)	(0.780)

VA 15yr Fixed

	15	30	45
4.375	(0.617)	(0.542)	(0.457)
4.250	(3.000)	(2.880)	(2.760)
4.125	(2.875)	(2.755)	(2.635)
4.000	(2.477)	(2.357)	(2.237)
3.875	(2.061)	(1.941)	(1.821)
3.750	(1.102)	(0.982)	(0.862)
3.625	(0.977)	(0.857)	(0.737)
3.500	(0.540)	(0.420)	(0.300)
3.375	(0.088)	0.032	0.152
3.375	(0.088)	0.032	0.152

VA 30yr Fixed High Bal

	15	30	45
5.125	(3.476)	(3.356)	(3.236)
5.000	(3.063)	(2.943)	(2.823)
4.875	(2.619)	(2.499)	(2.379)
4.750	(2.300)	(2.180)	(2.060)
4.625	(2.220)	(2.100)	(1.980)
4.500	(2.211)	(2.091)	(1.971)
4.375	(1.703)	(1.583)	(1.463)
4.250	(1.166)	(1.046)	(0.926)
4.125	(0.876)	(0.756)	(0.636)
3.750	0.820	0.940	1.060

VA 15yr Fixed High Bal

	15	30	45
4.375	(0.116)	(0.128)	0.067
4.250	(1.948)	(1.966)	(1.771)
4.125	(1.546)	(1.564)	(1.369)
4.000	(1.146)	(1.165)	(0.970)
3.875	(0.731)	(0.749)	(0.554)
3.750	(0.611)	(0.641)	(0.460)
3.625	(0.193)	(0.223)	(0.042)
3.500	0.235	0.205	0.387
3.375	0.659	0.629	0.810
3.375	0.659	0.629	0.810

VA 5/1 ARM

	15	30	45
4.250	(1.991)	(1.878)	(1.816)
4.125	(1.606)	(1.493)	(1.431)
4.000	(1.211)	(1.098)	(1.036)
3.875	(0.836)	(0.723)	(0.661)
3.750	(0.452)	(0.339)	(0.277)
3.625	(0.069)	0.044	0.106
3.500	0.323	0.436	0.498
3.375	0.705	0.818	0.880
3.250	1.127	1.240	1.302
3.125	1.508	1.621	1.683

VA 5/1 ARM High Bal

	15	30	45
4.250	(1.991)	(1.878)	(1.816)
4.125	(1.606)	(1.493)	(1.431)
4.000	(1.211)	(1.098)	(1.036)
3.875	(0.836)	(0.723)	(0.661)
3.750	(0.452)	(0.339)	(0.277)
3.625	(0.069)	0.044	0.106
3.500	0.323	0.436	0.498
3.375	0.705	0.818	0.880
3.250	1.127	1.240	1.302
3.125	1.508	1.621	1.683

VA 30yr Fixed IRRRL

	15	30	45
5.125	(2.302)	(2.219)	(2.125)
5.000	(1.993)	(1.910)	(1.816)
4.875	(1.544)	(1.461)	(1.367)
4.750	(3.961)	(3.841)	(3.721)
4.625	(3.881)	(3.761)	(3.641)
4.500	(3.403)	(3.283)	(3.163)
4.375	(2.895)	(2.775)	(2.655)
4.250	(2.481)	(2.361)	(2.241)
4.125	(1.853)	(1.733)	(1.613)
4.000	(1.556)	(1.436)	(1.316)

VA 30yr Fixed IRRRL HB

	15	30	45
5.000	(3.063)	(2.943)	(2.823)
4.875	(2.619)	(2.499)	(2.379)
4.750	(2.300)	(2.180)	(2.060)
4.625	(2.220)	(2.100)	(1.980)
4.500	(2.211)	(2.091)	(1.971)
4.375	(1.703)	(1.583)	(1.463)
4.250	(1.166)	(1.046)	(0.926)
4.125	(0.876)	(0.756)	(0.636)
4.000	(0.336)	(0.216)	(0.096)
3.875	0.229	0.349	0.469

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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11th Floor
Irvine, CA 92612
www.uffwest.com

