



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

Lock Expirations		Lock Extensions	
15 Days	3/2/2019	2 days	0.100
30 Days	3/17/2019	7 days	0.250
45 Days	4/1/2019	15 days	0.375
		30 days	0.625

Effective: 2/15/2019 10:24 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			
5.750	(5.205)	(4.997)	(4.845)	4.750	(4.095)	(4.061)	(4.011)	4.750	(3.239)	(3.176)	(3.114)	FICO 780+	(0.375)
5.625	(4.883)	(4.675)	(4.523)	4.625	(3.682)	(3.648)	(3.595)	4.625	(2.853)	(2.790)	(2.728)	FICO 740-779	(0.250)
5.500	(4.534)	(4.325)	(4.173)	4.500	(3.383)	(3.349)	(3.296)	4.500	(2.527)	(2.439)	(2.332)	FICO 680-719	0.000
5.375	(4.134)	(3.926)	(3.774)	4.375	(2.991)	(2.957)	(2.904)	4.375	(2.195)	(2.107)	(1.983)	FICO 660-679	0.375
5.250	(4.823)	(4.780)	(4.698)	4.250	(3.064)	(3.039)	(2.989)	4.250	(2.227)	(2.164)	(2.102)	FICO 640-659	0.500
5.125	(4.618)	(4.493)	(4.259)	4.125	(2.726)	(2.692)	(2.639)	4.125	(1.831)	(1.768)	(1.706)	FICO 620-639	1.500
5.000	(4.423)	(4.298)	(3.846)	4.000	(2.393)	(2.359)	(2.306)	4.000	(1.446)	(1.383)	(1.321)	FICO 600-619	2.000
4.875	(4.106)	(3.981)	(3.578)	3.875	(1.957)	(1.923)	(1.870)	3.875	(1.062)	(0.998)	(0.936)	Non-Owner	0.500
4.750	(4.219)	(4.150)	(4.063)	3.750	(1.502)	(1.468)	(1.415)	3.750	(0.691)	(0.603)	(0.479)	Loan Amt \$100K - \$125K	0.500
4.625	(4.240)	(4.115)	(3.760)	3.625	(0.908)	(0.891)	(0.878)	3.625	(0.231)	(0.168)	(0.106)	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	(2.799)	(2.590)	(2.438)	4.750	(3.239)	(3.176)	(3.114)
5.375	(2.448)	(2.323)	(1.971)	4.625	(2.853)	(2.790)	(2.728)
5.250	(3.557)	(3.514)	(3.432)	4.500	(2.457)	(2.394)	(2.332)
5.125	(3.452)	(3.332)	(3.212)	4.375	(2.072)	(2.009)	(1.947)
5.000	(3.055)	(2.935)	(2.815)	4.250	(2.227)	(2.164)	(2.102)
4.875	(2.626)	(2.506)	(2.386)	4.125	(1.831)	(1.768)	(1.706)
4.750	(3.078)	(3.009)	(2.921)	4.000	(1.446)	(1.383)	(1.321)
4.625	(2.776)	(2.695)	(2.608)	3.875	(1.061)	(0.998)	(0.936)
4.500	(2.314)	(2.205)	(2.117)	3.750	(0.604)	(0.541)	(0.479)
4.375	(1.821)	(1.701)	(1.610)	3.625	(0.231)	(0.168)	(0.106)



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	
5.750	(2.098)	(2.058)	(2.014)	4.625	(3.317)	(3.197)	(3.085)	5.500	(2.799)	(2.590)	(2.438)	4.750	(1.090)	(1.056)	(1.006)
5.625	(2.674)	(2.634)	(2.590)	4.500	(2.964)	(2.844)	(2.786)	5.375	(2.211)	(2.072)	(1.971)	4.625	(1.557)	(1.437)	(1.317)
5.500	(2.413)	(2.373)	(2.329)	4.375	(2.590)	(2.470)	(2.394)	5.250	(3.557)	(3.514)	(3.432)	4.500	(1.204)	(1.084)	(0.964)
5.375	(2.038)	(1.998)	(1.954)	4.250	(2.664)	(2.544)	(2.424)	5.125	(3.152)	(3.075)	(2.993)	4.375	(0.830)	(0.786)	(0.736)
5.250	(1.629)	(1.589)	(1.545)	4.125	(2.414)	(2.294)	(2.174)	5.000	(2.755)	(2.662)	(2.604)	4.250	(1.692)	(1.667)	(1.617)
5.125	(2.167)	(2.127)	(2.083)	4.000	(2.019)	(1.899)	(1.796)	4.875	(2.333)	(2.293)	(2.249)	4.125	(1.283)	(1.257)	(1.207)
5.000	(1.858)	(1.818)	(1.774)	3.875	(1.604)	(1.484)	(1.364)	4.750	(3.078)	(3.009)	(2.921)	4.000	(0.863)	(0.838)	(0.788)
4.875	(3.818)	(3.698)	(3.578)	3.750	(1.171)	(1.051)	(0.931)	4.625	(2.765)	(2.695)	(2.608)	3.875	(0.422)	(0.397)	(0.347)
4.750	(4.080)	(3.960)	(3.840)	3.625	(0.648)	(0.528)	(0.408)	4.500	(2.274)	(2.205)	(2.117)	3.750	(0.515)	(0.498)	(0.485)
4.625	(4.000)	(3.880)	(3.760)	3.625	(0.648)	(0.528)	(0.408)	4.125	(1.205)	(1.152)	(1.069)	3.625	(0.083)	(0.066)	(0.053)

