



United Fidelity Funding Corp

Wholesale - West

18881 Von Karman Ave.

11th Floor

Irvine, CA 92612

www.uffwest.com

**Lock Expirations**

15 Days	11/28/2018
30 Days	12/13/2018
45 Days	12/28/2018

**Lock Extensions**

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

Effective: 11/13/2018 10:09 AM

FHA Sponsorship ID - 26557-0023-9

**GOVT - FHA**

FHA 30yr Fixed				FHA 15yr Fixed				FHA 5/1 ARM				FHA - Price Adjustments									
15			30			15			30			15			30			45			
5.750	(5.195)	(5.045)	(4.904)	4.750	(3.279)	(3.221)	(3.143)	4.750				FICO 780+				(0.375)	FICO 740-779				(0.250)
5.625	(4.776)	(4.626)	(4.485)	4.625	(2.890)	(2.838)	(2.761)	4.625	(1.800)	(1.712)	(1.588)	FICO 680-719				0.000	FICO 660-679				0.375
5.500	(4.387)	(4.237)	(4.096)	4.500	(2.559)	(2.507)	(2.430)	4.500	(1.899)	(1.836)	(1.774)	FICO 640-659				0.500	FICO 620-639				1.500
5.375	(3.959)	(3.809)	(3.668)	4.375	(2.124)	(2.072)	(1.995)	4.375	(1.510)	(1.447)	(1.385)	FICO 600-619				2.000	Non-Owner				0.500
5.250	(4.124)	(4.061)	(3.999)	4.250	(1.671)	(1.619)	(1.542)	4.250	(1.620)	(1.557)	(1.495)	Loan Amt \$100K - \$125K				0.500	All FHA Streamline Loans				0.250
5.125	(3.761)	(3.641)	(3.521)	4.125	(1.348)	(1.244)	(1.167)	4.125	(1.230)	(1.167)	(1.105)	All FHA Refinance Loans				0.125	Manufactured Homes				1.250
5.000	(3.282)	(3.162)	(3.042)	4.000	(0.933)	(0.881)	(0.804)	4.000	(0.841)	(0.778)	(0.716)										
4.875	(2.774)	(2.654)	(2.534)	3.875	(0.465)	(0.408)	(0.331)	3.875	(0.452)	(0.389)	(0.327)										
4.750	(2.326)	(2.282)	(2.236)	3.750	0.028	0.080	0.157	3.750	(0.032)	0.031	0.093										
4.625	(1.995)	(1.875)	(1.755)	3.625	0.505	0.625	0.745	3.625	0.365	0.428	0.490										

  

FHA 30yr Fixed High Bal				FHA 5/1 ARM High Bal												
15			30			15			30			45				
5.500	(1.715)	(1.565)	(1.423)	4.750				4.750								
5.375	(1.027)	(0.927)	(0.832)	4.625	(1.065)	(0.977)	(0.853)	4.625	(1.899)	(1.836)	(1.774)					
5.250	(2.858)	(2.795)	(2.733)	4.500	(1.899)	(1.836)	(1.774)	4.375	(1.510)	(1.447)	(1.385)					
5.125	(2.849)	(2.729)	(2.609)	4.250	(1.620)	(1.557)	(1.495)	4.250	(1.230)	(1.167)	(1.105)					
5.000	(2.371)	(2.251)	(2.131)	4.125	(1.230)	(1.167)	(1.105)	4.000	(0.841)	(0.778)	(0.716)					
4.875	(1.863)	(1.743)	(1.623)	4.000	(0.841)	(0.778)	(0.716)	3.875	(0.452)	(0.389)	(0.327)					
4.750	(1.466)	(1.422)	(1.376)	3.875	(0.452)	(0.389)	(0.327)	3.750	(0.032)	0.031	0.093					
4.625	(1.083)	(0.963)	(0.843)	3.750	(0.032)	0.031	0.093	3.625	0.365	0.428	0.490					
4.500	(0.700)	(0.580)	(0.460)													
4.375	(0.135)	(0.015)	0.105													