Lock Expirations	
15 Days	6/9/2018
30 Days	6/24/2018
45 Days	7/9/2018

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

Effective: 5/25/2018 09:24 AM

CONVENTIONAL

30yr Fixed

	15	30	45
5.375	(5.545)	(5.425)	(5.305)
5.250	(5.044)	(4.924)	(4.804)
5.125	(4.475)	(4.355)	(4.235)
5.000	(3.963)	(3.843)	(3.723)
4.875	(3.486)	(3.366)	(3.246)
4.750	(2.952)	(2.832)	(2.712)
4.625	(2.332)	(2.212)	(2.092)
4.500	(1.683)	(1.563)	(1.443)
4.375	(1.150)	(1.030)	(0.910)
4.250	(0.546)	(0.426)	(0.306)

30yr Fixed High Bal

	15	30	45
5.500	(3.793)	(3.709)	(3.630)
5.375	(4.134)	(4.014)	(3.894)
5.250	(3.632)	(3.512)	(3.392)
5.125	(3.064)	(2.944)	(2.824)
5.000	(2.552)	(2.432)	(2.312)
4.875	(2.200)	(2.080)	(1.960)
4.750	(1.916)	(1.796)	(1.676)
4.625	(1.483)	(1.363)	(1.243)
4.500	(0.834)	(0.714)	(0.594)
4.375	(0.427)	(0.307)	(0.187)

20yr Fixed

	15	30	45
5.250	(4.454)	(4.358)	(4.256)
5.125	(4.003)	(3.907)	(3.805)
5.000	(3.411)	(3.316)	(3.214)
4.875	(3.026)	(2.941)	(2.854)
4.750	(2.614)	(2.530)	(2.442)
4.625	(3.015)	(2.895)	(2.775)
4.500	(2.367)	(2.247)	(2.127)
4.375	(1.928)	(1.808)	(1.688)
4.250	(1.323)	(1.203)	(1.083)
4.125	(0.634)	(0.514)	(0.394)

20yr Fixed High Bal

	15	30	45
5.375	(3.382)	(3.344)	(3.262)
5.250	(3.043)	(3.005)	(2.923)
5.125	(2.810)	(2.772)	(2.690)
5.000	(2.419)	(2.382)	(2.300)
4.875	(2.084)	(2.047)	(1.965)
4.750	(1.674)	(1.637)	(1.555)
4.625	(1.189)	(1.151)	(1.069)
4.500	(0.575)	(0.537)	(0.455)
4.375	0.124	0.161	0.243
4.250	0.658	0.694	0.776

15yr Fixed

	15	30	45
4.750	(3.496)	(3.376)	(3.256)
4.625	(3.173)	(3.053)	(2.933)
4.500	(2.909)	(2.789)	(2.669)
4.375	(2.513)	(2.393)	(2.273)
4.250	(2.136)	(2.016)	(1.896)
4.125	(1.790)	(1.670)	(1.550)
4.000	(1.273)	(1.153)	(1.033)
3.875	(0.812)	(0.692)	(0.572)
3.750	(0.387)	(0.267)	(0.147)
3.625	0.007	0.127	0.247

15yr Fixed High Bal

	15	30	45
5.000	(1.156)	(1.087)	(0.993)
4.875	(0.982)	(0.913)	(0.820)
4.750	(1.475)	(1.355)	(1.235)
4.625	(1.152)	(1.032)	(0.912)
4.500	(0.852)	(0.732)	(0.612)
4.375	(0.596)	(0.476)	(0.356)
4.250	(0.427)	(0.307)	(0.187)
4.125	(0.237)	(0.117)	0.003
4.000	0.279	0.399	0.519
3.875	0.585	0.705	0.825

5/1 LIBOR ARM

	15	30	45
4.625	(2.435)	(2.369)	(2.294)
4.500	(2.079)	(2.013)	(1.938)
4.375	(1.696)	(1.630)	(1.555)
4.250	(1.414)	(1.348)	(1.273)
4.125	(1.032)	(0.966)	(0.891)
4.000	(0.648)	(0.582)	(0.507)
3.875	(0.415)	(0.349)	(0.274)
3.750	(0.030)	0.036	0.111
3.625	0.354	0.420	0.495
3.500	0.739	0.805	0.880

5/1 LIBOR ARM High Bal

	15	30	45
4.625			
4.500	(1.241)	(1.129)	(1.066)
4.375	(1.119)	(1.007)	(0.944)
4.250	(0.997)	(0.885)	(0.822)
4.125	(0.679)	(0.566)	(0.504)
4.000	(0.371)	(0.258)	(0.196)
3.875	(0.053)	0.059	0.122
3.750	0.285	0.397	0.460
3.625	0.633	0.745	0.808
3.500	0.940	1.053	1.115

