

Effective Date/Time: 12/3/2025 10:14 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 ▶	104.875	104.869	104.858	104.834	104.229	104.198	104.088	105.222	105.222	105.219	102.154	102.099	102.039	100.860	100.852	100.770	
7.875 ▶	104.623	104.616	104.606	104.581	104.063	104.040	103.931	104.974	104.974	104.971	101.962	101.907	101.846	100.768	100.771	100.687	
7.750 ▶	104.353	104.346	104.336	104.311	103.850	103.835	103.725	104.709	104.709	104.705	101.749	101.694	101.634	100.545	100.556	100.472	
7.625 ▶	104.150	104.143	104.134	104.118	104.060	103.968	103.887	104.344	104.344	104.341	102.386	102.312	102.285	101.886	101.812	101.785	
7.500 ▶	103.959	103.952	103.943	103.927	103.826	103.750	103.667	104.044	104.044	104.041	102.221	102.159	102.130	101.721	101.659	101.630	
7.375 ▶	103.811	103.804	103.795	103.779	103.658	103.591	103.506	103.719	103.719	103.716	101.959	101.887	101.840	101.459	101.387	101.340	
7.250 ▶	103.537	103.530	103.521	103.505	103.306	103.237	103.135	103.403	103.403	103.401	101.604	101.548	101.499	101.104	101.048	100.999	
7.125 ▶	103.442	103.421	103.398	103.366	103.384	103.310	103.250	103.341	103.300	103.260	102.739	102.725	102.709	101.896	101.823	101.795	
7.000 ▶	103.169	103.149	103.126	103.093	103.071	103.017	102.954	103.038	102.996	102.957	102.512	102.498	102.483	101.585	101.531	101.502	
6.875 ▶	102.870	102.849	102.826	102.794	102.708	102.674	102.612	102.747	102.696	102.646	102.249	102.235	102.219	101.226	101.191	101.163	
6.750 ▶	102.519	102.498	102.475	102.443	102.279	102.261	102.196	102.411	102.369	102.318	101.944	101.930	101.914	100.799	100.781	100.749	
6.625 ▶	102.487	102.446	102.403	102.354	102.489	102.365	102.331	102.779	102.702	102.594	102.214	102.173	102.130	101.184	101.061	101.027	
6.500 ▶	102.141	102.100	102.057	102.009	102.146	102.041	102.009	102.441	102.368	102.265	101.927	101.885	101.842	100.844	100.739	100.707	
6.375 ▶	101.751	101.710	101.667	101.618	101.750	101.661	101.631	102.067	102.003	101.900	101.584	101.543	101.500	100.452	100.363	100.333	
6.250 ▶	101.314	101.273	101.230	101.181	101.300	101.222	101.197	101.662	101.610	101.507	101.209	101.168	101.125	100.005	99.927	99.903	
6.125 ▶	101.374	101.332	101.290	101.241	101.370	101.281	101.261	101.724	101.654	101.547	101.156	101.115	101.072	100.160	100.069	100.049	
6.000 ▶	100.936	100.894	100.852	100.803	100.911	100.841	100.824	101.315	101.257	101.151	100.775	100.733	100.691	99.705	99.634	99.616	
5.875 ▶	100.472	100.431	100.388	100.339	100.403	100.348	100.333	100.955	100.908	100.803	100.357	100.316	100.273	99.201	99.144	99.128	
5.750 ▶	99.931	99.889	99.847	99.798	99.858	99.812	99.802	100.454	100.420	100.317	99.895	99.853	99.811	98.659	98.611	98.601	
5.625 ▶	99.645	99.604	99.561	99.512	99.703	99.657	99.627	100.595	100.549	100.443	99.360	99.318	99.276	98.351	98.303	98.275	
5.500 ▶	99.098	99.056	99.013	98.965	99.113	99.076	99.048	100.133	100.100	99.996	98.773	98.732	98.689	97.763	97.725	97.698	
5.375 ▶	98.489	98.448	98.405	98.356	98.522	98.496	98.469	99.631	99.609	99.505	98.138	98.097	98.054	97.176	97.148	97.123	
5.250 ▶	97.853	97.811	97.768	97.720	97.622	97.607	97.583	98.888	98.859	98.757	97.466	97.424	97.382	96.279	96.262	96.240	
LTV/FICO 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	Price Adjustments							
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							



