

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
7.875 ►	105.077	105.070	105.062	105.025	104.690	104.657	104.618	105.673	105.673	105.673	102.599	102.541	102.482	101.266	101.233	101.205
7.750 ►	104.856	104.848	104.841	104.804	104.471	104.438	104.400	105.416	105.416	105.416	102.412	102.353	102.294	101.019	100.986	100.959
7.625 ►	104.981	104.973	104.966	104.929	104.801	104.766	104.588	105.146	105.146	105.146	102.572	102.543	102.513	102.017	101.982	101.992
7.500 ►	104.780	104.773	104.766	104.729	104.633	104.597	104.422	104.889	104.889	104.889	102.416	102.380	102.392	101.916	101.880	101.892
7.375 ►	104.568	104.560	104.553	104.516	104.404	104.368	104.196	104.471	104.471	104.471	102.199	102.170	102.141	101.609	101.572	101.606
7.250 ►	104.489	104.482	104.474	104.438	104.035	103.998	103.847	104.192	104.192	104.192	102.138	102.109	102.080	101.217	101.180	101.216
7.125 ►	104.241	104.234	104.226	104.190	103.951	103.937	103.788	104.027	103.983	103.940	102.497	102.453	102.456	101.961	101.947	101.956
7.000 ►	103.965	103.957	103.950	103.913	103.688	103.675	103.527	103.749	103.705	103.661	102.291	102.247	102.225	101.728	101.715	101.725
6.875 ►	103.643	103.634	103.624	103.587	103.276	103.262	103.121	103.452	103.409	103.365	102.058	102.014	101.970	101.350	101.336	101.352
6.750 ►	103.360	103.338	103.316	103.278	102.809	102.795	102.664	103.136	103.092	103.048	101.781	101.737	101.693	100.887	100.872	100.899
6.625 ►	103.226	103.182	103.138	103.077	103.107	103.062	103.013	103.379	103.305	103.232	102.187	102.142	102.094	101.687	101.642	101.594
6.500 ►	102.942	102.898	102.854	102.793	102.805	102.760	102.713	103.064	102.990	102.917	101.888	101.843	101.796	101.388	101.343	101.296
6.375 ►	102.622	102.579	102.535	102.473	102.489	102.444	102.399	102.713	102.640	102.567	101.577	101.531	101.486	101.077	101.031	100.986
6.250 ►	102.254	102.210	102.166	102.105	102.103	102.057	102.013	102.325	102.252	102.179	101.192	101.147	101.103	100.692	100.647	100.603
6.125 ►	102.257	102.206	102.155	102.086	102.165	102.129	102.034	102.716	102.635	102.554	101.999	101.963	101.868	101.499	101.463	101.368
6.000 ►	101.877	101.826	101.774	101.705	101.832	101.797	101.702	102.326	102.246	102.165	101.672	101.637	101.542	101.172	101.137	101.042
5.875 ►	101.449	101.398	101.347	101.278	101.412	101.378	101.287	101.901	101.821	101.740	101.311	101.277	101.187	100.811	100.777	100.687
5.750 ►	100.959	100.908	100.857	100.788	100.890	100.857	100.769	101.426	101.345	101.265	100.716	100.682	100.595	100.216	100.182	100.095
5.625 ►	100.918	100.874	100.830	100.769	100.932	100.908	100.804	101.736	101.662	101.589	100.708	100.684	100.580	100.208	100.184	100.080
5.500 ►	100.449	100.405	100.361	100.300	100.416	100.392	100.291	101.273	101.200	101.127	100.194	100.170	100.069	99.694	99.670	99.569
5.375 ►	99.918	99.874	99.830	99.769	99.870	99.846	99.748	100.757	100.684	100.611	99.650	99.626	99.528	99.150	99.126	99.028
5.250 ►	99.322	99.278	99.234	99.173	98.874	98.850	98.758	100.217	100.143	100.070	98.713	98.689	98.597	98.213	98.189	98.097
5.125 ►	99.234	99.103	98.971	98.889	99.081	99.070	98.938	100.256	100.080	99.904	97.139	97.022	96.905	96.495	96.482	96.357

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	(0.375)	(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)	ARM LTV > 90						0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	LoanAmt \$100k<\$125k						0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	LoanAmt \$75k<\$100k						1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	LoanAmt \$40k<\$75k						0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.875)	(1.875)	TX Property						0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(2.125)	(2.125)							
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.500)	(2.000)							
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)							
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)	(2.375)	(1.750)	(1.500)	(1.250)						
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(2.000)	(2.750)	n/a	n/a	n/a						
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 Occupant		(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)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)						
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)	(2.500)	(2.500)		</td				

