

Effective Date/Time: 1/29/2026 10:23 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
7.875 ▶	104.908	104.891	104.870	104.833	104.319	104.280	104.205	105.100	105.092	105.079	102.017	101.942	101.864	100.848	100.807	100.779
7.750 ▶	104.668	104.651	104.630	104.593	104.094	104.055	103.979	104.853	104.845	104.832	101.832	101.757	101.679	100.596	100.554	100.526
7.625 ▶	104.716	104.708	104.697	104.675	104.443	104.400	104.304	104.489	104.481	104.471	102.527	102.481	102.466	102.027	101.981	101.966
7.500 ▶	104.508	104.500	104.489	104.467	104.239	104.193	104.097	104.226	104.226	104.223	102.392	102.344	102.329	101.892	101.844	101.829
7.375 ▶	104.280	104.272	104.261	104.239	104.015	103.967	103.871	103.968	103.968	103.965	102.065	102.008	101.996	101.565	101.508	101.496
7.250 ▶	104.179	104.171	104.160	104.138	103.653	103.595	103.502	103.684	103.684	103.681	101.686	101.625	101.613	101.186	101.125	101.113
7.125 ▶	103.937	103.914	103.891	103.869	103.683	103.652	103.561	103.598	103.531	103.471	102.439	102.408	102.390	101.939	101.908	101.890
7.000 ▶	103.686	103.644	103.605	103.579	103.376	103.342	103.251	103.328	103.261	103.202	102.163	102.129	102.111	101.663	101.629	101.611
6.875 ▶	103.425	103.384	103.343	103.306	103.003	102.962	102.872	103.042	102.975	102.916	101.865	101.798	101.766	101.324	101.284	101.266
6.750 ▶	103.120	103.078	103.037	103.001	102.546	102.494	102.407	102.720	102.654	102.594	101.595	101.528	101.462	100.870	100.818	100.804
6.625 ▶	103.125	103.058	102.992	102.934	102.906	102.832	102.786	102.997	102.931	102.821	102.212	102.112	102.014	101.517	101.442	101.395
6.500 ▶	102.824	102.757	102.692	102.633	102.602	102.522	102.477	102.680	102.606	102.496	101.971	101.871	101.773	101.216	101.135	101.088
6.375 ▶	102.473	102.406	102.341	102.282	102.349	102.263	102.217	102.322	102.230	102.124	101.664	101.563	101.465	100.967	100.880	100.833
6.250 ▶	102.072	102.005	101.940	101.881	101.920	101.825	101.780	101.927	101.827	101.729	101.324	101.223	101.125	100.540	100.443	100.397
6.125 ▶	102.067	101.983	101.905	101.846	101.918	101.904	101.830	102.366	102.249	102.137	101.775	101.691	101.612	100.697	100.683	100.609
6.000 ▶	101.647	101.563	101.485	101.426	101.554	101.531	101.456	101.973	101.856	101.744	101.450	101.367	101.288	100.337	100.313	100.240
5.875 ▶	101.180	101.097	101.018	100.959	101.093	101.063	100.989	101.541	101.424	101.313	101.065	100.981	100.902	99.882	99.850	99.778
5.750 ▶	100.676	100.592	100.513	100.455	100.466	100.429	100.357	101.071	100.954	100.843	100.630	100.546	100.467	99.258	99.221	99.150
5.625 ▶	100.328	100.261	100.196	100.137	100.257	100.237	100.139	101.036	100.935	100.837	100.116	100.033	99.954	98.897	98.876	98.780
5.500 ▶	99.797	99.730	99.665	99.606	99.724	99.699	99.602	100.560	100.459	100.361	99.543	99.460	99.381	98.369	98.343	98.247
5.375 ▶	99.224	99.157	99.092	99.033	99.138	99.104	99.007	100.035	99.934	99.836	98.902	98.818	98.740	97.785	97.750	97.654
5.250 ▶	98.614	98.547	98.482	98.423	98.199	98.157	98.059	99.485	99.384	99.287	98.241	98.157	98.078	96.848	96.805	96.709
5.125 ▶	97.967	97.900	97.835	97.776	97.883	97.871	97.740	98.919	98.875	98.719	95.950	95.799	95.659	95.308	95.287	95.159

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





© 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.

