

Effective Date/Time: 1/12/2026 10:48 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 ▶	105.532	105.532	105.477	105.417	104.878	104.913	104.834	105.718	105.718	105.671	102.601	102.601	102.491	101.449	101.475	101.456
7.875 ▶	105.303	105.303	105.248	105.188	104.723	104.756	104.677	105.490	105.490	105.443	102.424	102.424	102.315	101.369	101.394	101.375
7.750 ▶	105.059	105.059	105.005	104.945	104.514	104.544	104.464	105.244	105.244	105.197	102.228	102.228	102.119	101.138	101.161	101.139
7.625 ▶	104.879	104.879	104.824	104.766	104.431	104.456	104.373	104.881	104.881	104.834	102.646	102.658	102.605	102.146	102.158	102.105
7.500 ▶	104.659	104.659	104.611	104.559	104.215	104.126	104.046	104.602	104.602	104.555	102.495	102.502	102.450	101.995	102.002	101.950
7.375 ▶	104.376	104.376	104.353	104.326	104.064	103.953	103.852	104.298	104.298	104.252	102.267	102.251	102.209	101.767	101.751	101.709
7.250 ▶	104.265	104.265	104.242	104.216	103.711	103.578	103.485	103.968	103.968	103.921	101.895	101.872	101.831	101.395	101.372	101.331
7.125 ▶	103.993	103.980	103.956	103.929	103.830	103.775	103.690	103.690	103.658	103.588	102.682	102.661	102.636	102.182	102.161	102.136
7.000 ▶	103.734	103.710	103.665	103.619	103.526	103.464	103.381	103.427	103.395	103.322	102.380	102.352	102.329	101.880	101.852	101.829
6.875 ▶	103.455	103.431	103.383	103.332	103.174	103.101	103.021	103.141	103.109	103.036	102.031	101.992	101.971	101.531	101.492	101.471
6.750 ▶	103.137	103.113	103.065	103.014	102.718	102.631	102.557	102.822	102.789	102.717	101.703	101.679	101.607	101.077	101.026	101.011
6.625 ▶	103.201	103.152	103.079	103.004	103.092	103.059	102.979	103.271	103.149	103.072	102.367	102.319	102.214	101.704	101.672	101.593
6.500 ▶	102.853	102.805	102.731	102.656	102.788	102.748	102.669	102.941	102.818	102.739	102.105	102.056	101.951	101.403	101.363	101.285
6.375 ▶	102.499	102.450	102.376	102.302	102.395	102.345	102.268	102.573	102.449	102.371	101.793	101.745	101.640	101.015	100.966	100.888
6.250 ▶	102.092	102.044	101.970	101.895	101.959	101.901	101.825	102.186	102.054	101.978	101.445	101.396	101.291	100.581	100.525	100.448
6.125 ▶	102.356	102.299	102.217	102.135	102.296	102.233	102.197	102.642	102.577	102.463	102.139	102.083	102.001	101.081	101.018	100.982
6.000 ▶	101.941	101.885	101.803	101.720	101.869	101.800	101.767	102.258	102.194	102.080	101.776	101.719	101.637	100.657	100.589	100.555
5.875 ▶	101.475	101.419	101.337	101.254	101.378	101.305	101.273	101.851	101.764	101.650	101.384	101.328	101.246	100.170	100.098	100.065
5.750 ▶	100.969	100.912	100.830	100.748	100.827	100.757	100.731	101.363	101.298	101.185	100.946	100.889	100.807	99.622	99.553	99.526
5.625 ▶	100.900	100.860	100.771	100.682	100.795	100.774	100.740	101.456	101.424	101.304	100.412	100.355	100.273	99.436	99.418	99.382
5.500 ▶	100.359	100.318	100.230	100.140	100.249	100.229	100.193	100.997	100.965	100.845	99.827	99.771	99.689	98.893	98.875	98.838
5.375 ▶	99.773	99.732	99.643	99.554	99.657	99.635	99.603	100.480	100.448	100.328	99.233	99.177	99.095	98.303	98.284	98.251
5.250 ▶	99.146	99.106	99.017	98.928	98.702	98.687	98.657	99.936	99.903	99.784	98.577	98.521	98.439	97.353	97.340	97.309