7/1 LIBOR ARM

	15	30	45
4.875			
4.750	(3.066)	(3.000)	(2.925)
4.625	(2.687)	(2.621)	(2.546)
4.500	(2.277)	(2.211)	(2.136)
4.375	(1.965)	(1.899)	(1.824)
4.250	(1.522)	(1.456)	(1.381)
4.125	(1.076)	(1.010)	(0.935)
4.000	(0.781)	(0.715)	(0.640)
3.875	(0.333)	(0.267)	(0.192)
3.750	0.115	0.181	0.256

7/1 LIBOR ARM High Bal

	15	30	45
5.000			
4.875			
4.750	(2.860)	(2.794)	(2.719)
4.625	(2.414)	(2.348)	(2.273)
4.500	(1.968)	(1.902)	(1.827)
4.375	(1.672)	(1.606)	(1.531)
4.250	(1.226)	(1.160)	(1.085)
4.125	(0.779)	(0.713)	(0.638)
4.000	(0.333)	(0.267)	(0.192)
3.875	0.115	0.181	0.256

10/1 LIBOR ARM

	15	30	45
5.000	0.780	0.863	0.943
4.875	1.226	1.309	1.389
4.750	(2.754)	(2.688)	(2.613)
4.625	(2.417)	(2.351)	(2.276)
4.500	(1.947)	(1.881)	(1.806)
4.375	(1.446)	(1.380)	(1.305)
4.250	(1.095)	(1.029)	(0.954)
4.125	(0.593)	(0.527)	(0.452)
4.000	(0.091)	(0.025)	0.050
3.875	0.413	0.479	0.554

10/1 LIBOR ARM High Bal

	15	30	45
5.000			
4.875	(3.357)	(3.291)	(3.216)
4.750	(3.016)	(2.950)	(2.875)
4.625	(2.544)	(2.478)	(2.403)
4.500	(2.039)	(1.973)	(1.898)
4.375	(1.684)	(1.618)	(1.543)
4.250	(1.178)	(1.112)	(1.037)
4.125	(0.671)	(0.605)	(0.530)
4.000	(0.164)	(0.098)	(0.023)
3.875	0.312	0.378	0.453

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

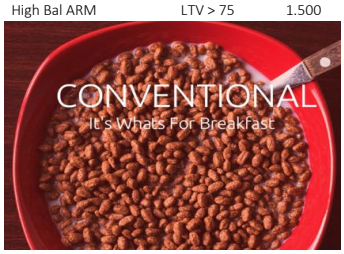
LTV	CLTV	< 720	720+	LTV	CLTV	< 720	720+
<= 65	80.01-95	0.875	0.625	75.01-95	90.01-95	1.375	1.125
65.01-75	80.01-95	1.125	0.875	<= 95	> 95	1.875	1.875
75.01-90	76.01-90	1.375	1.125	All	All	0.375	0.375

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		

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

Lock Expirations	
15 Days	6/9/2018
30 Days	6/24/2018
45 Days	7/9/2018

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

Effective: 5/25/2018 09:24 AM

NON-PRIME

Full Doc

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
720+	(1.000)	4.875	5.000	5.125	5.250	5.500	6.125
700-719	(1.000)	5.000	5.125	5.250	5.375	5.625	6.125
680-699	(1.000)	5.125	5.250	5.375	5.500	5.875	6.375
660-679	(1.000)	5.250	5.375	5.500	5.750	6.250	6.875
640-659	(1.000)	5.375	5.625	5.750	6.125	6.625	7.125
620-639	(1.000)	5.500	5.875	6.000	6.375	6.875	N/A
600-619	(1.000)	5.750	6.125	6.375	6.750	7.250	N/A
580-599	(1.000)	6.125	6.375	6.750	7.125	7.750	N/A
560-579	(1.000)	6.625	6.875	7.125	7.750	N/A	N/A
540-559	(1.000)	6.750	7.000	7.375	7.875	N/A	N/A
520-539	(1.000)	7.250	7.375	7.875	8.250	N/A	N/A
500-519	(1.000)	7.375	7.500	8.000	8.375	N/A	N/A