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			15			30			15			30			45		
5.750	(1.876)	(1.809)	(1.725)	4.750				5.500	(1.715)	(1.565)	(1.423)	4.750	0.202	0.261	0.339					
5.625	(2.552)	(2.485)	(2.401)	4.625	(2.718)	(2.598)	(2.478)	5.375	(1.027)	(0.927)	(0.832)	4.625	0.613	0.671	0.749					
5.500	(2.233)	(2.166)	(2.082)	4.500	(2.324)	(2.204)	(2.084)	5.250	(2.858)	(2.795)	(2.733)	4.500	1.038	1.096	1.174					
5.375	(1.771)	(1.704)	(1.620)	4.375	(1.911)	(1.791)	(1.671)	5.125	(2.549)	(2.429)	(2.309)	4.375	1.164	1.223	1.301					
5.250	(3.841)	(3.721)	(3.601)	4.250	(1.479)	(1.359)	(1.239)	5.000	(2.071)	(1.951)	(1.831)	4.250	0.233	0.291	0.369					
5.125	(3.761)	(3.641)	(3.521)	4.125	(1.348)	(1.228)	(1.108)	4.875	(1.563)	(1.443)	(1.323)	4.125	0.412	0.532	0.652					
5.000	(3.282)	(3.162)	(3.042)	4.000	(0.915)	(0.795)	(0.675)	4.750	(1.466)	(1.422)	(1.376)	4.000	0.845	0.965	1.085					
4.875	(2.774)	(2.654)	(2.534)	3.875	(0.465)	(0.345)	(0.225)	4.625	(0.917)	(0.873)	(0.827)	3.875	1.295	1.415	1.535					
4.750	(2.238)	(2.118)	(1.998)	3.750	0.380	0.500	0.620	4.500	(0.400)	(0.311)	(0.265)	3.750	1.377	1.399	1.461					
4.000	0.897	1.017	1.137	3.625	0.505	0.625	0.745	4.125	1.451	1.488	1.529	3.625	1.765	1.853	1.915					

  

VA 5/1 ARM				VA 5/1 ARM High Bal				VA 30yr Fixed IRRRL				VA 30yr Fixed IRRRL HB								
15			30			15			30			15			30			45		
4.750				4.750				5.250	(3.841)	(3.721)	(3.601)	5.375	(1.027)	(0.927)	(0.832)					
4.625	(1.800)	(1.712)	(1.588)	4.625	(1.065)	(0.977)	(0.853)	5.125	(3.761)	(3.641)	(3.521)	5.250	(2.858)	(2.795)	(2.733)					
4.500	(1.899)	(1.836)	(1.774)	4.500	(1.899)	(1.836)	(1.774)	5.000	(3.282)	(3.162)	(3.042)	5.125	(2.549)	(2.429)	(2.309)					
4.375	(1.510)	(1.447)	(1.385)	4.375	(1.510)	(1.447)	(1.385)	4.875	(2.774)	(2.654)	(2.534)	5.000	(2.071)	(1.951)	(1.831)					
4.250	(1.620)	(1.557)	(1.495)	4.250	(1.620)	(1.557)	(1.495)	4.750	(2.238)	(2.118)	(1.998)	4.875	(1.563)	(1.443)	(1.323)					
4.125	(1.230)	(1.167)	(1.105)	4.125	(1.230)	(1.167)	(1.105)	4.625	(1.995)	(1.875)	(1.755)	4.750	(1.466)	(1.422)	(1.376)					
4.000	(0.841)	(0.778)	(0.716)	4.000	(0.841)	(0.778)	(0.716)	4.500	(1.455)	(1.335)	(1.215)	4.625	(0.917)	(0.873)	(0.827)					
3.875	(0.452)	(0.389)	(0.327)	3.875	(0.452)	(0.389)	(0.327)	4.375	(0.890)	(0.770)	(0.650)	4.500	(0.400)	(0.311)	(0.265)					
3.750	(0.032)	0.031	0.093	3.750	(0.032)	0.031	0.093	4.250	(0.299)	(0.179)	(0.059)	4.375	0.165	0.264	0.310					
3.625	0.365	0.428	0.490	3.625	0.365	0.428	0.490	4.125	0.303	0.423	0.543	4.250	0.756	0.849	0.895					

