

Effective Date/Time: 11/21/2025 10:58 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 ▶	104.817	104.807	104.800	104.786	104.147	104.136	104.035	105.160	105.154	105.154	102.118	102.076	102.021	100.693	100.682	100.597		
7.875 ▶	104.567	104.557	104.550	104.536	103.982	103.971	103.876	104.914	104.909	104.909	101.928	101.886	101.831	100.607	100.595	100.518		
7.750 ▶	104.299	104.289	104.282	104.268	103.768	103.757	103.668	104.651	104.646	104.646	101.718	101.676	101.621	100.378	100.367	100.298		
7.625 ▶	104.113	104.103	104.096	104.082	103.879	103.812	103.739	104.289	104.284	104.284	102.301	102.233	102.172	101.801	101.733	101.672		
7.500 ▶	103.897	103.887	103.880	103.873	103.648	103.579	103.515	103.991	103.986	103.986	102.137	102.068	102.013	101.637	101.568	101.513		
7.375 ▶	103.756	103.745	103.738	103.731	103.481	103.408	103.349	103.666	103.660	103.660	101.876	101.784	101.718	101.376	101.284	101.218		
7.250 ▶	103.482	103.472	103.465	103.458	103.130	103.038	102.973	103.320	103.314	103.314	101.522	101.430	101.374	101.022	100.930	100.874		
7.125 ▶	103.219	103.205	103.191	103.174	103.101	103.067	103.022	103.130	103.099	103.065	102.532	102.522	102.515	101.675	101.641	101.596		
7.000 ▶	102.949	102.934	102.920	102.902	102.789	102.755	102.720	102.828	102.797	102.762	102.291	102.281	102.274	101.366	101.332	101.298		
6.875 ▶	102.633	102.619	102.605	102.587	102.446	102.410	102.389	102.514	102.483	102.448	102.026	102.016	102.009	101.026	100.991	100.970		
6.750 ▶	102.300	102.285	102.271	102.253	102.026	101.984	101.976	102.168	102.132	102.097	101.722	101.712	101.705	100.608	100.566	100.558		
6.625 ▶	102.295	102.258	102.224	102.183	102.220	102.134	102.084	102.624	102.577	102.501	101.978	101.941	101.907	100.931	100.844	100.794		
6.500 ▶	101.949	101.912	101.878	101.838	101.947	101.858	101.820	102.286	102.239	102.168	101.692	101.655	101.620	100.660	100.570	100.532		
6.375 ▶	101.551	101.514	101.480	101.440	101.531	101.440	101.417	101.883	101.835	101.773	101.352	101.315	101.280	100.248	100.156	100.133		
6.250 ▶	101.113	101.076	101.041	101.001	101.061	100.958	100.954	101.447	101.399	101.350	100.977	100.940	100.905	99.783	99.679	99.675		
6.125 ▶	101.102	101.068	101.033	100.993	101.151	101.081	101.030	101.587	101.493	101.412	100.855	100.820	100.786	99.938	99.870	99.817		
6.000 ▶	100.653	100.618	100.584	100.544	100.673	100.602	100.568	101.125	101.031	100.964	100.477	100.443	100.408	99.464	99.394	99.360		
5.875 ▶	100.181	100.146	100.112	100.072	100.160	100.087	100.065	100.816	100.721	100.669	100.079	100.045	100.011	98.955	98.883	98.860		
5.750 ▶	99.633	99.599	99.564	99.524	99.591	99.511	99.502	100.299	100.205	100.169	99.605	99.571	99.537	98.389	98.310	98.300		
5.625 ▶	99.369	99.341	99.306	99.273	99.487	99.454	99.419	100.377	100.267	100.213	99.077	99.042	99.008	98.132	98.100	98.064		
5.500 ▶	98.823	98.795	98.760	98.726	98.754	98.721	98.696	99.860	99.750	99.711	98.481	98.446	98.412	97.402	97.370	97.344		
5.375 ▶	98.214	98.186	98.151	98.118	98.103	98.069	98.053	99.306	99.196	99.173	97.848	97.814	97.779	96.753	96.722	96.704		
5.250 ▶	97.581	97.552	97.518	97.484	97.320	97.289	97.280	98.724	98.614	98.602	97.178	97.144	97.109	95.974	95.944	95.934		
	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								
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Effective Date/Time: 11/21/2025 10:58 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 ▶	103.257	103.889	103.739	101.965	102.326	102.177	101.745	101.970	101.789	100.213	100.439	100.289	103.670	104.161	104.011	
7.000 ▶	102.901	103.533	103.383	101.438	101.845	101.696	101.326	101.551	101.371	99.670	99.895	99.746	103.236	103.727	103.578	
6.875 ▶	102.307	102.939	102.789	101.276	101.939	101.789	101.151	101.376	101.196	100.151	100.376	100.227	102.667	103.158	103.009	
6.750 ▶	102.413	103.045	102.896	102.257	102.920	102.771	100.995	101.220	101.039	100.870	101.095	100.946	102.735	103.226	103.076	
6.625 ▶	102.079	102.777	102.695	101.079	101.809	101.726	101.117	101.410	101.296	100.180	100.472	100.390	102.447	102.849	102.766	
6.500 ▶	101.691	102.390	102.307	100.879	101.609	101.526	100.766	101.059	100.945	100.016	100.309	100.226	102.059	102.461	102.379	