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	
4.750	(3.239)	(3.176)	(3.114)	4.750	(3.239)	(3.176)	(3.114)	5.500	(2.413)	(2.373)	(2.329)	5.375	(2.211)	(2.072)	(1.971)
4.625	(2.853)	(2.790)	(2.728)	4.625	(2.853)	(2.790)	(2.728)	5.375	(2.038)	(1.998)	(1.954)	5.250	(3.557)	(3.514)	(3.432)
4.500	(2.527)	(2.439)	(2.332)	4.500	(2.457)	(2.394)	(2.332)	5.250	(1.629)	(1.589)	(1.545)	5.125	(3.152)	(3.075)	(2.993)
4.375	(2.195)	(2.107)	(1.983)	4.375	(2.072)	(2.009)	(1.947)	5.125	(2.167)	(2.127)	(2.083)	5.000	(2.755)	(2.662)	(2.604)
4.250	(2.227)	(2.164)	(2.102)	4.250	(2.227)	(2.164)	(2.102)	5.000	(1.858)	(1.818)	(1.774)	4.875	(2.333)	(2.293)	(2.249)
4.125	(1.831)	(1.768)	(1.706)	4.125	(1.831)	(1.768)	(1.706)	4.875	(3.818)	(3.698)	(3.578)	4.750	(3.078)	(3.009)	(2.921)
4.000	(1.446)	(1.383)	(1.321)	4.000	(1.446)	(1.383)	(1.321)	4.750	(4.080)	(3.960)	(3.840)	4.625	(2.765)	(2.695)	(2.608)
3.875	(1.062)	(0.998)	(0.936)	3.875	(1.061)	(0.998)	(0.936)	4.625	(4.000)	(3.880)	(3.760)	4.500	(2.274)	(2.205)	(2.117)
3.750	(0.691)	(0.603)	(0.479)	3.750	(0.604)	(0.541)	(0.479)	4.500	(3.538)	(3.418)	(3.298)	4.375	(1.767)	(1.698)	(1.610)
3.625	(0.231)	(0.168)	(0.106)	3.625	(0.231)	(0.168)	(0.106)	4.375	(3.045)	(2.925)	(2.805)	4.250	(1.732)	(1.680)	(1.596)

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, NV ^{*NEW*} , OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer

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30 Days	3/17/2019	7 days	0.250
45 Days	4/1/2019	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	
5.875	(6.079)	(5.959)	(5.839)	5.875	(4.687)	(4.642)	(4.597)	5.750	(5.516)	(5.471)	(5.426)	5.375	(2.139)	(2.103)	(2.062)
5.750	(5.737)	(5.617)	(5.497)	5.750	(4.373)	(4.328)	(4.283)	5.625	(5.650)	(5.605)	(5.560)	5.250	(1.858)	(1.822)	(1.780)
5.625	(5.249)	(5.129)	(5.009)	5.625	(4.029)	(3.984)	(3.939)	5.500	(5.379)	(5.334)	(5.289)	5.125	(1.812)	(1.776)	(1.738)
5.500	(5.264)	(5.144)	(5.024)	5.500	(3.727)	(3.682)	(3.637)	5.375	(5.055)	(5.010)	(4.965)	5.000	(1.520)	(1.484)	(1.445)
5.375	(4.920)	(4.800)	(4.680)	5.375	(3.409)	(3.364)	(3.319)	5.250	(4.660)	(4.615)	(4.570)	4.875	(1.531)	(1.495)	(1.457)
5.250	(4.524)	(4.404)	(4.284)	5.250	(3.069)	(3.024)	(2.979)	5.125	(4.349)	(4.304)	(4.259)	4.750	(1.015)	(0.979)	(0.941)
5.125	(4.035)	(3.915)	(3.795)	5.125	(2.939)	(2.894)	(2.849)	5.000	(4.021)	(3.976)	(3.931)	4.625	(0.515)	(0.479)	(0.441)
5.000	(3.997)	(3.877)	(3.757)	5.000	(2.576)	(2.531)	(2.486)	4.875	(3.669)	(3.624)	(3.579)	4.500	0.059	0.088	0.125
4.875	(3.586)	(3.466)	(3.346)	4.875	(2.182)	(2.137)	(2.092)	4.750	(3.232)	(3.187)	(3.142)	4.375	0.431	0.460	0.496
4.750	(3.130)	(3.010)	(2.890)	4.750	(1.818)	(1.698)	(1.633)	4.625	(2.790)	(2.745)	(2.700)	4.250	0.876	0.905	0.942