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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45 Days	12/28/2018	15 days	0.375
		30 days	0.625

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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
6.000	(5.333)	(5.213)	(5.093)	5.875	(3.529)	(3.452)	(3.374)	5.750	(4.411)	(4.334)	(4.256)	5.375			
5.875	(5.338)	(5.218)	(5.098)	5.750	(3.164)	(3.087)	(3.009)	5.625	(4.167)	(4.090)	(4.012)	5.250			
5.750	(4.929)	(4.809)	(4.689)	5.625	(2.664)	(2.626)	(2.592)	5.500	(3.843)	(3.766)	(3.688)	5.125			
5.625	(4.388)	(4.268)	(4.148)	5.500	(2.784)	(2.707)	(2.629)	5.375	(3.670)	(3.550)	(3.430)	5.000			
5.500	(3.983)	(3.863)	(3.743)	5.375	(2.414)	(2.337)	(2.259)	5.250	(3.182)	(3.062)	(2.942)	4.875			
5.375	(3.599)	(3.479)	(3.359)	5.250	(1.993)	(1.916)	(1.838)	5.125	(2.645)	(2.525)	(2.405)	4.750			
5.250	(3.111)	(2.991)	(2.871)	5.125	(1.458)	(1.381)	(1.303)	5.000	(2.192)	(2.072)	(1.977)	4.625			
5.125	(2.574)	(2.454)	(2.334)	5.000	(1.115)	(1.038)	(0.960)	4.875	(2.053)	(1.933)	(1.813)	4.500			
5.000	(2.121)	(2.001)	(1.881)	4.875	(0.711)	(0.634)	(0.556)	4.750	(1.365)	(1.245)	(1.125)	4.375			
4.625	(0.315)	(0.195)	(0.075)	4.750	(0.061)	0.016	0.094	4.625	(0.792)	(0.672)	(0.552)	4.250			

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	(1.953)	(1.883)	(1.815)	5.250	(1.194)	(1.140)	(1.098)	5.000	(2.322)	(2.248)	(2.177)	5.000	(2.446)	(2.372)	(2.301)
4.875	(2.833)	(2.713)	(2.593)	5.125	(1.355)	(1.301)	(1.259)	4.875	(2.079)	(2.005)	(1.934)	4.875	(2.128)	(2.054)	(1.983)
4.750	(2.478)	(2.358)	(2.238)	5.000	(1.149)	(1.095)	(1.054)	4.750	(1.772)	(1.698)	(1.627)	4.750	(1.798)	(1.724)	(1.653)
4.625	(2.050)	(1.930)	(1.810)	4.875	(0.830)	(0.775)	(0.734)	4.625	(1.466)	(1.392)	(1.321)	4.625	(1.854)	(1.780)	(1.709)
4.500	(1.833)	(1.713)	(1.593)	4.750	(0.498)	(0.444)	(0.402)	4.500	(1.148)	(1.074)	(1.003)	4.500	(1.486)	(1.412)	(1.341)
4.375	(1.448)	(1.328)	(1.208)	4.625	(0.156)	(0.102)	(0.060)	4.375	(0.816)	(0.742)	(0.671)	4.375	(1.104)	(1.030)	(0.959)
4.250	(1.031)	(0.911)	(0.791)	4.500	(0.275)	(0.218)	(0.164)	4.250	(0.872)	(0.798)	(0.727)	4.250	(0.723)	(0.649)	(0.578)
4.125	(0.411)	(0.291)	(0.171)	4.375	(0.025)	0.032	0.086	4.125	(0.502)	(0.428)	(0.357)	4.125	(0.341)	(0.267)	(0.196)
4.000	(0.002)	0.118	0.238	4.250	0.372	0.429	0.483	4.000	(0.118)	(0.044)	0.027	4.000	0.029	0.103	0.170
3.875	0.387	0.507		4.125	0.935	0.992	1.046	3.875	0.266	0.340	0.411	3.875	0.371	0.433	0.496