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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 ▶	103.250	103.875	103.719	101.903	102.313	102.156	101.738	101.956	101.769	100.206	100.425	100.269	103.654	104.154	103.998	
7.000 ▶	102.894	103.519	103.363	101.382	101.831	101.675	101.319	101.538	101.350	99.663	99.881	99.725	103.220	103.720	103.564	
6.875 ▶	102.300	102.925	102.769	101.269	101.925	101.769	101.144	101.363	101.175	100.144	100.363	100.206	102.651	103.151	102.995	
6.750 ▶	102.406	103.031	102.875	102.250	102.906	102.750	100.988	101.206	101.019	100.863	101.081	100.925	102.719	103.219	103.063	
6.625 ▶	102.313	103.018	102.942	101.313	102.049	101.973	101.289	101.588	101.481	100.351	100.650	100.575	102.690	103.083	103.007	
6.500 ▶	101.925	102.630	102.555	101.113	101.849	101.773	100.938	101.237	101.130	100.188	100.487	100.411	102.302	102.695	102.619	
6.375 ▶	101.481	102.187	102.111	100.700	101.437	101.361	100.836	101.135	101.028	100.118	100.417	100.341	101.665	102.058	101.982	
6.250 ▶	101.663	102.368	102.292	101.444	102.180	102.105	100.744	101.043	100.936	100.588	100.887	100.811	101.784	102.177	102.101	
6.125 ▶	101.438	102.116	102.013	101.175	101.885	101.782	100.769	101.041	100.907	100.769	101.041	100.938	101.756	102.185	102.082	
6.000 ▶	100.956	101.635	101.532	100.700	101.410	101.307	100.338	100.610	100.476	100.244	100.516	100.413	101.323	101.751	101.649	
5.875 ▶	100.575	101.254	101.151	100.375	101.085	100.982	99.906	100.179	100.045	99.969	100.241	100.138	100.754	101.183	101.080	
5.750 ▶	100.681	101.360	101.257	100.544	101.254	101.151	100.263	100.535	100.401	100.388	100.660	100.557	FHA/VA Price Adjustments			
5.625 ▶	100.272	100.950	100.848	100.009	100.719	100.617	99.728	100.000	99.867	99.728	100.000	99.898	680+		0.000	
5.500 ▶	99.791	100.469	100.367	99.566	100.275	100.173	99.297	99.569	99.435	99.234	99.507	99.404	660-679		(0.750)	
5.375 ▶	99.409	100.088	99.985	99.303	100.013	99.910	98.866	99.138	99.004	99.022	99.294	99.192	640-659		(1.750)	
5.250 ▶	99.153	99.832	99.729	99.047	99.757	99.654	98.859	99.132	98.998	99.016	99.288	99.185	620-639		(2.250)	
5.125 ▶	98.166	98.864	98.782	97.873	98.603	98.521	97.553	97.846	97.732	97.534	97.827	97.744	600-619		(3.250)	
5.000 ▶	97.831	98.529	98.447	97.407	98.137	98.055	97.258	97.551	97.437	96.872	97.164	97.082	Cashout Refi		(0.250)	
4.875 ▶	97.253	97.952	97.869	97.134	97.864	97.782	96.346	96.638	96.524	96.353	96.646	96.563	2 units		(0.500)	
4.750 ▶	96.978	97.677	97.594	96.853	97.583	97.501	95.924	96.217	96.103	95.822	96.114	96.032	3-4 units		(1.000)	
4.625 ▶	94.259	94.215	94.200	94.259	94.215	94.200	91.146	91.103	91.087	91.146	91.103	91.087	\$100k < \$125k		(0.125)	
4.500 ▶	93.563	93.520	93.504	93.563	93.520	93.504	90.451	90.407	90.392	90.451	90.407	90.392	\$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 ▶				ε						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				ε						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				ε						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶										0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶										0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶							> 2.0115=3.011	0.220	0.220	0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶																
5.875 ▶																

Effective Date/Time: 12/3/2025 10:14 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>