

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
8.000 ▶	104.730	104.713	104.693	104.656	104.098	104.060	103.985	104.929	104.921	104.909	101.785	101.710	101.632	100.586	100.548	100.520
7.875 ▶	104.508	104.491	104.470	104.433	103.919	103.880	103.805	104.700	104.692	104.679	101.617	101.542	101.464	100.448	100.407	100.379
7.750 ▶	104.268	104.251	104.230	104.193	103.694	103.655	103.579	104.453	104.445	104.432	101.432	101.357	101.279	100.196	100.154	100.126
7.625 ▶	104.316	104.308	104.297	104.275	104.043	104.000	103.904	104.089	104.081	104.071	102.127	102.081	102.066	101.627	101.581	101.566
7.500 ▶	104.108	104.100	104.089	104.067	103.839	103.793	103.697	103.826	103.826	103.823	101.992	101.944	101.929	101.492	101.444	101.429
7.375 ▶	103.880	103.872	103.861	103.839	103.615	103.567	103.471	103.568	103.568	103.565	101.665	101.608	101.596	101.165	101.108	101.096
7.250 ▶	103.779	103.771	103.760	103.738	103.253	103.195	103.102	103.284	103.284	103.281	101.286	101.225	101.213	100.786	100.725	100.713
7.125 ▶	103.537	103.514	103.491	103.469	103.283	103.252	103.161	103.198	103.131	103.071	102.039	102.008	101.990	101.539	101.508	101.490
7.000 ▶	103.286	103.244	103.205	103.179	102.976	102.942	102.851	102.928	102.861	102.802	101.763	101.729	101.711	101.263	101.229	101.211
6.875 ▶	103.025	102.984	102.943	102.906	102.603	102.562	102.472	102.642	102.575	102.516	101.465	101.398	101.366	100.924	100.884	100.866
6.750 ▶	102.720	102.678	102.637	102.601	102.146	102.094	102.007	102.320	102.254	102.194	101.195	101.128	101.062	100.470	100.418	100.404
6.625 ▶	102.725	102.658	102.592	102.534	102.506	102.432	102.386	102.597	102.531	102.421	101.812	101.712	101.614	101.117	101.042	100.995
6.500 ▶	102.424	102.357	102.292	102.233	102.202	102.122	102.077	102.280	102.206	102.096	101.571	101.471	101.373	100.816	100.735	100.688
6.375 ▶	102.073	102.006	101.941	101.882	101.949	101.863	101.817	101.922	101.830	101.724	101.264	101.163	101.065	100.567	100.480	100.433
6.250 ▶	101.672	101.605	101.540	101.481	101.520	101.425	101.380	101.527	101.427	101.329	100.924	100.823	100.725	100.140	100.043	99.997
6.125 ▶	101.667	101.583	101.505	101.446	101.518	101.504	101.430	101.966	101.849	101.737	101.375	101.291	101.212	100.297	100.283	100.209
6.000 ▶	101.247	101.163	101.085	101.026	101.154	101.131	101.056	101.573	101.456	101.344	101.050	100.967	100.888	99.937	99.913	99.840
5.875 ▶	100.780	100.697	100.618	100.559	100.693	100.663	100.589	101.141	101.024	100.913	100.665	100.581	100.502	99.482	99.450	99.378
5.750 ▶	100.276	100.192	100.113	100.055	100.066	100.029	99.957	100.671	100.554	100.443	100.230	100.146	100.067	98.858	98.821	98.750
5.625 ▶	99.928	99.861	99.796	99.737	99.857	99.837	99.739	100.636	100.535	100.437	99.716	99.633	99.554	98.497	98.476	98.380
5.500 ▶	99.397	99.330	99.265	99.206	99.324	99.299	99.202	100.160	100.059	99.961	99.143	99.060	98.981	97.969	97.943	97.847
5.375 ▶	98.824	98.757	98.692	98.633	98.738	98.704	98.607	99.635	99.534	99.436	98.502	98.418	98.340	97.385	97.350	97.254
5.250 ▶	98.214	98.147	98.082	98.023	97.799	97.757	97.659	99.085	98.984	98.887	97.841	97.757	97.678	96.448	96.405	96.309

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: 1/29/2026 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 ▶	103.551	104.220	104.107	101.974	102.657	102.545	102.039	102.301	102.157	100.508	100.770	100.657	104.037	104.455	104.342	
7.000 ▶	103.195	103.864	103.751	101.662	102.176	102.063	101.620	101.882	101.738	99.964	100.226	100.113	103.603	104.021	103.909	
6.875 ▶	102.601	103.270	103.157	101.570	102.270	102.157	101.445	101.707	101.563	100.445	100.707	100.595	103.034	103.453	103.340	
6.750 ▶	102.708	103.376	103.263	102.551	103.251	103.138	101.289	101.551	101.407	101.164	101.426	101.313	103.102	103.520	103.407	
6.625 ▶	102.517	103.077	102.855	101.486	102.077	101.855	101.681	101.834	101.581	100.712	100.865	100.644	102.743	103.256	103.034	