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
5.250	(1.205)	(1.144)	(1.084)	5.250				5.250	(0.455)	(0.394)	(0.334)	5.250	(3.490)	(3.416)	(3.345)
5.125	(2.925)	(2.851)	(2.780)	5.125	(2.962)	(2.888)	(2.817)	5.125	(2.741)	(2.667)	(2.596)	5.125	(3.083)	(3.009)	(2.938)
5.000	(2.592)	(2.518)	(2.447)	5.000	(2.583)	(2.509)	(2.438)	5.000	(2.374)	(2.300)	(2.229)	5.000	(2.650)	(2.576)	(2.505)
4.875	(2.246)	(2.172)	(2.101)	4.875	(2.185)	(2.111)	(2.040)	4.875	(1.970)	(1.896)	(1.825)	4.875	(2.591)	(2.517)	(2.446)
4.750	(1.873)	(1.799)	(1.728)	4.750	(2.164)	(2.090)	(2.019)	4.750	(1.541)	(1.467)	(1.396)	4.750	(2.101)	(2.027)	(1.956)
4.625	(1.481)	(1.407)	(1.336)	4.625	(1.728)	(1.654)	(1.583)	4.625	(1.486)	(1.412)	(1.341)	4.625	(1.597)	(1.523)	(1.452)
4.500	(1.462)	(1.388)	(1.317)	4.500	(1.281)	(1.207)	(1.136)	4.500	(1.000)	(0.926)	(0.855)	4.500	(1.092)	(1.018)	(0.947)
4.375	(1.030)	(0.956)	(0.885)	4.375	(0.832)	(0.758)	(0.687)	4.375	(0.501)	(0.427)	(0.356)	4.375	(0.606)	(0.532)	(0.461)
4.250	(0.584)	(0.510)	(0.439)	4.250	(0.404)	(0.330)	(0.259)	4.250	(0.001)	0.073	0.144	4.250	(0.131)	(0.057)	0.014
4.125	(0.137)	(0.063)	0.008	4.125	0.026	0.100	0.171	4.125	0.481	0.555	0.626	4.125	0.344	0.418	0.489

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	No Impounds (Non-CA)	0.250	Loan Amt \$100K - \$125K	0.500
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	No Impounds (CA)	0.150	High Bal Cashout Refi	0.750
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	Non-Owner, LTV <= 75	2.125	High Bal ARM	LTV <= 75 0.750
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	Non-Owner, LTV 75.01-80	3.375	High Bal ARM	LTV > 75 1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	Non-Owner, LTV > 80	4.125		
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2 units	1.000		
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	DU 3-4 units	1.000		
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	Condo, LTV > 75, > 15yrs	0.750		
								ARM LTV > 90	0.250		
<b>Subordinate Financing</b>								<b>DU Multi Property Adjustments</b>			
LTV	CLTV	<720	720+	LTV	CLTV	<720	720+	LTV <= 70	0.250		
<= 65	80.01-95	0.875	0.625	75.01-95	90.01-95	1.375	1.125	LTV > 70	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) <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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 Irvine, CA 92612  
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15 Days	11/28/2018	2 days	0.100
30 Days	12/13/2018	7 days	0.250
45 Days	12/28/2018	15 days	0.375
		30 days	0.625