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	(2.896)	(2.860)	(2.826)	5.250	(0.897)	(0.820)	(0.745)	4.875	(1.584)	(1.526)	(1.467)	4.500	(1.413)	(1.351)	(1.288)
4.875	(3.766)	(3.646)	(3.526)	5.125	(1.077)	(1.048)	(1.022)	4.750	(1.459)	(1.401)	(1.342)	4.375	(1.446)	(1.390)	(1.337)
4.750	(3.460)	(3.340)	(3.220)	5.000	(1.070)	(1.033)	(0.998)	4.625	(1.320)	(1.262)	(1.203)	4.250	(1.078)	(1.022)	(0.969)
4.625	(3.124)	(3.004)	(2.884)	4.875	(0.922)	(0.885)	(0.850)	4.500	(1.670)	(1.614)	(1.561)	4.125	(0.697)	(0.641)	(0.588)
4.500	(3.378)	(3.258)	(3.138)	4.750	(0.978)	(0.859)	(0.824)	4.375	(1.364)	(1.308)	(1.255)	4.000	(0.316)	(0.260)	(0.207)
4.375	(3.000)	(2.880)	(2.760)	4.625	(1.307)	(1.285)	(1.264)	4.250	(1.038)	(0.982)	(0.929)	3.875	0.055	0.118	0.174
4.250	(2.808)	(2.688)	(2.568)	4.500	(1.637)	(1.602)	(1.566)	4.125	(1.100)	(1.044)	(0.991)	3.750	0.377	0.439	0.502
4.125	(2.306)	(2.186)	(2.066)	4.375	(1.438)	(1.403)	(1.367)	4.000	(0.729)	(0.673)	(0.620)	3.625	0.700	0.762	0.825
4.000	(1.978)	(1.858)	(1.738)	4.250	(1.180)	(1.145)	(1.109)	3.875	(0.345)	(0.289)	(0.236)	3.500	1.023	1.085	1.148
3.875	(1.477)	(1.357)	(1.237)	4.125	(0.670)	(0.635)	(0.599)	3.750	0.039	0.095	0.148	3.375	1.345	1.408	1.470

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	
4.625	(1.412)	(1.354)	(1.295)	4.625	(2.048)	(1.992)	(1.939)	5.125	(1.620)	(1.562)	(1.503)	4.750	(1.809)	(1.746)	(1.684)
4.500	(1.980)	(1.924)	(1.871)	4.500	(2.035)	(1.979)	(1.926)	5.000	(1.441)	(1.382)	(1.323)	4.625	(2.312)	(2.256)	(2.203)
4.375	(1.595)	(1.539)	(1.486)	4.375	(1.602)	(1.546)	(1.493)	4.875	(1.286)	(1.227)	(1.169)	4.500	(1.827)	(1.771)	(1.718)
4.250	(1.583)	(1.527)	(1.474)	4.250	(1.158)	(1.102)	(1.049)	4.750	(1.231)	(1.173)	(1.114)	4.375	(1.322)	(1.266)	(1.213)
4.125	(1.152)	(1.096)	(1.043)	4.125	(0.713)	(0.657)	(0.604)	4.625	(1.144)	(1.085)	(1.027)	4.250	(0.816)	(0.760)	(0.707)
4.000	(0.706)	(0.650)	(0.597)	4.000	(0.287)	(0.231)	(0.178)	4.500	(1.498)	(1.442)	(1.389)	4.125	(0.329)	(0.273)	(0.220)
3.875	(0.260)	(0.204)	(0.151)	3.875	0.140	0.196	0.249	4.375	(1.453)	(1.397)	(1.344)	4.000	0.146	0.202	0.255
3.750	0.169	0.225	0.278	3.750	0.561	0.617	0.670	4.250	(0.971)	(0.915)	(0.862)	3.875	0.622	0.678	0.731
3.625	0.598	0.654	0.707	3.625	0.950	1.012	1.075	4.125	(0.470)	(0.414)	(0.361)	3.750	1.092	1.148	1.201
3.500	1.024	1.080	1.133	3.500	1.331	1.393	1.456	4.000	0.032	0.088	0.141	3.625	1.564	1.620	1.673

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)	Loan Amt \$100K - \$125K	0.250	0.500						
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	No Impounds (CA)	High Bal Cashout Refi	0.150	0.750						
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	Non-Owner, LTV <= 75	High Bal ARM	2.125	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	High Bal ARM	3.375	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							
Subordinate Financing								DU Multi Property Adjustments									
								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) All locks must have FNM 3.2 + Credit in system	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, NV ^{*NEW*} , 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	3/2/2019	2 days	0.100
30 Days	3/17/2019	7 days	0.250
45 Days	4/1/2019	15 days	0.375
		30 days	0.625

