

Effective Date/Time: 1/2/2026 10:59 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 ▶	104.991	104.983	104.964	104.914	104.610	104.584	104.532	105.341	105.341	105.330	102.301	102.237	102.160	101.160	101.152	101.125			
7.875 ▶	104.768	104.760	104.740	104.690	104.450	104.428	104.377	105.117	105.117	105.105	102.126	102.062	101.985	101.076	101.071	101.045			
7.750 ▶	104.526	104.518	104.499	104.449	104.233	104.218	104.168	104.875	104.875	104.864	101.934	101.869	101.793	100.835	100.839	100.814			
7.625 ▶	104.418	104.410	104.393	104.351	104.392	104.334	104.273	104.524	104.524	104.513	102.596	102.550	102.529	102.096	102.050	102.029			
7.500 ▶	104.257	104.249	104.232	104.190	104.166	104.118	104.058	104.248	104.248	104.236	102.436	102.396	102.377	101.936	101.896	101.877			
7.375 ▶	104.137	104.129	104.112	104.070	104.006	103.965	103.905	103.947	103.947	103.938	102.196	102.160	102.141	101.696	101.660	101.641			
7.250 ▶	103.894	103.886	103.869	103.827	103.634	103.602	103.542	103.668	103.668	103.659	101.810	101.786	101.767	101.310	101.286	101.267			
7.125 ▶	103.620	103.612	103.595	103.553	103.655	103.600	103.481	103.515	103.450	103.388	102.646	102.614	102.575	102.008	101.953	101.917			
7.000 ▶	103.349	103.321	103.289	103.248	103.337	103.294	103.178	103.236	103.172	103.106	102.444	102.412	102.372	101.692	101.650	101.617			
6.875 ▶	103.078	103.038	102.991	102.924	102.971	102.941	102.826	102.951	102.886	102.821	102.214	102.182	102.142	101.329	101.299	101.267			
6.750 ▶	102.750	102.710	102.662	102.595	102.501	102.483	102.370	102.618	102.559	102.488	101.934	101.902	101.862	100.861	100.844	100.814			
6.625 ▶	102.555	102.507	102.451	102.376	102.646	102.578	102.491	102.755	102.676	102.520	102.260	102.211	102.156	101.259	101.190	101.105			
6.500 ▶	102.240	102.191	102.136	102.060	102.339	102.281	102.195	102.414	102.345	102.185	101.999	101.950	101.895	100.955	100.897	100.813			
6.375 ▶	101.886	101.837	101.782	101.707	101.932	101.882	101.797	102.042	101.978	101.819	101.685	101.636	101.581	100.552	100.501	100.418			
6.250 ▶	101.474	101.425	101.370	101.294	101.487	101.446	101.362	101.640	101.581	101.425	101.334	101.285	101.230	100.110	100.069	99.987			
6.125 ▶	101.250	101.201	101.146	101.070	101.384	101.340	101.271	101.788	101.735	101.567	101.012	100.963	100.908	100.168	100.124	100.057			
6.000 ▶	100.819	100.771	100.715	100.640	100.940	100.905	100.839	101.379	101.335	101.172	100.646	100.597	100.541	99.729	99.694	99.629			
5.875 ▶	100.333	100.284	100.229	100.153	100.434	100.406	100.342	101.043	101.003	100.839	100.251	100.202	100.146	99.225	99.198	99.136			
5.750 ▶	99.827	99.778	99.723	99.647	99.882	99.860	99.803	100.542	100.508	100.343	99.811	99.762	99.706	98.678	98.656	98.600			
5.625 ▶	99.355	99.307	99.253	99.186	99.450	99.435	99.354	100.223	100.199	100.050	99.277	99.228	99.173	98.095	98.078	97.998			
5.500 ▶	98.809	98.761	98.707	98.640	98.911	98.900	98.819	99.763	99.741	99.583	98.683	98.635	98.579	97.558	97.545	97.465			
5.375 ▶	98.222	98.173	98.120	98.053	98.308	98.299	98.221	99.261	99.242	99.077	98.080	98.032	97.976	96.958	96.947	96.871			
5.250 ▶	97.597	97.548	97.495	97.428	97.365	97.358	97.286	98.700	98.619	98.529	97.422	97.373	97.317	96.019	96.011	95.939			
	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	No Impounds - CA							0.150		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - Non CA							0.250	
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	ARM LTV > 90							0.250	
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	LoanAmt \$100k<\$125k							0.250	
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$75k<\$100k							1.000	
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$40k<\$75k							0.750	
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	TX Property							0.250	
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	<div>Improved PRICING</div> <div></div>								
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									
© 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: 1/2/2026 10:59 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 ▶	103.569	104.221	104.092	102.138	102.659	102.529	102.057	102.302	102.142	100.525	100.771	100.642	104.040	104.473	104.344	
7.000 ▶	103.213	103.865	103.735	101.819	102.177	102.048	101.638	101.884	101.723	99.982	100.227	100.098	103.606	104.039	103.910	
6.875 ▶	102.619	103.271	103.142	101.588	102.271	102.142	101.463	101.709	101.548	100.463	100.709	100.579	103.037	103.470	103.341	
6.750 ▶	102.725	103.377	103.248	102.569	103.252	103.123	101.307	101.552	101.392	101.182	101.427	101.298	103.105	103.538	103.409	
6.625 ▶	102.264	102.941	102.837	101.264	101.972	101.868	101.240	101.511	101.375	100.303	100.573	100.469	102.623	103.034	102.930	
6.500 ▶	101.814	102.491	102.387	101.064	101.772	101.668	100.827	101.097	100.962	100.139	100.410	100.305	102.235	102.647	102.542	
6.375 ▶	101.370	102.047	101.943	100.652	101.360	101.255	100.725	100.996	100.860	100.069	100.340	100.235	101.598	102.009	101.905	
6.250 ▶	101.552	102.228	102.124	101.395	102.103	101.999	100.633	100.903	100.768	100.539	100.810	100.705	101.717	102.129	102.024	
6.125 ▶	101.436	102.113	102.008	101.173	101.882	101.777	100.611	100.882	100.746	100.611	100.882	100.777	101.772	102.183	102.079	
6.000 ▶	100.955	101.632	101.527	100.698	101.407	101.302	100.180	100.450	100.315	100.086	100.357	100.252	101.338	101.750	101.645	
5.875 ▶	100.573	101.250	101.146	100.373	101.082	100.977	99.748	100.019	99.883	99.811	100.082	99.977	100.770	101.181	101.077	
5.750 ▶	100.680	101.357	101.252	100.542	101.250	101.146	100.105	100.375	100.240	100.230	100.500	100.396	FHA/VA Price Adjustments			
5.625 ▶	100.148	100.817	100.704	99.886	100.585	100.473	99.604	99.867	99.723	99.604	99.867	99.754	680+		0.000	
5.500 ▶	99.667	100.335	100.223	99.442	100.142	100.029	99.173	99.435	99.291	99.111	99.373	99.260	660-679		(0.750)	
5.375 ▶	99.286	99.954	99.841	99.179	99.879	99.766	98.742	99.004	98.860	98.898	99.160	99.048	640-659		(1.750)	
5.250 ▶	99.029	99.698	99.585	98.923	99.623	99.510	98.736	98.998	98.854	98.892	99.154	99.041	620-639		(2.250)	
5.125 ▶	97.796	98.498	98.419	97.504	98.237	98.158	97.184	97.479	97.369	97.165	97.461	97.382	600-619		(3.250)	
5.000 ▶	97.461	98.163	98.084	97.038	97.771	97.692	96.889	97.185	97.074	96.503	96.798	96.719	Cashout Refi		(0.250)	
4.875 ▶	96.884	97.586	97.507	96.765	97.498	97.419	95.976	96.272	96.162	95.984	96.280	96.200	2 units		(0.500)	
4.750 ▶	96.609	97.311	97.232	96.484	97.217	97.138	95.555	95.851	95.740	95.453	95.748	95.669	3-4 units		(1.000)	
4.625 ▶	93.852	93.805	93.775	93.852	93.805	93.775	90.739	90.692	90.662	90.739	90.692	90.662	\$100k < \$125k		(0.125)	
4.500 ▶	93.157	93.110	93.080	93.157	93.110	93.080	90.045	89.998	89.968	90.045	89.998	89.968	\$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 ▶										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 ▶										0.220	0.220	0.220	0.220	0.220	0.220
6.000 ▶										0.220	0.220	0.220	0.220	0.220	0.220
5.875 ▶										0.220	0.220	0.220	0.220	0.220	0.220