Effective: 11/13/2018 10:09 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	
6.125				6.000				5.500				5.375					
6.000	(4.454)	(4.419)	(4.294)	5.875	(4.162)	(4.127)	(4.002)	5.375	(3.865)	(3.830)	(3.705)	5.250	(3.490)	(3.455)	(3.330)		
5.875	(4.079)	(4.044)	(3.919)	5.750	(3.912)	(3.877)	(3.752)	5.250	(3.615)	(3.580)	(3.455)	5.125	(3.115)	(3.080)	(2.955)		
5.750	(3.829)	(3.794)	(3.669)	5.625	(3.662)	(3.627)	(3.502)	5.125	(3.240)	(3.205)	(3.080)	5.000	(2.740)	(2.705)	(2.580)		
5.625	(3.454)	(3.419)	(3.294)	5.500	(3.287)	(3.252)	(3.127)	5.000	(2.865)	(2.830)	(2.705)	4.875	(2.365)	(2.330)	(2.205)		
5.500	(3.079)	(3.044)	(2.919)	5.375	(2.912)	(2.877)	(2.752)	4.875	(2.490)	(2.455)	(2.330)	4.750	(1.990)	(1.955)	(1.830)		
5.375	(2.579)	(2.544)	(2.419)	5.250	(2.537)	(2.502)	(2.377)	4.750	(2.115)	(2.080)	(1.955)	4.625	(1.615)	(1.580)	(1.455)		
5.250	(2.204)	(2.169)	(2.044)	5.125	(2.162)	(2.127)	(2.002)	4.625	(1.740)	(1.705)	(1.580)	4.500	(1.115)	(1.080)	(0.955)		
5.125	(1.704)	(1.669)	(1.544)	5.000	(1.787)	(1.752)	(1.627)	4.500	(1.240)	(1.205)	(1.080)	4.375	(0.740)	(0.705)	(0.580)		

Premier 10/1 LIBOR ARM					
15		30		45	
5.625					
5.500	(3.525)	(3.490)	(3.365)		
5.375	(3.150)	(3.115)	(2.990)		
5.250	(2.775)	(2.740)	(2.615)		
5.125	(2.400)	(2.365)	(2.240)		
5.000	(2.025)	(1.990)	(1.865)		
4.875	(1.650)	(1.615)	(1.490)		
4.750	(1.150)	(1.115)	(0.990)		
4.625	(0.775)	(0.740)	(0.615)		

JUMBO PREMIER - Price Adjustments							
		<= 60	60.01-65	65.01-70	70.01-75	75.01-80	
Non-Purchase, 30yr	0.875	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
Non-Purchase, 15yr	0.500	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
Non-Purchase, 5/1	0.375	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
Non-Purchase, 7/1	0.500	FICO 720-739	0.000	0.125	0.125	0.500	1.000
Non-Purchase, 10/1	0.750	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	(2.875)	(2.725)	(2.575)	6.750	(2.875)	(2.725)	(2.575)	6.750	(3.125)	(2.975)	(2.825)	6.875	(2.875)	(2.725)	(2.575)		
6.375	(2.625)	(2.475)	(2.325)	6.625	(2.625)	(2.475)	(2.325)	6.625	(2.875)	(2.725)	(2.575)	6.750	(2.625)	(2.475)	(2.325)		
6.250	(2.375)	(2.225)	(2.075)	6.500	(2.375)	(2.225)	(2.075)	6.500	(2.625)	(2.475)	(2.325)	6.625	(2.375)	(2.225)	(2.075)		
6.125	(2.125)	(1.975)	(1.825)	6.375	(2.125)	(1.975)	(1.825)	6.375	(2.375)	(2.225)	(2.075)	6.500	(2.125)	(1.975)	(1.825)		
5.990	(1.875)	(1.725)	(1.575)	6.250	(1.875)	(1.725)	(1.575)	6.250	(2.125)	(1.975)	(1.825)	6.375	(1.875)	(1.725)	(1.575)		
5.875	(1.625)	(1.475)	(1.325)	6.125	(1.625)	(1.475)	(1.325)	6.125	(1.875)	(1.725)	(1.575)	6.250	(1.625)	(1.475)	(1.325)		
5.750	(1.375)	(1.225)	(1.075)	5.990	(1.375)	(1.225)	(1.075)	5.990	(1.625)	(1.475)	(1.325)	6.125	(1.375)	(1.225)	(1.075)		
5.625	(1.125)	(0.975)	(0.825)	5.875	(1.125)	(0.975)	(0.825)	5.875	(1.375)	(1.225)	(1.075)	5.990	(1.125)	(0.975)	(0.825)		
5.500	(0.875)	(0.725)	(0.575)	5.750	(0.875)	(0.725)	(0.575)	5.750	(1.125)	(0.975)	(0.825)	5.875	(0.875)	(0.725)	(0.575)		
5.375	(0.625)	(0.475)	(0.325)	5.625	(0.625)	(0.475)	(0.325)	5.625	(0.875)	(0.725)	(0.575)	5.750	(0.625)	(0.475)	(0.325)		
5.250	(0.375)	(0.225)	(0.075)	5.500	(0.375)	(0.225)	(0.075)	5.500	(0.625)	(0.475)	(0.325)	5.625	(0.375)	(0.225)	(0.075)		
5.125	(0.125)	0.025	0.175	5.375	(0.125)	0.025	0.175	5.375	(0.375)	(0.225)	(0.075)	5.500	(0.125)	0.025	0.175		
4.990	0.125	0.275	0.425	5.250	0.125	0.275	0.425	5.250	(0.125)	0.025	0.175	5.375	0.125	0.275	0.425		
4.875	0.375	0.525	0.675	5.125	0.375	0.525	0.675	5.125	0.125	0.275	0.425	5.250	0.375	0.525	0.675		
4.750	0.625	0.775	0.925	4.990	0.625	0.775	0.925	4.990	0.375	0.525	0.675	5.125	0.625	0.775	0.925		