Effective: 2/15/2019 10:24 AM

JUMBO PREMIER

Premier 30yr Fixed				Premier 15yr Fixed				Premier 5/1 LIBOR ARM				Premier 7/1 LIBOR ARM			
15	30	45		15	30	45		15	30	45		15	30	45	
5.500	(4.741)	(4.706)	(4.581)	5.500	(4.769)	(4.734)	(4.609)	4.875	(4.238)	(4.203)	(4.078)	4.750	(3.863)	(3.828)	(3.703)
5.375	(4.366)	(4.331)	(4.206)	5.375	(4.519)	(4.484)	(4.359)	4.750	(3.988)	(3.953)	(3.828)	4.625	(3.488)	(3.453)	(3.328)
5.250	(4.116)	(4.081)	(3.956)	5.250	(4.269)	(4.234)	(4.109)	4.625	(3.613)	(3.578)	(3.453)	4.500	(3.113)	(3.078)	(2.953)
5.125	(3.741)	(3.706)	(3.581)	5.125	(4.019)	(3.984)	(3.859)	4.500	(3.238)	(3.203)	(3.078)	4.375	(2.738)	(2.703)	(2.578)
5.000	(3.366)	(3.331)	(3.206)	5.000	(3.769)	(3.734)	(3.609)	4.375	(2.863)	(2.828)	(2.703)	4.250	(2.363)	(2.328)	(2.203)
4.875	(2.866)	(2.831)	(2.706)	4.875	(3.394)	(3.359)	(3.234)	4.250	(2.488)	(2.453)	(2.328)	4.125	(1.988)	(1.953)	(1.828)
4.750	(2.491)	(2.456)	(2.331)	4.750	(3.019)	(2.984)	(2.859)	4.125	(2.113)	(2.078)	(1.953)	4.000	(1.613)	(1.578)	(1.453)
4.625	(1.991)	(1.956)	(1.831)	4.625	(2.644)	(2.609)	(2.484)	4.000	(1.738)	(1.703)	(1.578)	3.875	(1.113)	(1.078)	(0.953)
4.500	(1.616)	(1.581)	(1.456)	4.500	(2.269)	(2.234)	(2.109)	3.875	(1.238)	(1.203)	(1.078)	3.750	(0.738)	(0.703)	(0.578)

Premier 10/1 LIBOR ARM				JUMBO PREMIER - Price Adjustments							
15	30	45			<= 60	60.01-65	65.01-70	70.01-75	75.01-80		
5.125	(3.911)	(3.876)	(3.751)	Non-Purchase, 30yr	0.875	FICO 780+	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
5.000	(3.661)	(3.626)	(3.501)	Non-Purchase, 15yr	0.500	FICO 760-779	(0.250)	(0.250)	(0.250)	0.000	0.125
4.875	(3.286)	(3.251)	(3.126)	Non-Purchase, 5/1	0.375	FICO 740-759	(0.125)	0.000	0.000	0.125	0.500
4.750	(2.911)	(2.876)	(2.751)	Non-Purchase, 7/1	0.500	FICO 720-739	0.000	0.125	0.125	0.500	1.000
4.625	(2.536)	(2.501)	(2.376)	Non-Purchase, 10/1	0.750	FICO 700-719	0.125	0.375	0.375	0.875	1.250
4.500	(2.161)	(2.126)	(2.001)			Non-Owner Occ (5/1 ARM N/A)	1.750	n/a	n/a	n/a	n/a
4.375	(1.786)	(1.751)	(1.626)			3-4 Units	0.375	0.375	0.375	n/a	n/a
4.250	(1.411)	(1.376)	(1.251)			2nd Home	0.250	0.250	0.250	0.250	0.250
4.125	(1.036)	(1.001)	(0.876)			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

PRIME JUMBO

30yr Fixed PrimeJumbo				15yr Fixed PrimeJumbo				5/1 LIBOR PrimeJumbo				7/1 LIBOR PrimeJumbo			
15	30	45		15	30	45		15	30	45		15	30	45	
5.500	(2.326)	(2.123)	(1.920)	4.875	(2.015)	(1.832)	(1.650)	4.875	(2.619)	(2.442)	(2.265)	4.875	(2.250)	(2.067)	(1.885)
5.375	(2.201)	(1.998)	(1.795)	4.750	(1.890)	(1.707)	(1.525)	4.750	(2.494)	(2.317)	(2.140)	4.750	(2.000)	(1.817)	(1.635)
5.250	(2.076)	(1.873)	(1.670)	4.625	(1.640)	(1.457)	(1.275)	4.625	(2.244)	(2.067)	(1.890)	4.625	(1.625)	(1.442)	(1.260)
5.125	(1.951)	(1.748)	(1.545)	4.500	(1.390)	(1.207)	(1.025)	4.500	(1.994)	(1.817)	(1.640)	4.500	(1.250)	(1.067)	(0.885)
5.000	(1.826)	(1.623)	(1.420)	4.375	(1.015)	(0.832)	(0.650)	4.375	(1.619)	(1.442)	(1.265)	4.375	(0.875)	(0.692)	(0.510)
4.875	(1.576)	(1.373)	(1.170)	4.250	(0.640)	(0.457)	(0.275)	4.250	(1.244)	(1.067)	(0.890)	4.250	(0.500)	(0.317)	(0.135)
4.750	(1.326)	(1.123)	(0.920)	4.125	(0.202)	(0.020)	0.163	4.125	(0.869)	(0.692)	(0.515)	4.125	0.000	0.183	0.365
4.625	(1.014)	(0.811)	(0.608)	4.000	0.360	0.543	0.725	4.000	(0.494)	(0.317)	(0.140)	4.000	0.563	0.745	0.928
4.500	(0.701)	(0.498)	(0.295)	3.875	0.923	1.105	1.288	3.875	0.006	0.183	0.360	3.875	1.125	1.308	1.490
4.375	(0.389)	(0.186)	0.017	3.750				3.750	0.506	0.683	0.860	3.750			