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: 1/12/2026 10:48 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 ▶	104.074	104.826	104.742	102.734	103.263	103.180	102.561	102.907	102.792	101.030	101.376	101.292	104.631	104.977	104.948
7.000 ▶	103.717	104.470	104.386	102.425	102.782	102.698	102.142	102.488	102.373	100.486	100.832	100.748	104.198	104.544	104.515
6.875 ▶	103.124	103.876	103.792	102.092	102.876	102.792	101.967	102.313	102.198	100.967	101.313	101.230	103.629	103.975	103.946
6.750 ▶	103.230	103.982	103.898	103.074	103.857	103.773	101.811	102.157	102.042	101.686	102.032	101.948	103.696	104.042	104.013
6.625 ▶	102.590	103.250	103.117	101.559	102.250	102.117	101.566	101.820	101.656	100.597	100.851	100.718	102.903	103.329	103.208
6.500 ▶	102.140	102.800	102.667	101.359	102.050	101.917	101.152	101.406	101.242	100.434	100.688	100.555	102.515	102.941	102.820
6.375 ▶	101.665	102.325	102.192	100.946	101.638	101.505	101.020	101.274	101.110	100.364	100.618	100.485	101.878	102.304	102.183
6.250 ▶	101.877	102.538	102.405	101.690	102.381	102.248	100.959	101.213	101.048	100.834	101.088	100.955	101.997	102.423	102.302
6.125 ▶	102.000	102.719	102.617	101.706	102.456	102.355	101.175	101.488	101.355	101.144	101.456	101.355	102.341	102.716	102.654
6.000 ▶	101.581	102.300	102.198	101.231	101.981	101.880	100.806	101.119	100.986	100.619	100.931	100.830	101.908	102.283	102.220
5.875 ▶	101.106	101.825	101.723	100.906	101.656	101.555	100.281	100.594	100.461	100.344	100.656	100.555	101.339	101.714	101.651
5.750 ▶	101.213	101.931	101.830	101.075	101.825	101.723	100.638	100.950	100.817	100.763	101.075	100.973	FHA/VA Price Adjustments		
5.625 ▶	101.100	101.819	101.721	100.900	101.650	101.552	100.556	100.869	100.740	100.619	100.931	100.834	680+		0.000
5.500 ▶	100.681	101.400	101.302	100.456	101.206	101.109	100.188	100.500	100.371	100.125	100.438	100.340	660-679		(0.750)
5.375 ▶	100.175	100.894	100.796	100.069	100.819	100.721	99.631	99.944	99.815	99.788	100.100	100.002	640-659		(1.750)
5.250 ▶	99.919	100.638	100.540	99.813	100.563	100.465	99.625	99.938	99.809	99.781	100.094	99.996	620-639		(2.250)
5.125 ▶	99.235	99.929	99.830	99.068	99.793	99.693	98.623	98.910	98.780	98.729	99.017	98.917	600-619		(3.250)
5.000 ▶	98.900	99.594	99.495	98.602	99.327	99.228	98.328	98.616	98.485	98.067	98.354	98.255	Cashout Refi		(0.250)
4.875 ▶	98.323	99.017	98.917	98.204	98.929	98.830	97.415	97.703	97.572	97.423	97.710	97.611	2 units		(0.500)
4.750 ▶	98.048	98.742	98.642	97.923	98.648	98.548	96.994	97.281	97.151	96.892	97.179	97.080	3-4 units		(1.000)
4.625 ▶	95.198	95.143	95.109	95.198	95.143	95.109	92.085	92.030	91.997	92.085	92.030	91.997	\$100k < \$125k		(0.125)
4.500 ▶	94.509	94.454	94.421	94.509	94.454	94.421	91.397	91.342	91.308	91.397	91.342	91.308	\$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		<= 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 ▶							>= 800	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: 1/12/2026 10:48 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 ▶	108.390	108.240	108.090						No Prepay 100.000		
9.875 ▶	108.140	107.990	107.840						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.890	107.740	107.590						Full Doc 99.500 103.000		
9.625 ▶	107.640	107.490	107.340						Alt Doc 99.500 103.000		
9.500 ▶	107.390	107.240	107.090						Inv w/Prepay 99.500 103.000		
9.375 ▶	107.140	106.990	106.840						<u>Plus DSCR</u>		
9.250 ▶	106.890	106.740	106.590			108.843	108.693		108.543	No Prepay 99.500 100.000	
9.125 ▶	106.640	106.490	106.340			108.655	108.505		108.355	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	106.390	106.240	106.090			108.389	108.239		108.089	5yr Prepay 99.500 104.500	
8.875 ▶	106.140	105.990	105.840			108.124	107.974		107.824	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.890	105.740	105.590			107.843	107.693		107.543	5yr Hard PP 101.500	
8.625 ▶	105.640	105.490	105.340			107.561	107.411		107.261	4yr Hard PP 101.500	
8.500 ▶	105.390	105.240	105.090			107.280	107.130		106.980	3yr Hard PP 101.500	
8.375 ▶	105.140	104.990	104.840			106.980	106.830		106.680	2yr Hard PP 100.500	
8.250 ▶	104.890	104.740	104.590			106.680	106.530		106.380	1yr Hard PP 100.000	
8.125 ▶	104.640	104.490	104.340			106.340	106.190		106.040	No Prepay 99.500	
8.000 ▶											
7.990 ▶	104.390	104.240	104.090			105.965	105.815		105.665		
7.875 ▶	104.140	103.990	103.840			105.590	105.440		105.290		
7.750 ▶	103.890	103.740	103.590			105.215	105.065		104.915		
7.625 ▶	103.615	103.465	103.315			104.840	104.690		104.540		
7.500 ▶	103.365	103.215	103.065			104.465	104.315		104.165		
7.375 ▶	103.040	102.890	102.740			104.090	103.940		103.790		
7.250 ▶	102.665	102.515	102.365			103.715	103.565		103.415		
7.125 ▶	102.265	102.115	101.965			103.265	103.115		102.965		
7.000 ▶											
6.990 ▶	101.890	101.740	101.590			102.815	102.665		102.515		
6.875 ▶	101.440	101.290	101.140			102.365	102.215		102.065		
6.750 ▶	100.990	100.840	100.690			101.890	101.740		101.590		

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>