NONQM Jumbo - Standard Guidelines		
2nd Home	0.750	LTV > 75.10
Loan Amt > \$1.5M	0.375	LTV 55.01-65
Interest Only	0.500	LTV <= 55
24mos Bank Stmt	0.250	
Limited Doc	0.500	
12mos Bank Stmt	1.000	
Asset Depletion Doc	0.250	
Cashout	0.750	
Non-Owner Occ	0.500	
FICO 780+	(1.000)	
FICO 740-779	(0.750)	
FICO 720-739	(0.500)	
FICO 680-699	0.250	
FICO 660-679	0.500	
FICO < 660	0.750	
DTI => 50%	0.500	
BK/FC/DIL/SS	0.750	
NFN LTV < 60	0.500	
NFN LTV 60-01-65	0.750	
NFN 65.01-70	1.000	

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
FullDoc-FICO 720+	(1.000)	(0.750)	(0.500)	(0.250)	0.000	1.000	1.500
FullDoc-FICO 700-719	(0.750)	(0.500)	(0.258)	0.000	0.250	1.250	2.000
FullDoc-FICO 680-699	(0.500)	(0.250)	0.000	0.250	0.750	2.000	3.000
FullDoc-FICO 660-679	(0.250)	0.000	0.250	0.750	1.250	2.750	3.750
FullDoc-FICO 640-659	0.000	0.250	0.500	1.250	2.000	3.500	n/a
FullDoc-FICO 620-639	0.500	0.750	1.500	2.250	3.000	4.250	n/a
24mosBankStmt-FICO 720+	(0.750)	(0.250)	0.000	0.500	1.000	2.000	2.750
24mosBankStmt-FICO 700-719	(0.500)	0.000	0.250	0.750	1.250	2.250	3.250
24mosBankStmt-FICO 680-699	(0.250)	0.250	0.500	1.000	1.750	3.000	4.250
24mosBankStmt-FICO 660-679	0.000	0.500	0.750	1.500	2.250	3.750	n/a
24mosBankStmt-FICO 640-659	0.750	1.000	1.500	2.500	3.500	5.000	n/a
24mosBankStmt-FICO 620-639	1.250	1.500	2.500	3.500	4.500	n/a	n/a
Cashout	0.500	0.500	0.750	1.000	1.000	1.000	n/a
2nd Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Condo	0.000	0.000	0.000	0.000	0.250	0.500	n/a
Non-Warrantable	0.500	0.750	0.750	1.000	1.000	n/a	n/a
2-4 units	0.500	0.500	0.500	0.500	0.500	n/a	n/a
DTI > 43	0.000	0.000	0.000	0.000	0.250	0.250	0.250
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 ISAQA 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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United Fidelity Funding Corp  
 Wholesale - West  
 18881 Von Karman Ave.  
 11th Floor  
 Irvine, CA 92612  
 www.uffwest.com

Lock Expirations		Lock Extensions	
15 Days	11/28/2018	2 days	0.100
30 Days	12/13/2018	7 days	0.250
45 Days	12/28/2018	15 days	0.375
		30 days	0.625