6.500 ▶	102.067	102.627	102.405	101.286	101.877	101.655	101.267	101.420	101.167	100.548	100.702	100.480	102.355	102.868	102.647	
6.375 ▶	101.592	102.152	101.930	100.873	101.464	101.242	101.134	101.288	101.035	100.478	100.632	100.410	101.718	102.231	102.009	
6.250 ▶	101.804	102.364	102.142	101.617	102.208	101.986	101.073	101.227	100.974	100.948	101.102	100.880	101.837	102.350	102.129	
6.125 ▶	101.515	102.158	102.020	101.221	101.895	101.758	100.807	101.044	100.875	100.775	101.013	100.875	101.791	102.231	102.093	
6.000 ▶	101.096	101.739	101.601	100.746	101.420	101.283	100.438	100.675	100.506	100.250	100.488	100.350	101.357	101.797	101.659	
5.875 ▶	100.621	101.264	101.126	100.421	101.095	100.958	99.913	100.150	99.981	99.975	100.213	100.075	100.788	101.228	101.090	
5.750 ▶	100.727	101.370	101.233	100.590	101.264	101.126	100.269	100.506	100.337	100.394	100.631	100.494	FHA/VA Price Adjustments			
5.625 ▶	100.403	101.029	100.875	100.203	100.860	100.706	99.828	100.048	99.862	99.890	100.110	99.956	680+		0.000	
5.500 ▶	99.984	100.610	100.456	99.759	100.417	100.262	99.459	99.679	99.493	99.396	99.617	99.462	660-679		(0.750)	
5.375 ▶	99.478	100.104	99.950	99.371	100.029	99.875	98.903	99.123	98.937	99.059	99.279	99.125	640-659		(1.750)	
5.250 ▶	99.221	99.848	99.693	99.115	99.773	99.618	98.896	99.117	98.931	99.053	99.273	99.118	620-639		(2.250)	
5.125 ▶	98.095	98.756	98.634	97.928	98.619	98.498	97.608	97.862	97.709	97.714	97.968	97.847	600-619		(3.250)	
5.000 ▶	97.760	98.421	98.299	97.462	98.153	98.032	97.313	97.567	97.415	97.052	97.306	97.184	Cashout Refi		(0.250)	
4.875 ▶	97.183	97.843	97.722	97.064	97.756	97.634	96.400	96.654	96.502	96.408	96.662	96.541	2 units		(0.500)	
4.750 ▶	96.908	97.568	97.447	96.783	97.474	97.353	95.979	96.233	96.080	95.877	96.131	96.009	3-4 units		(1.000)	
4.625 ▶	94.089	94.009	93.975	94.089	94.009	93.975	90.977	90.897	90.862	90.977	90.897	90.862	\$100k < \$125k		(0.125)	
4.500 ▶	93.398	93.318	93.283	93.398	93.318	93.283	90.285	90.205	90.171	90.285	90.205	90.171	\$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 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>			NonQM Max Prices	
10.125 ▶										<u>Standard Residential</u> <u>Max Price</u>	
10.000 ▶										Loan Amt <=\$1.75m 101.000	
9.875 ▶										Loan Amt \$1.75m<\$2.0m 100.500	
9.750 ▶	107.275	107.125	106.975							Loan Amt \$2.0m-\$3.0m 100.000	
9.625 ▶	107.025	106.875	106.725							<u>Standard DSCR</u>	
9.500 ▶	106.775	106.625	106.475							Prepay 101.000	
9.375 ▶	106.525	106.375	106.225							No Prepay 100.000	
9.250 ▶	106.275	106.125	105.975								
9.125 ▶	106.025	105.875	105.725	107.815	107.665	107.515					
9.000 ▶											
8.875 ▶	105.525	105.375	105.225	107.284	107.134	106.984					
8.750 ▶	105.275	105.125	104.975	107.003	106.853	106.703					
8.625 ▶	105.025	104.875	104.725	106.721	106.571	106.421					
8.500 ▶	104.775	104.625	104.475	106.440	106.290	106.140					
8.375 ▶	104.525	104.375	104.225	106.140	105.990	105.840					
8.250 ▶	104.275	104.125	103.975	105.840	105.690	105.540					
8.125 ▶	104.025	103.875	103.725	105.500	105.350	105.200					
8.000 ▶											
7.875 ▶	103.525	103.375	103.225	104.750	104.600	104.450					
7.750 ▶	103.275	103.125	102.975	104.375	104.225	104.075					
7.625 ▶	103.000	102.850	102.700	104.000	103.850	103.700					
7.500 ▶	102.750	102.600	102.450	103.625	103.475	103.325					
7.375 ▶	102.425	102.275	102.125	103.250	103.100	102.950					
7.250 ▶	102.050	101.900	101.750	102.875	102.725	102.575					
7.125 ▶	101.650	101.500	101.350	102.425	102.275	102.125					
7.000 ▶											
6.875 ▶	100.825	100.675	100.525	101.525	101.375	101.225					
6.750 ▶	100.375	100.225	100.075	101.050	100.900	100.750					
6.625 ▶	99.925	99.775	99.625	100.550	100.400	100.250					
6.500 ▶	99.375	99.225	99.075	100.050	99.900	99.750					
6.375 ▶	98.800	98.650	98.500	99.500	99.350	99.200					
6.250 ▶	98.175	98.025	97.875	98.850	98.700	98.550					
6.125 ▶	97.425	97.275	97.125	97.975	97.825	97.675					
6.000 ▶											
5.875 ▶											