6.375 ▶	101.247	101.946	101.863	100.466	101.196	101.113	100.665	100.957	100.843	99.946	100.239	100.156	101.422	101.824	101.741	
6.250 ▶	101.429	102.127	102.045	101.210	101.940	101.857	100.572	100.865	100.751	100.416	100.709	100.626	101.541	101.943	101.861	
6.125 ▶	101.215	101.880	101.764	100.952	101.649	101.533	100.546	100.805	100.658	100.546	100.805	100.689	101.516	101.962	101.846	
6.000 ▶	100.734	101.399	101.283	100.477	101.174	101.058	100.115	100.374	100.226	100.021	100.280	100.164	101.082	101.529	101.412	
5.875 ▶	100.352	101.017	100.901	100.152	100.849	100.733	99.684	99.942	99.795	99.746	100.005	99.889	100.513	100.960	100.844	
5.750 ▶	100.459	101.124	101.008	100.321	101.017	100.901	100.040	100.299	100.151	100.165	100.424	100.308	FHA/VA Price Adjustments			
5.625 ▶	99.987	100.652	100.536	99.724	100.421	100.305	99.349	99.608	99.461	99.349	99.608	99.492	680+		0.000	
5.500 ▶	99.505	100.171	100.055	99.280	99.977	99.861	98.918	99.177	99.030	98.855	99.114	98.998	660-679		(0.750)	
5.375 ▶	99.124	99.789	99.673	99.018	99.714	99.598	98.487	98.746	98.598	98.643	98.902	98.786	640-659		(1.750)	
5.250 ▶	98.868	99.533	99.417	98.762	99.458	99.342	98.480	98.739	98.592	98.637	98.896	98.780	620-639		(2.250)	
5.125 ▶	97.864	98.550	98.454	97.572	98.288	98.192	97.252	97.531	97.404	97.233	97.512	97.416	600-619		(3.250)	
5.000 ▶	97.529	98.215	98.119	97.106	97.822	97.726	96.957	97.236	97.109	96.571	96.850	96.754	Cashout Refi		(0.250)	
4.875 ▶	96.952	97.637	97.541	96.833	97.550	97.454	96.044	96.323	96.196	96.052	96.331	96.235	2 units		(0.500)	
4.750 ▶	96.677	97.362	97.266	96.552	97.268	97.172	95.623	95.902	95.775	95.521	95.800	95.704	3-4 units		(1.000)	
4.625 ▶	93.956	93.913	93.899	93.956	93.913	93.899	90.843	90.800	90.787	90.843	90.800	90.787	\$100k < \$125k		(0.125)	
4.500 ▶	93.256	93.212	93.199	93.256	93.212	93.199	90.143	90.100	90.086	90.143	90.100	90.086	\$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: 11/21/2025 10:58 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 ▶	107.750	107.600	107.450						No Prepay 100.000			
9.875 ▶	107.500	107.350	107.200						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>			
9.750 ▶	107.250	107.100	106.950						Full Doc 99.500 103.000			
9.625 ▶	107.000	106.850	106.700						Alt Doc 99.500 103.000			
9.500 ▶	106.750	106.600	106.450						Inv w/Prepay 99.500 103.000			
9.375 ▶	106.500	106.350	106.200			107.928	107.778		107.628	<u>Plus DSCR</u>		
9.250 ▶	106.250	106.100	105.950			107.740	107.590		107.440	No Prepay 99.500 100.000		
9.125 ▶	106.000	105.850	105.700			107.474	107.324		107.174	1yr Prepay 99.500 103.500		
9.000 ▶										2-4yr Prepay 99.500 104.000		
8.990 ▶	105.750	105.600	105.450			107.209	107.059		106.909	5yr Prepay 99.500 104.500		
8.875 ▶	105.500	105.350	105.200			106.928	106.778		106.628	<u>5-9 units DSCR</u> <u>Max Price</u>		
8.750 ▶	105.250	105.100	104.950			106.646	106.496		106.346	5yr Hard PP 101.500		
8.625 ▶	105.000	104.850	104.700			106.365	106.215		106.065	4yr Hard PP 101.500		
8.500 ▶	104.750	104.600	104.450			106.065	105.915		105.765	3yr Hard PP 101.500		
8.375 ▶	104.500	104.350	104.200			105.765	105.615		105.465	2yr Hard PP 100.500		
8.250 ▶	104.250	104.100	103.950			105.425	105.275		105.125	1yr Hard PP 100.000		
8.125 ▶	104.000	103.850	103.700			105.050	104.900		104.750	No Prepay 99.500		
8.000 ▶												
7.990 ▶	103.750	103.600	103.450			104.675	104.525		104.375			
7.875 ▶	103.500	103.350	103.200			104.300	104.150		104.000			
7.750 ▶	103.250	103.100	102.950			103.925	103.775		103.625			
7.625 ▶	102.975	102.825	102.675			103.550	103.400		103.250			
7.500 ▶	102.725	102.575	102.425			103.175	103.025		102.875			
7.375 ▶	102.400	102.250	102.100			102.800	102.650		102.500			
7.250 ▶	102.025	101.875	101.725			102.350	102.200		102.050			
7.125 ▶	101.625	101.475	101.325			101.900	101.750		101.600			
7.000 ▶												
6.990 ▶	101.250	101.100	100.950		101.450	101.300	101.150					
6.875 ▶	100.800	100.650	100.500		100.975	100.825	100.675					
6.750 ▶	100.350	100.200	100.050		100.475	100.325	100.175					

**New Product
Coming Soon**

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NonQM Price Adjustments

Price all NonQM loans on our new website

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