10/1 LIBOR PrimeJumbo				LoanAmt/LTV/CLTV/HLTV/FICO Price Adjustments						Miscellaneous Price Adjustments					
15	30	45		<= 1.0M	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	
5.250	(3.095)	(2.903)	(2.710)	800+	0.500	0.375	0.250	0.000	(0.250)	FL	0.000	0.000	0.000	(0.125)	(0.250)
5.125	(2.970)	(2.778)	(2.585)	760-799	0.500	0.375	0.000	0.000	(0.375)	NV	0.000	0.000	0.000	(0.125)	(0.250)
5.000	(2.720)	(2.528)	(2.335)	740-759	0.375	0.250	(0.125)	(0.250)	(0.500)	AZ	0.000	0.000	0.000	(0.125)	(0.250)
4.875	(2.345)	(2.153)	(1.960)	720-739	0.250	0.125	(0.250)	(0.500)	(0.625)	CA	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)
4.750	(1.970)	(1.778)	(1.585)	700-719	(0.750)	(0.875)	(1.125)	(1.250)	N/A	TX	0.000	0.000	0.000	0.000	0.000
4.625	(1.595)	(1.403)	(1.210)	800+	0.500	0.250	0.125	0.000	(0.375)	Non-CA	0.000	0.000	0.000	0.000	0.000
4.500	(1.220)	(1.028)	(0.835)	760-799	0.500	0.250	(0.125)	0.000	(0.500)	2 Units	(0.500)	(0.500)	(0.500)	(0.750)	(1.125)
4.375	(0.720)	(0.528)	(0.335)	740-759	0.375	0.250	(0.125)	(0.250)	(0.750)	Condo	(0.250)	(0.250)	(0.250)	(0.375)	N/A
4.250	(0.220)	(0.028)	0.165	720-739	0.250	0.125	(0.250)	(0.625)	(0.875)	Coop	(0.250)	(0.250)	(0.250)	(0.375)	N/A
4.125	0.280	0.472	0.665	800+	0.375	0.250	0.000	(0.375)	(0.500)	2nd Hm	(0.125)	(0.250)	(0.500)	(1.000)	N/A
				760-799	0.375	0.250	(0.125)	(0.375)	(0.625)	Purchase	0.375	0.375	0.375	0.375	0.375
				740-759	0.250	0.125	(0.250)	(0.500)	(0.750)	Cashout	(0.375)	(0.375)	(0.625)	N/A	N/A
				720-739	0.125	0.000	(0.250)	(0.750)	(1.250)	No Imps	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
				800+	0.375	0.250	0.000	(0.375)	(0.500)	DTI <=43	0.000	0.000	0.000	0.000	0.000
				760-799	0.375	0.250	(0.125)	(0.375)	(0.625)	DTI > 43	N/A	N/A	N/A	N/A	N/A
				740-759	0.250	0.125	(0.125)	(0.500)	(0.875)	Int Only	N/A	N/A	N/A	N/A	N/A
				720-739	0.125	0.000	(0.250)	(0.750)	(1.250)	NOO	(1.250)	N/A	N/A	N/A	N/A
				800+	0.125	(0.125)	N/A	N/A	N/A						
				760-799	0.125	(0.125)	N/A	N/A	N/A						

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, NV ^{NEW} , OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer



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		30 days	0.625

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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	(3.125)	(2.975)	(2.825)	6.750	(3.125)	(2.975)	(2.825)	6.750	(3.375)	(3.225)	(3.075)	6.875	(3.125)	(2.975)	(2.825)		
6.375	(2.875)	(2.725)	(2.575)	6.625	(2.875)	(2.725)	(2.575)	6.625	(3.125)	(2.975)	(2.825)	6.750	(2.875)	(2.725)	(2.575)		
6.250	(2.625)	(2.475)	(2.325)	6.500	(2.625)	(2.475)	(2.325)	6.500	(2.875)	(2.725)	(2.575)	6.625	(2.625)	(2.475)	(2.325)		
6.125	(2.375)	(2.225)	(2.075)	6.375	(2.375)	(2.225)	(2.075)	6.375	(2.625)	(2.475)	(2.325)	6.500	(2.375)	(2.225)	(2.075)		
5.990	(2.125)	(1.975)	(1.825)	6.250	(2.125)	(1.975)	(1.825)	6.250	(2.375)	(2.225)	(2.075)	6.375	(2.125)	(1.975)	(1.825)		
5.875	(1.875)	(1.725)	(1.575)	6.125	(1.875)	(1.725)	(1.575)	6.125	(2.125)	(1.975)	(1.825)	6.250	(1.875)	(1.725)	(1.575)		
5.750	(1.625)	(1.475)	(1.325)	5.990	(1.625)	(1.475)	(1.325)	5.990	(1.875)	(1.725)	(1.575)	6.125	(1.625)	(1.475)	(1.325)		
5.625	(1.375)	(1.225)	(1.075)	5.875	(1.375)	(1.225)	(1.075)	5.875	(1.625)	(1.475)	(1.325)	5.990	(1.375)	(1.225)	(1.075)		
5.500	(1.125)	(0.975)	(0.825)	5.750	(1.125)	(0.975)	(0.825)	5.750	(1.375)	(1.225)	(1.075)	5.875	(1.125)	(0.975)	(0.825)		
5.375	(0.875)	(0.725)	(0.575)	5.625	(0.875)	(0.725)	(0.575)	5.625	(1.125)	(0.975)	(0.825)	5.750	(0.875)	(0.725)	(0.575)		
5.250	(0.625)	(0.475)	(0.325)	5.500	(0.625)	(0.475)	(0.325)	5.500	(0.875)	(0.725)	(0.575)	5.625	(0.625)	(0.475)	(0.325)		
5.125	(0.375)	(0.225)	(0.075)	5.375	(0.375)	(0.225)	(0.075)	5.375	(0.625)	(0.475)	(0.325)	5.500	(0.375)	(0.225)	(0.075)		
4.990	(0.125)	0.025	0.175	5.250	(0.125)	0.025	0.175	5.250	(0.375)	(0.225)	(0.075)	5.375	(0.125)	0.025	0.175		
4.875	0.125	0.275	0.425	5.125	0.125	0.275	0.425	5.125	(0.125)	0.025	0.175	5.250	0.125	0.275	0.425		
4.750	0.375	0.525	0.675	4.990	0.375	0.525	0.675	4.990	0.125	0.275	0.425	5.125	0.375	0.525	0.675		

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

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Effective: 2/15/2019 10:23 AM

NONQM EA PLUS

NQM EA Plus 30yr Fixed			
	15	30	45
7.000	(4.980)	(4.830)	(4.680)
6.875	(4.730)	(4.580)	(4.430)
6.750	(4.480)	(4.330)	(4.180)
6.625	(4.230)	(4.080)	(3.930)
6.500	(3.980)	(3.830)	(3.680)
6.375	(3.730)	(3.580)	(3.430)
6.250	(3.480)	(3.330)	(3.180)
6.125	(3.230)	(3.080)	(2.930)
6.000	(2.980)	(2.830)	(2.680)
5.875	(2.730)	(2.580)	(2.430)
5.750	(2.480)	(2.330)	(2.180)
5.625	(2.230)	(2.080)	(1.930)
5.500	(1.980)	(1.830)	(1.680)
5.375	(1.660)	(1.510)	(1.360)
5.250	(1.350)	(1.200)	(1.050)
5.125	(0.980)	(0.830)	(0.680)
5.000	(0.600)	(0.450)	(0.300)

NQM EA Plus 5/1 LIBOR ARM			
	15	30	45
6.750	(4.770)	(4.620)	(4.470)
6.625	(4.520)	(4.370)	(4.220)
6.500	(4.270)	(4.120)	(3.970)
6.375	(4.020)	(3.870)	(3.720)
6.250	(3.770)	(3.620)	(3.470)
6.125	(3.520)	(3.370)	(3.220)
6.000	(3.270)	(3.120)	(2.970)
5.875	(3.020)	(2.870)	(2.720)
5.750	(2.770)	(2.620)	(2.470)
5.625	(2.520)	(2.370)	(2.220)
5.500	(2.270)	(2.120)	(1.970)
5.375	(2.020)	(1.870)	(1.720)
5.250	(1.770)	(1.620)	(1.470)
5.125	(1.450)	(1.300)	(1.150)
5.000	(1.140)	(0.990)	(0.840)
4.875	(0.770)	(0.620)	(0.470)
4.750	(0.390)	(0.240)	(0.090)

NQM EA Plus 7/1 LIBOR ARM			
	15	30	45
7.000	(4.990)	(4.840)	(4.690)
6.875	(4.740)	(4.590)	(4.440)
6.750	(4.490)	(4.340)	(4.190)
6.625	(4.240)	(4.090)	(3.940)
6.500	(3.990)	(3.840)	(3.690)
6.375	(3.740)	(3.590)	(3.440)
6.250	(3.490)	(3.340)	(3.190)
6.125	(3.240)	(3.090)	(2.940)
6.000	(2.990)	(2.840)	(2.690)
5.875	(2.740)	(2.590)	(2.440)
5.750	(2.490)	(2.340)	(2.190)
5.625	(2.240)	(2.090)	(1.940)
5.500	(1.990)	(1.840)	(1.690)
5.375	(1.740)	(1.590)	(1.440)
5.250	(1.420)	(1.270)	(1.120)
5.125	(1.110)	(0.960)	(0.810)
5.000	(0.740)	(0.590)	(0.440)

