

Effective Date/Time: 12/2/2025 10:21 AM

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA			20yr Fixed DU			30yr Fixed HighBal			30yr Fixed SuperConf		
	15-Day	30-Day	45-Day	60-Day	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day
8.000 ▶	104.800	104.793	104.784	104.760	104.200	104.166	104.079	105.147	105.147	105.145	102.080	102.025	101.966	100.830	100.818	100.742
7.875 ▶	104.547	104.540	104.530	104.506	104.034	104.007	103.922	104.898	104.898	104.895	101.887	101.832	101.774	100.738	100.733	100.662
7.750 ▶	104.275	104.268	104.259	104.235	103.821	103.801	103.716	104.631	104.631	104.629	101.675	101.620	101.561	100.515	100.517	100.446
7.625 ▶	104.115	104.109	104.100	104.084	103.951	103.860	103.807	104.265	104.265	104.263	102.371	102.296	102.256	101.871	101.796	101.756
7.500 ▶	103.926	103.919	103.911	103.895	103.717	103.640	103.585	103.964	103.964	103.961	102.206	102.141	102.099	101.706	101.641	101.599
7.375 ▶	103.822	103.775	103.767	103.751	103.550	103.479	103.422	103.644	103.644	103.643	101.944	101.868	101.807	101.444	101.368	101.307
7.250 ▶	103.505	103.498	103.490	103.474	103.198	103.123	103.049	103.341	103.341	103.339	101.589	101.525	101.465	101.089	101.025	100.965
7.125 ▶	103.385	103.364	103.342	103.309	103.236	103.170	103.138	103.254	103.213	103.173	102.653	102.639	102.624	101.811	101.746	101.720
7.000 ▶	103.111	103.091	103.068	103.036	102.923	102.872	102.841	102.952	102.911	102.871	102.425	102.411	102.396	101.500	101.449	101.425
6.875 ▶	102.794	102.773	102.751	102.718	102.578	102.544	102.512	102.664	102.616	102.576	102.157	102.143	102.128	101.158	101.124	101.099
6.750 ▶	102.458	102.437	102.415	102.382	102.154	102.134	102.099	102.328	102.285	102.247	101.851	101.837	101.822	100.737	100.716	100.687
6.625 ▶	102.382	102.341	102.299	102.250	102.344	102.228	102.210	102.647	102.580	102.500	102.080	102.039	101.996	101.055	100.940	100.921
6.500 ▶	102.035	101.994	101.951	101.903	102.010	101.909	101.893	102.309	102.243	102.165	101.791	101.750	101.708	100.723	100.622	100.607
6.375 ▶	101.634	101.593	101.550	101.502	101.609	101.522	101.507	101.935	101.876	101.799	101.448	101.406	101.364	100.327	100.239	100.225
6.250 ▶	101.195	101.154	101.112	101.063	101.155	101.076	101.067	101.530	101.477	101.401	101.071	101.030	100.988	99.876	99.797	99.788
6.125 ▶	101.199	101.165	101.128	101.080	101.205	101.119	101.109	101.536	101.482	101.383	100.962	100.928	100.891	99.995	99.907	99.898
6.000 ▶	100.748	100.714	100.677	100.629	100.737	100.668	100.660	101.126	101.079	100.982	100.580	100.545	100.509	99.530	99.460	99.453
5.875 ▶	100.283	100.249	100.212	100.164	100.223	100.167	100.161	100.767	100.726	100.629	100.173	100.139	100.102	99.021	98.964	98.958
5.750 ▶	99.733	99.699	99.662	99.614	99.673	99.624	99.624	100.265	100.231	100.137	99.699	99.664	99.628	98.474	98.424	98.424
5.625 ▶	99.452	99.411	99.369	99.320	99.534	99.484	99.458	100.393	100.359	100.260	99.170	99.135	99.099	98.182	98.130	98.106
5.500 ▶	98.902	98.861	98.819	98.770	98.933	98.889	98.865	99.930	99.906	99.805	98.573	98.539	98.502	97.583	97.538	97.515
5.375 ▶	98.290	98.248	98.206	98.158	98.342	98.309	98.286	99.428	99.411	99.311	97.937	97.902	97.866	96.996	96.961	96.940
5.250 ▶	97.652	97.611	97.569	97.520	97.464	97.440	97.420	98.703	98.656	98.562	97.263	97.229	97.192	96.121	96.095	96.077