12 Month Bank Statements

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
720+	(1.000)	5.375	5.500	5.625	5.750	6.000	6.625
700-719	(1.000)	5.500	5.625	5.750	5.875	6.125	6.625
680-699	(1.000)	5.625	5.750	5.875	6.000	6.375	6.875
660-679	(1.000)	5.750	5.875	6.000	6.250	6.750	7.375
640-659	(1.000)	5.875	6.125	6.250	6.625	7.125	N/A
620-639	(1.000)	6.000	6.375	6.500	6.875	7.375	N/A
600-619	(1.000)	6.250	6.625	6.875	7.250	N/A	N/A
580-599	(1.000)	6.625	6.875	7.250	7.625	N/A	N/A
560-579	(1.000)	7.125	7.375	7.625	8.250	N/A	N/A
540-559	(1.000)	7.250	7.500	7.875	8.375	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
Max 1x30x12	0.000	0.000	0.000	0.000	0.000	0.000
Max 0x60x12	0.375	0.375	0.375	0.375	0.375	N/A
Max 0x120x12	0.750	0.750	0.750	0.750	0.750	N/A
0 Seasoning HE	0.375	0.500	0.500	0.500	0.500	N/A
5/1 ARM	0.000	0.000	0.000	0.000	0.000	0.000
7/1 ARM	0.125	0.125	0.125	0.125	0.125	0.125
30yr Fixed	0.625	0.625	0.625	0.500	0.500	0.500
Loan Amt < $150k	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amt > $1.0M	0.000	0.000	0.000	0.125	0.125	0.125
Loan Amt > $1.5M	0.250	0.250	0.250	0.250	0.500	0.500
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	N/A
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
DTI > 43	0.000	0.000	0.000	0.125	0.125	0.125
DTI > 50	0.250	0.250	0.250	0.375	0.375	0.500
FL,IA,IL,IN,KS	0.125	0.125	0.125	0.250	0.250	0.250
KY,LA,OH,OK	0.125	0.125	0.125	0.250	0.250	0.250

INVESTOR

7/1 ARM - Full Doc - Purch/RT Refi

15-day Lock		0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
74+	(1.000)	7.000	7.000	7.250	7.500	8.250	8.625
700-739	(1.000)	7.000	7.250	7.500	7.750	8.750	9.375
660-699	(1.000)	7.375	7.750	8.000	8.500	N/A	N/A
620-659	(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
Loan Amt < $150k	0.250	0.250	0.250	0.250	0.375	0.500
Loan Amt > $1.0M	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refi	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
FL,IA,IL,IN,KS	0.125	0.125	0.125	0.250	0.250	0.250
KY,LA,OH,OK	0.125	0.125	0.125	0.250	0.250	0.250

JUST MISS

Full Doc

(1.000)	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	4.500	4.625	4.750	4.875	5.125	5.500	6.000
700-719	4.625	4.750	4.875	5.000	5.250	5.750	6.375
680-699	4.875	5.000	5.125	5.250	5.500	6.125	6.875
660-679	5.000	5.125	5.250	5.375	5.750	6.375	N/A
640-659	5.125	5.250	5.375	5.750	6.250	6.625	N/A
620-639	5.375	5.625	5.875	6.250	6.750	N/A	N/A
600-619	5.625	6.000	6.250	6.625	N/A	N/A	N/A
580-599	6.000	6.250	6.625	7.000	N/A	N/A	N/A
560-579	6.500	6.750	7.000	N/A	N/A	N/A	N/A
540-559	6.625	6.875	7.250	N/A	N/A	N/A	N/A

12 Month Bank Statements

720+	5.000	5.125	5.250	5.625	5.875	6.250	N/A
700-719	5.125	5.250	5.375	5.750	6.000	6.500	N/A
680-699	5.375	5.500	5.625	6.000	6.250	N/A	N/A
660-679	5.500	5.625	5.750	6.125	N/A	N/A	N/A
640-659	5.625	5.750	5.875	6.500	N/A	N/A	N/A
620-639	5.875	6.125	6.375	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	80.01-90
Max 0x30x12	0.000	0.000	0.000	0.000	0.000	0.000
Max 1x30x12	0.125	0.125	0.125	0.125	0.125	0.250
5/1 ARM	0.000	0.000	0.000	0.000	0.000	0.000
7/1 ARM	0.125	0.125	0.125	0.125	0.125	0.125
30yr Fixed	0.625	0.625	0.625	0.500	0.500	0.500
Loan Amt < $150k	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amt > $1.0M	0.000	0.000	0.000	0.125	0.125	0.125
Loan Amt > $1.5M	0.250	0.250	0.250	0.250	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
DTI > 43	0.000	0.000	0.000	0.125	0.125	0.125
DTI > 50	0.250	0.250	0.250	0.375	0.375	0.500
FL,IA,IL,IN,KS	0.125	0.125	0.125	0.250	0.250	0.250
KY,LA,OH,OK	0.125	0.125	0.125	0.250	0.250	0.250