Effective: 11/13/2018 10:09 AM

## ITIN PROGRAM - JUMBO

20yr Fixed					Compensation			Jumbo ITIN - Rate Adjustments			
	<=60	60.01-65	65.01-70	70.01-75	FIRate	LTV		Attached Condo		Bank Statements	
740+	6.300	6.425	6.550	6.925	< 7.50	Any	(1.000)	Loan Amt > \$1.5M - \$3.0M	0.250	Cashout Refi	0.250
720-739	6.425	6.550	6.925	7.050	=>7.5	>75	(1.500)	Loan Amt > \$3.0M - \$6.0M	0.500	Gift Down Payment	0.250
700-719	6.550	6.925	7.050	7.175	=>7.5	<=75	(2.000)	10yr Term (or less)	(0.250)		
680-699	6.925	7.050	7.175	7.300				15yr Term	(0.125)		
660-679	7.050	7.175	7.300	7.425				30yr Term	(0.250)		
640-659	7.675	7.800	7.925	8.050	Floor Rate - 6.45%			LTV <= 50	(0.125)		

## ITIN PROGRAM -ALT-A

20yr Fixed					Compensation			ALT-A ITIN - Rate Adjustments			
	<=60	60.01-65	65.01-70	70.01-75	FIRate	LTV		Attached Condo		Verified Assets	
720+	5.750	6.000	6.125	6.375	< 7.50	Any	(1.000)	10yr Term (or less)	(0.125)	Cashout Refi	0.500
700-719	6.000	6.125	6.250	6.500	=>7.5	>75	(1.500)	30yr Term	0.125	Gift Down Payment	0.250
680-699	6.125	6.250	6.500	6.625	=>7.5	<=75	(2.000)	Bank Statements	0.250	Floor Rate - 5.75%	

## ITIN PROGRAM -NEAR MISS

20yr Fixed					Compensation			NEAR MISS ITIN - Rate Adjustments			
	<=60	60.01-65	65.01-70	70.01-75	FIRate	LTV		Attached Condo		Purch, LTV <= 50	
740+	6.000	6.125	6.250	6.625	< 7.50	Any	(1.000)	MultiFamily	0.500	Refi, LTV <= 40	(0.125)
720-739	6.125	6.250	6.625	6.750	=>7.5	>75	(1.500)	Mobile Hm w/Land	1.000	Gift Down Payment	0.250
700-719	6.250	6.625	6.750	6.875	=>7.5	<=75	(2.000)	Vacant Land	2.000	Bank Statements	0.250
680-699	6.625	6.750	6.875	7.125				Non-Owner Occ	1.000	Cashout Refi	0.500
660-679	6.750	6.875	7.125	7.250				Loan Amt < \$25K	3.000		
640-659	7.375	7.500	7.625	7.750				Loan Amt \$25K<\$75K	1.000		
620-639	8.000	8.125	8.250	8.375				10yr Term (or less)	(0.125)		
600-619	9.125	9.250	9.375	9.500				15yr Term	(0.125)		
580-599	9.375	9.500	9.625	n/a				30yr Term (min \$75K)	(0.125)		
< 580	Please Call				Floor Rate - 6.45%						

## JUMBO PLATINUM

Platinum 30yr Fixed				Platinum 15yr Fixed				Platinum 5/1 LIBOR ARM				Platinum 7/1 LIBOR ARM			
	15	30	45		15	30	45		15	30	45		15	30	45
6.125				5.875				5.625				5.500			
6.000				5.750				5.500				5.375			
5.875				5.625				5.375				5.250			
5.750				5.500				5.250				5.125			
5.625		New Product		5.375		New Product		5.125		New Product		5.000		New Product	
5.500		Coming Soon		5.250		Coming Soon		5.000		Coming Soon		4.875		Coming Soon	
5.375				5.125				4.875				4.750			
5.250				5.000				4.750				4.625			
5.125				4.875				4.625				4.500			

Platinum 10/1 LIBOR ARM				JUMBO PLATINUM - Price Adjustments			
	15	30	45				
5.750							
5.625							
5.500							
5.375							
5.250		New Product					
5.125		Coming Soon					
5.000							
4.875							
4.750							

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

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