LTV/FICO Adjustments										Price Adjustments		
Purchase		<= 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	> 95		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)		
Rate/Term Refinance												
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)		
Cashout Refinance												
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a	n/a		
Other Adjustments												
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)		
Non-Owner Occ		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)		
Condo		0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
2-4 units		0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)		
Manufactured Home		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Subordinate Financing		(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
HighBal Fixed C/O Refi		(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	n/a	n/a	n/a	n/a		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a	n/a		

improved

PRICING

%



© 2025 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.

Rates and programs subject to change without notice. United Fidelity Funding Corp is not a part of, or associated with, HUD/FHA or the Federal Government.

Effective Date/Time: 12/2/2025 10:21 AM

Government

Rate	FHA 30yr Fixed			VA 30yr Fixed			FHA 30yr Fxd HighBal			VA 30yr Fxd HighBal			USDA 30yr Fxd			
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	
7.125 ▶	103.193	103.831	103.688	101.925	102.269	102.126	101.680	101.913	101.738	100.149	100.381	100.238	103.615	104.097	103.954	
7.000 ▶	102.837	103.475	103.332	101.401	101.788	101.645	101.262	101.494	101.320	99.605	99.838	99.695	103.181	103.663	103.520	
6.875 ▶	102.243	102.881	102.738	101.212	101.881	101.738	101.087	101.319	101.145	100.087	100.319	100.176	102.612	103.094	102.951	
6.750 ▶	102.349	102.988	102.845	102.193	102.863	102.720	100.930	101.163	100.988	100.805	101.038	100.895	102.680	103.162	103.019	
6.625 ▶	102.251	102.950	102.867	101.251	101.981	101.899	101.290	101.583	101.469	100.353	100.645	100.562	102.620	103.021	102.939	
6.500 ▶	101.864	102.563	102.480	101.051	101.781	101.699	100.939	101.231	101.117	100.189	100.481	100.399	102.232	102.634	102.551	
6.375 ▶	101.420	102.119	102.036	100.639	101.369	101.286	100.838	101.130	101.016	100.119	100.411	100.329	101.595	101.996	101.914	
6.250 ▶	101.601	102.300	102.217	101.383	102.113	102.030	100.745	101.038	100.924	100.589	100.881	100.799	101.714	102.116	102.033	
6.125 ▶	101.300	101.978	101.875	101.037	101.747	101.644	100.631	100.903	100.769	100.631	100.903	100.800	101.619	102.047	101.944	
6.000 ▶	100.818	101.497	101.394	100.562	101.272	101.169	100.200	100.472	100.338	100.106	100.378	100.275	101.185	101.613	101.511	
5.875 ▶	100.437	101.116	101.013	100.237	100.947	100.844	99.768	100.041	99.907	99.831	100.103	100.000	100.616	101.045	100.942	
5.750 ▶	100.543	101.222	101.119	100.406	101.116	101.013	100.125	100.397	100.263	100.250	100.522	100.419	FHA/VA Price Adjustments			
5.625 ▶	100.011	100.663	100.533	99.748	100.431	100.302	99.373	99.619	99.458	99.373	99.619	99.489	680+		0.000	
5.500 ▶	99.530	100.181	100.052	99.305	99.988	99.858	98.942	99.188	99.027	98.880	99.125	98.996	660-679		(0.750)	
5.375 ▶	99.148	99.800	99.671	99.042	99.725	99.596	98.511	98.756	98.596	98.667	98.913	98.783	640-659		(1.750)	
5.250 ▶	98.892	99.544	99.414	98.786	99.469	99.339	98.505	98.750	98.589	98.661	98.906	98.777	620-639		(2.250)	
5.125 ▶	97.792	98.484	98.395	97.500	98.223	98.134	97.180	97.466	97.345	97.161	97.447	97.358	600-619		(3.250)	
5.000 ▶	97.457	98.149	98.060	97.034	97.757	97.668	96.885	97.171	97.050	96.499	96.784	96.695	Cashout Refi		(0.250)	
4.875 ▶	96.880	97.572	97.483	96.761	97.484	97.395	95.972	96.258	96.138	95.980	96.266	96.176	2 units		(0.500)	
4.750 ▶	96.605	97.297	97.208	96.480	97.203	97.114	95.551	95.837	95.716	95.449	95.734	95.645	3-4 units		(1.000)	
4.625 ▶	93.861	93.818	93.802	93.861	93.818	93.802	90.749	90.705	90.690	90.749	90.705	90.690	\$100k < \$125k		(0.125)	
4.500 ▶	93.163	93.120	93.104	93.163	93.120	93.104	90.051	90.007	89.992	90.051	90.007	89.992	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