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 ►	105.129	105.080	105.030	103.598	103.548	103.499	103.211	103.161	103.111	101.679	101.630	101.580	105.255	105.314	105.265
7.000 ►	104.773	104.723	104.674	103.117	103.067	103.017	102.792	102.742	102.692	101.136	101.086	101.036	104.821	104.881	104.831
6.875 ►	104.179	104.130	104.080	103.211	103.161	103.111	102.617	102.567	102.517	101.617	101.567	101.517	104.252	104.312	104.262
6.750 ►	104.286	104.236	104.186	104.192	104.142	104.092	102.461	102.411	102.361	102.336	102.286	102.236	104.320	104.379	104.330
6.625 ►	103.514	103.479	103.443	102.546	102.510	102.474	102.209	102.174	102.138	101.241	101.205	101.169	103.492	103.534	103.499
6.500 ►	103.064	103.029	102.993	102.346	102.310	102.274	101.796	101.760	101.724	101.077	101.041	101.006	103.104	103.147	103.111
6.375 ►	102.589	102.554	102.518	101.933	101.897	101.862	101.663	101.627	101.592	101.007	100.971	100.936	102.467	102.509	102.474
6.250 ►	102.802	102.766	102.731	102.677	102.641	102.606	101.602	101.566	101.531	101.477	101.441	101.406	102.586	102.629	102.593
6.125 ►	102.830	102.787	102.744	102.598	102.556	102.513	101.481	101.439	101.396	101.450	101.407	101.365	102.776	102.827	102.784
6.000 ►	102.411	102.368	102.326	102.123	102.081	102.038	101.112	101.070	101.027	100.925	100.882	100.840	102.342	102.393	102.351
5.875 ►	101.936	101.893	101.851	101.798	101.756	101.713	100.587	100.545	100.502	100.650	100.607	100.565	101.773	101.825	101.782
5.750 ►	102.042	101.999	101.957	101.967	101.924	101.882	100.944	100.901	100.858	101.069	101.026	100.983	FHA/VA Price Adjustments		
5.625 ►	101.842	101.785	101.728	101.704	101.647	101.590	100.860	100.803	100.747	100.923	100.866	100.809	680+	0.000	
5.500 ►	101.423	101.366	101.309	101.260	101.203	101.147	100.492	100.435	100.378	100.429	100.372	100.315	660-679	(0.750)	
5.375 ►	100.917	100.860	100.803	100.873	100.816	100.759	99.935	99.878	99.822	100.092	100.035	99.978	640-659	(1.750)	
5.250 ►	100.660	100.603	100.547	100.617	100.560	100.503	99.929	99.872	99.815	100.085	100.028	99.972	620-639	(2.250)	
5.125 ►	100.157	100.100	100.044	100.052	99.995	99.939	99.263	99.207	99.150	99.370	99.313	99.256	600-619	(3.250)	
5.000 ►	99.822	99.765	99.709	99.586	99.529	99.473	98.969	98.912	98.855	98.707	98.650	98.594	Cashout Refi	(0.250)	
4.875 ►	99.245	99.188	99.131	99.188	99.132	99.075	98.056	97.999	97.942	98.063	98.007	97.950	2 units	(0.500)	
4.750 ►	98.970	98.913	98.856	98.907	98.850	98.794	97.634	97.578	97.521	97.532	97.475	97.419	3-4 units	(1.000)	
4.625 ►	95.711	95.667	95.645	95.711	95.667	95.645	92.599	92.554	92.533	92.599	92.554	92.533	\$100k < \$125k	(0.125)	
4.500 ►	95.024	94.980	94.958	95.024	94.980	94.958	91.911	91.867	91.846	91.911	91.867	91.846	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard									NonQM Price Adjustments		
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day							Price all NonQM loans in Soar		
10.250 ►													NonQM Max Prices		
10.125 ►													Standard Residential	Max Price	
10.000 ►													Loan Amt <=\$1.75m	101.000	
9.875 ►													Loan Amt \$1.75m<\$2.0m	100.500	
9.750 ►													Loan Amt \$2.0m-\$3.0m	100.000	
9.625 ►													Standard DSCR		
9.500 ►	108.400	108.250	108.100				108.659	108.509	108.359				Prepay	101.000	
9.375 ►	108.150	108.000	107.850				108.378	108.228	108.078				No Prepay	100.000	
9.250 ►	107.900	107.750	107.600				108.096	107.946	107.796						
9.125 ►	107.650	107.500	107.350				107.815	107.665	107.515						
9.000 ►							107.515	107.365	107.215						
8.875 ►	107.150	107.000	106.850				106.125	105.975	105.825						
8.750 ►	106.900	106.750	106.600				105.750	105.600	105.450						
8.625 ►	106.650	106.500	106.350				105.375	105.225	105.075						
8.500 ►	106.400	106.250	106.100				105.000	104.850	104.700						
8.375 ►	106.150	106.000	105.850				104.625	104.475	104.325						
8.250 ►	105.900	105.750	105.600				104.250	104.100	103.950						
8.125 ►	105.650	105.500	105.350				103.800	103.650	103.500						
8.000 ►															
7.875 ►	105.150	105.000	104.850												
7.750 ►	104.900	104.750	104.600												
7.625 ►	104.625	104.475	104.325												
7.500 ►	104.375	104.225	104.075												
7.375 ►	104.050	103.900	103.750												
7.250 ►	103.675	103.525	103.375												
7.125 ►	103.275	103.125	102.975												
7.000 ►															
6.875 ►	102.425	102.275	102.125												
6.750 ►	101.950	101.800	101.650												
6.625 ►	101.475	101.325	101.175												
6.500 ►	100.925	100.775	100.625												
6.375 ►	100.350	100.200	100.050												
6.250 ►	99.750	99.600	99.450												
6.125 ►	99.150	99.000	98.850												
6.000 ►															
5.875 ►	97.275	97.125	96.975												

© 2026 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.