ITIN

30-Year Fixed - Full Doc

15-day	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
(1.000)	7.000	7.000	7.150	7.350	7.700	9.000	10.500

Loan Level Rate Adjustments

	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-90
FL,IA,IL,IN,KS	0.125	0.125	0.125	0.250	0.250	0.250
KY,LA,OH,OK	0.125	0.125	0.125	0.250	0.250	0.250

SECOND TD

15yr Fixed

	30	45
7.250	(2.000)	(2.000)
7.125	(2.000)	(1.875)
7.000	(1.750)	(1.500)
6.875	(1.375)	(1.125)
6.750	(1.000)	(0.750)
6.625	(0.625)	(0.375)
6.500	(0.250)	0.000
6.375	0.125	0.375
6.250	0.500	0.750
6.125	0.875	1.125

30yr Fixed

	15	30	45
7.500		(2.000)	(2.000)
7.375		(2.000)	(1.875)
7.250		(1.750)	(1.500)
7.125		(1.375)	(1.125)
7.000		(1.000)	(0.750)
6.875		(0.625)	(0.375)
6.750		(0.250)	0.000
6.625		0.125	0.375
6.500		0.500	0.750
6.375		0.875	1.125

Loan Level Rate Adjustments

Cashout => $100k	0.500
2nd Home	0.500
CLTV 75.01-80	0.500
CLTV 80.01-85	1.000
CLTV 85.01-90	1.500

Max DTI 43

Loan Amt $25k - $250k

NEW!

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	6/9/2018
30 Days	6/24/2018
45 Days	7/9/2018

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

Effective: 5/25/2018 09:24 AM

JUMBO

Premier 30yr Fixed

	15	30	45
6.250			
6.125			
6.000	(4.045)	(4.010)	(3.885)
5.875	(3.670)	(3.635)	(3.510)
5.750	(3.295)	(3.260)	(3.135)
5.625	(2.920)	(2.885)	(2.760)
5.500	(2.545)	(2.510)	(2.385)
5.375	(2.170)	(2.135)	(2.010)
5.250	(1.670)	(1.635)	(1.510)

Premier15yr Fixed

	15	30	45
6.000			
5.875			
5.750	(3.751)	(3.716)	(3.591)
5.625	(3.376)	(3.341)	(3.216)
5.500	(3.001)	(2.966)	(2.841)
5.375	(2.626)	(2.591)	(2.466)
5.250	(2.251)	(2.216)	(2.091)
5.125	(1.813)	(1.778)	(1.653)
5.000	(1.376)	(1.341)	(1.216)

Premier 5/1 LIBOR ARM

	15	30	45
5.625			
5.500			
5.375	(3.225)	(3.190)	(3.065)
5.250	(2.913)	(2.878)	(2.753)
5.125	(2.600)	(2.565)	(2.440)
5.000	(2.288)	(2.253)	(2.128)
4.875	(1.913)	(1.878)	(1.753)
4.750	(1.538)	(1.503)	(1.378)
4.625	(1.163)	(1.128)	(1.003)

Premier 7/1 LIBOR ARM

	15	30	45
5.625			
5.500			
5.375	(3.100)	(3.065)	(2.940)
5.250	(2.788)	(2.753)	(2.628)
5.125	(2.475)	(2.440)	(2.315)
5.000	(2.163)	(2.128)	(2.003)
4.875	(1.788)	(1.753)	(1.628)
4.750	(1.413)	(1.378)	(1.253)
4.625	(1.038)	(1.003)	(0.878)

Premier 10/1 LIBOR ARM

	15	30	45
5.750			
5.625			
5.500	(2.894)	(2.859)	(2.734)
5.375	(2.581)	(2.546)	(2.421)
5.250	(2.269)	(2.234)	(2.109)
5.125	(1.894)	(1.859)	(1.734)
5.000	(1.519)	(1.484)	(1.359)
4.875	(1.144)	(1.109)	(0.984)
4.750	(0.769)	(0.734)	(0.609)

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

NEW PRODUCTS

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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