Jumbo AUS

Rate	30yr Fixed			15yr Fixed			CLTV Price Adjustments									
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	>= 800	<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	
8.625 ▶								0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

Effective Date/Time: 12/2/2025 10:21 AM

NonQM

Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments	
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar	
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices	
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>	
10.500 ▶									Loan Amt <=\$1.75m 101.000	
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500	
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000	
10.125 ▶									<u>Standard DSCR</u>	
10.000 ▶									Prepay 101.000	
9.990 ▶	107.550	107.400	107.250						No Prepay 100.000	
9.875 ▶	107.300	107.150	107.000						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>	
9.750 ▶	107.050	106.900	106.750						Full Doc 99.500 103.000	
9.625 ▶	106.800	106.650	106.500						Alt Doc 99.500 103.000	
9.500 ▶	106.550	106.400	106.250						Inv w/Prepay 99.500 103.000	
9.375 ▶	106.300	106.150	106.000		107.778	107.628	107.478		<u>Plus DSCR</u>	
9.250 ▶	106.050	105.900	105.750		107.590	107.440	107.290		No Prepay 99.500 100.000	
9.125 ▶	105.800	105.650	105.500		107.324	107.174	107.024		1yr Prepay 99.500 103.500	
9.000 ▶									2-4yr Prepay 99.500 104.000	
8.990 ▶	105.550	105.400	105.250		107.059	106.909	106.759		5yr Prepay 99.500 104.500	
8.875 ▶	105.300	105.150	105.000		106.778	106.628	106.478		<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.050	104.900	104.750		106.496	106.346	106.196		5yr Hard PP 101.500	
8.625 ▶	104.800	104.650	104.500		106.215	106.065	105.915		4yr Hard PP 101.500	
8.500 ▶	104.550	104.400	104.250		105.915	105.765	105.615		3yr Hard PP 101.500	
8.375 ▶	104.300	104.150	104.000		105.615	105.465	105.315		2yr Hard PP 100.500	
8.250 ▶	104.050	103.900	103.750		105.275	105.125	104.975		1yr Hard PP 100.000	
8.125 ▶	103.800	103.650	103.500		104.900	104.750	104.600		No Prepay 99.500	
8.000 ▶										
7.990 ▶	103.550	103.400	103.250		104.525	104.375	104.225			
7.875 ▶	103.300	103.150	103.000		104.150	104.000	103.850			
7.750 ▶	103.050	102.900	102.750		103.775	103.625	103.475			
7.625 ▶	102.775	102.625	102.475		103.400	103.250	103.100			
7.500 ▶	102.525	102.375	102.225		103.025	102.875	102.725			
7.375 ▶	102.200	102.050	101.900		102.650	102.500	102.350			
7.250 ▶	101.825	101.675	101.525		102.200	102.050	101.900			
7.125 ▶	101.425	101.275	101.125		101.750	101.600	101.450			
7.000 ▶										
6.990 ▶	101.050	100.900	100.750		101.300	101.150	101.000			
6.875 ▶	100.600	100.450	100.300		100.825	100.675	100.525			
6.750 ▶	100.150	100.000	99.850		100.325	100.175	100.025			

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>