Effective Date/Time: 1/2/2026 10:59 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 ▶	107.665	107.515	107.365						No Prepay 100.000		
9.875 ▶	107.415	107.265	107.115						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.165	107.015	106.865						Full Doc 99.500 103.000		
9.625 ▶	106.915	106.765	106.615						Alt Doc 99.500 103.000		
9.500 ▶	106.665	106.515	106.365						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.415	106.265	106.115						<u>Plus DSCR</u>		
9.250 ▶	106.165	106.015	105.865			107.993	107.843		107.693	No Prepay 99.500 100.000	
9.125 ▶	105.915	105.765	105.615			107.805	107.655		107.505	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.665	105.515	105.365			107.539	107.389		107.239	5yr Prepay 99.500 104.500	
8.875 ▶	105.415	105.265	105.115			107.274	107.124		106.974	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.165	105.015	104.865			106.993	106.843		106.693	5yr Hard PP 101.500	
8.625 ▶	104.915	104.765	104.615			106.711	106.561		106.411	4yr Hard PP 101.500	
8.500 ▶	104.665	104.515	104.365			106.430	106.280		106.130	3yr Hard PP 101.500	
8.375 ▶	104.415	104.265	104.115			106.130	105.980		105.830	2yr Hard PP 100.500	
8.250 ▶	104.165	104.015	103.865			105.830	105.680		105.530	1yr Hard PP 100.000	
8.125 ▶	103.915	103.765	103.615			105.490	105.340		105.190	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.665	103.515	103.365			105.115	104.965		104.815		
7.875 ▶	103.415	103.265	103.115			104.740	104.590		104.440		
7.750 ▶	103.165	103.015	102.865			104.365	104.215		104.065		
7.625 ▶	102.890	102.740	102.590			103.990	103.840		103.690		
7.500 ▶	102.640	102.490	102.340		103.615	103.465	103.315				
7.375 ▶	102.315	102.165	102.015		103.240	103.090	102.940				
7.250 ▶	101.940	101.790	101.640		102.865	102.715	102.565				
7.125 ▶	101.540	101.390	101.240		102.415	102.265	102.115				
7.000 ▶											
6.990 ▶	101.165	101.015	100.865		101.965	101.815	101.665				
6.875 ▶	100.715	100.565	100.415		101.515	101.365	101.215				
6.750 ▶	100.265	100.115	99.965		101.040	100.890	100.740				

**New Product
Coming Soon**

**New Product
Coming Soon**

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>