Effective Date/Time: 1/29/2026 10:23 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 ▶	104.051	104.720	104.607	102.474	103.157	103.045	102.539	102.801	102.657	101.008	101.270	101.157	104.537	104.955	104.842
7.000 ▶	103.695	104.364	104.251	102.162	102.676	102.563	102.120	102.382	102.238	100.464	100.726	100.613	104.103	104.521	104.409
6.875 ▶	103.101	103.770	103.657	102.070	102.770	102.657	101.945	102.207	102.063	100.945	101.207	101.095	103.534	103.953	103.840
6.750 ▶	103.208	103.876	103.763	103.051	103.751	103.638	101.789	102.051	101.907	101.664	101.926	101.813	103.602	104.020	103.907
6.625 ▶	103.017	103.577	103.355	101.986	102.577	102.355	102.181	102.334	102.081	101.212	101.365	101.144	103.243	103.756	103.534
6.500 ▶	102.567	103.127	102.905	101.786	102.377	102.155	101.767	101.920	101.667	101.048	101.202	100.980	102.855	103.368	103.147
6.375 ▶	102.092	102.652	102.430	101.373	101.964	101.742	101.634	101.788	101.535	100.978	101.132	100.910	102.218	102.731	102.509
6.250 ▶	102.304	102.864	102.642	102.117	102.708	102.486	101.573	101.727	101.474	101.448	101.602	101.380	102.337	102.850	102.629
6.125 ▶	102.015	102.658	102.520	101.721	102.395	102.258	101.307	101.544	101.375	101.275	101.513	101.375	102.291	102.731	102.593
6.000 ▶	101.596	102.239	102.101	101.246	101.920	101.783	100.938	101.175	101.006	100.750	100.988	100.850	101.857	102.297	102.159
5.875 ▶	101.121	101.764	101.626	100.921	101.595	101.458	100.413	100.650	100.481	100.475	100.713	100.575	101.288	101.728	101.590
5.750 ▶	101.227	101.870	101.733	101.090	101.764	101.626	100.769	101.006	100.837	100.894	101.131	100.994	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.903	101.529	101.375	100.703	101.360	101.206	100.328	100.548	100.362	100.390	100.610	100.456			
5.500 ▶	100.484	101.110	100.956	100.259	100.917	100.762	99.959	100.179	99.993	99.896	100.117	99.962			
5.375 ▶	99.978	100.604	100.450	99.871	100.529	100.375	99.403	99.623	99.437	99.559	99.779	99.625			
5.250 ▶	99.721	100.348	100.193	99.615	100.273	100.118	99.396	99.617	99.431	99.553	99.773	99.618			
5.125 ▶	98.595	99.256	99.134	98.428	99.119	98.998	98.108	98.362	98.209	98.214	98.468	98.347			
5.000 ▶	98.260	98.921	98.799	97.962	98.653	98.532	97.813	98.067	97.915	97.552	97.806	97.684			
4.875 ▶	97.683	98.343	98.222	97.564	98.256	98.134	96.900	97.154	97.002	96.908	97.162	97.041			
4.750 ▶	97.408	98.068	97.947	97.283	97.974	97.853	96.479	96.733	96.580	96.377	96.631	96.509			
4.625 ▶	94.589	94.509	94.475	94.589	94.509	94.475	91.477	91.397	91.362	91.477	91.397	91.362			
4.500 ▶	93.898	93.818	93.783	93.898	93.818	93.783	90.785	90.705	90.671	90.785	90.705	90.671			
4.375 ▶															

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div> <div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uffwest.com</div> </div>			NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day				Price all NonQM loans in Soar	
10.250 ▶							<div> <div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uffwest.com</div> </div>			NonQM Max Prices <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶	108.150	108.000	107.850								
9.625 ▶	107.900	107.750	107.600								
9.500 ▶	107.650	107.500	107.350								
9.375 ▶	107.400	107.250	107.100								
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.675	99.525	99.375	100.375	100.225	100.075					
6.250 ▶	99.050	98.900	98.750	99.725	99.575	99.425					
6.125 ▶	98.300	98.150	98.000	98.850	98.700	98.550					
6.000 ▶											
5.875 ▶											