		Miscellaneous Price Adjustments									
		<50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	780+	0.375	0.250	0.250	0.125	0.000	(0.250)	(0.375)	(1.250)	(1.875)	
0x30	760-779	0.375	0.250	0.250	0.125	0.000	(0.250)	(0.375)	(1.250)	(1.875)	
4+ years	740-759	0.250	0.125	0.125	0.000	(0.125)	(0.375)	(0.375)	(1.750)	(2.000)	
since HE	720-739	0.125	0.000	0.000	(0.125)	(0.250)	(0.500)	(0.875)	(1.875)	(2.000)	
	700-719	0.000	(0.125)	(0.125)	(0.375)	(0.875)	(1.125)	(1.375)	(2.250)	N/A	
	680-699	0.000	(0.125)	(0.250)	(0.625)	(1.250)	(2.000)	(2.375)	(3.250)	N/A	
	661-679	(0.500)	(0.625)	(0.750)	(1.000)	(1.625)	(2.500)	(3.125)	N/A	N/A	
Alt Doc	780+	0.125	0.000	0.000	(0.375)	(0.625)	(1.250)	(1.750)	(2.375)	N/A	
24mos BS	760-779	0.125	0.000	0.000	(0.375)	(0.625)	(1.250)	(1.750)	(2.375)	N/A	
0x30	740-759	0.000	(0.125)	(0.125)	(0.500)	(1.375)	(1.625)	(1.875)	(2.625)	N/A	
4+ years	720-739	(0.125)	(0.250)	(0.250)	(0.625)	(1.500)	(2.000)	(2.250)	N/A	N/A	
since HE	700-719	(0.250)	(0.375)	(0.375)	(1.000)	(1.750)	(2.250)	N/A	N/A	N/A	
	680-699	(0.375)	(0.500)	(0.500)	(1.250)	N/A	N/A	N/A	N/A	N/A	
QM Loan		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
DTI > 43% 680+ FICO		0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	N/A	
Interest Only		(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	N/A	N/A	
UPB <= 250K		0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	
UPB > 1.5mm		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	N/A	N/A	
Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Cash Out / Debt Consolidation		(0.250)	(0.250)	(0.250)	(0.375)	(0.750)	(0.750)	N/A	N/A	N/A	
Investor		0.125	0.000	0.000	(0.125)	(0.375)	(1.000)	N/A	N/A	N/A	
Second Home		(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.000)	(1.000)	N/A	N/A	
Condos		(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	
2-4 Unit Property		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	
Asset Utilization*		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	N/A	N/A	N/A	
12 Month Bank Statement**		0.000	0.000	0.000	(0.250)	(0.500)	(0.625)	(0.875)	(1.000)	N/A	
Express Doc - 1yr Tax Return + PnL^		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
Non-CA State		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
Fixed Rate Bank Stmt***		(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.000)	(1.000)	(1.000)	N/A	
12 Month CPA PnL		(1.000)	(1.000)	(1.000)	(1.125)	(1.250)	(1.375)	N/A	N/A	N/A	
Fixed Rate 12 Month CPA PnL***		(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.000)	N/A	N/A	N/A	

*Asset Utilization adjustment additive to Full Doc FICOxLTV Adjustment

**12 Month Bank Statements additive to 24 Month Bank Statement Adjustments

^Express Documentation : 1 Yr Tax Return +PnL since last tax filing

^Express Doc must be priced to 24 Month Bank Statement FICOxLTV matrix

***Fixed Rate Adjustments additive to corresponding Doc Type Adjuster

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, NV ^{NEW} , 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
 www.uffwest.com

Lock Expirations		Lock Extensions	
15 Days	3/2/2019	2 days	0.100
30 Days	3/17/2019	7 days	0.250
45 Days	4/1/2019	15 days	0.375
		30 days	0.625

Effective: 2/15/2019 10:23 AM

NONQM EA CORE

NQM EA Core 30yr Fixed			
	15	30	45
8.500	(4.920)	(4.770)	(4.620)
8.375	(4.670)	(4.520)	(4.370)
8.250	(4.420)	(4.270)	(4.120)
8.125	(4.170)	(4.020)	(3.870)
8.000	(3.920)	(3.770)	(3.620)
7.875	(3.670)	(3.520)	(3.370)
7.750	(3.420)	(3.270)	(3.120)
7.625	(3.170)	(3.020)	(2.870)
7.500	(2.920)	(2.770)	(2.620)
7.375	(2.670)	(2.520)	(2.370)
7.250	(2.420)	(2.270)	(2.120)
7.125	(2.170)	(2.020)	(1.870)
7.000	(1.920)	(1.770)	(1.620)
6.875	(1.670)	(1.520)	(1.370)
6.750	(1.420)	(1.270)	(1.120)
6.625	(1.170)	(1.020)	(0.870)
6.500	(0.920)	(0.770)	(0.620)

		Miscellaneous Price Adjustments						
		< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
No Credit Event/	720+	(1.625)	(1.625)	(1.500)	(0.875)	(0.375)	0.500	1.625
Seasoned Event	700-719	(1.375)	(1.375)	(1.125)	(0.750)	(0.250)	0.875	2.125
	680-699	(1.375)	(1.250)	(0.625)	(0.250)	0.250	1.750	3.125
3+ years since event	660-679	(0.875)	(0.875)	(0.500)	0.000	0.875	2.000	N/A
2+ years since BK	640-659	(0.375)	0.000	0.250	1.125	2.125	2.500	N/A
	620-639	(0.125)	0.125	0.750	1.875	2.875	N/A	N/A
0x60 Mtg DQ	600-619	1.625	1.875	2.500	3.125	4.000	N/A	N/A
	580-599	2.625	2.875	3.500	4.125	5.000	N/A	N/A
	720+	0.000	0.000	0.000	0.750	1.375	1.625	N/A
Recent Credit Event	700-719	0.250	0.250	0.250	0.875	1.500	1.750	N/A
	680-699	0.500	0.500	0.875	1.500	2.000	2.250	N/A
<3 years since event	660-679	1.000	1.000	1.250	2.250	2.750	N/A	N/A
<2 years since BK	640-659	1.000	1.250	1.375	2.500	3.750	N/A	N/A
	620-639	2.000	2.125	2.250	3.875	4.500	N/A	N/A
0x90 Mtg DQ	600-619	3.875	4.000	4.375	5.250	6.500	N/A	N/A
	580-599	4.875	5.000	5.375	6.250	7.500	N/A	N/A
DTI > 43% 680+ FICO		0.000	0.000	0.000	#	0.000	0.000	0.250
DTI > 43% <680 FICO		0.375	0.375	0.375	#	0.375	0.375	0.500
DTI > 50%		0.500	0.500	0.500	#	0.500	N/A	N/A
Interest Only		0.375	0.375	0.375	#	0.500	0.500	0.750
UPB <= 250K		0.000	0.000	0.250	#	0.250	0.250	0.500
UPB > 1.5mm		0.000	0.000	0.500	#	0.500	0.750	N/A
Cash Out / Debt Consolidation		0.250	0.375	0.500	#	0.500	1.000	1.250
Investor		(0.500)	(0.500)	0.000	#	0.750	1.250	N/A
Second Home		0.500	0.750	1.000	#	1.000	1.000	N/A
Condo/Co-ops		0.250	0.500	0.500	#	0.500	0.500	0.750
Non-Warrantable Condo		0.750	1.000	1.500	#	1.750	2.000	N/A
2-4 Unit Property		0.125	0.125	0.125	#	0.250	0.250	0.250
Foreign National**		0.875	1.375	1.500	#	1.750	2.000	N/A
Asset Utilization		0.250	0.250	0.500	#	0.500	0.500	N/A
24 Month Bank Statement		0.000	0.500	0.750	#	1.000	1.000	1.000
12 Month Bank Statement***		0.000	0.000	0.250	#	0.500	0.500	1.000
Express Doc - 1yr Tax Return^		0.000	0.500	0.750	#	1.000	1.000	1.000

NQM EA Core 5/1 LIBOR ARM			
	15	30	45
8.000	(4.670)	(4.520)	(4.370)
7.875	(4.420)	(4.270)	(4.120)
7.750	(4.170)	(4.020)	(3.870)
7.625	(3.920)	(3.770)	(3.620)
7.500	(3.670)	(3.520)	(3.370)
7.375	(3.420)	(3.270)	(3.120)
7.250	(3.170)	(3.020)	(2.870)
7.125	(2.920)	(2.770)	(2.620)
7.000	(2.670)	(2.520)	(2.370)
6.875	(2.420)	(2.270)	(2.120)
6.750	(2.170)	(2.020)	(1.870)
6.625	(1.920)	(1.770)	(1.620)
6.500	(1.670)	(1.520)	(1.370)
6.375	(1.420)	(1.270)	(1.120)
6.250	(1.170)	(1.020)	(0.870)
6.125	(0.920)	(0.770)	(0.620)
6.000	(0.610)	(0.460)	(0.310)

^Express Documentation : 1 Yr Tax Return
*2+ Yrs Since BK, 3+ Yrs Since Short Sale, Deed-in-Lieu, Foreclosure, Modification
**Treat as 660 FICO
***12 Month Bank Statements additive to 24 Month Bank Statement Adjustments

NQM EA Core 7/1 LIBOR ARM			
	15	30	45
8.000	(4.290)	(4.140)	(3.990)
7.875	(4.040)	(3.890)	(3.740)
7.750	(3.790)	(3.640)	(3.490)
7.625	(3.540)	(3.390)	(3.240)
7.500	(3.290)	(3.140)	(2.990)
7.375	(3.040)	(2.890)	(2.740)
7.250	(2.790)	(2.640)	(2.490)
7.125	(2.540)	(2.390)	(2.240)
7.000	(2.290)	(2.140)	(1.990)
6.875	(2.040)	(1.890)	(1.740)
6.750	(1.790)	(1.640)	(1.490)
6.625	(1.540)	(1.390)	(1.240)
6.500	(1.290)	(1.140)	(0.990)
6.375	(1.040)	(0.890)	(0.740)
6.250	(0.790)	(0.640)	(0.490)
6.125	(0.540)	(0.390)	(0.240)
6.000	(0.230)	(0.080)	0.070

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, NV ^{NEW} , OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer