

Effective Date/Time: 1/15/2026 10:30 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 ▶	104.890	104.888	104.871	104.847	104.550	104.438	104.413	105.075	105.074	105.066	101.961	101.951	101.876	100.983	100.863	100.839
7.875 ▶	104.665	104.663	104.646	104.622	104.396	104.277	104.252	104.849	104.848	104.840	101.786	101.776	101.701	100.903	100.766	100.741
7.750 ▶	104.425	104.423	104.406	104.382	104.186	104.057	104.032	104.609	104.608	104.599	101.594	101.584	101.508	100.672	100.519	100.494
7.625 ▶	104.224	104.222	104.205	104.181	104.154	104.103	104.075	104.251	104.249	104.241	102.311	102.241	102.212	101.811	101.741	101.712
7.500 ▶	104.009	104.007	103.990	103.966	103.941	103.869	103.840	103.976	103.975	103.967	102.161	102.076	102.046	101.661	101.576	101.546
7.375 ▶	103.724	103.726	103.717	103.699	103.790	103.706	103.674	103.678	103.677	103.668	101.932	101.841	101.791	101.432	101.341	101.291
7.250 ▶	103.614	103.620	103.612	103.594	103.437	103.348	103.299	103.352	103.351	103.343	101.560	101.467	101.418	101.060	100.967	100.918
7.125 ▶	103.382	103.358	103.339	103.312	103.343	103.249	103.237	103.143	103.106	103.044	102.164	102.070	102.058	101.664	101.570	101.558
7.000 ▶	103.140	103.113	103.071	103.027	103.039	102.944	102.933	102.868	102.831	102.764	101.862	101.767	101.755	101.362	101.267	101.255
6.875 ▶	102.864	102.837	102.795	102.751	102.687	102.590	102.579	102.587	102.550	102.483	101.513	101.419	101.405	101.013	100.915	100.905
6.750 ▶	102.551	102.524	102.482	102.438	102.230	102.127	102.122	102.257	102.220	102.153	101.173	101.143	101.076	100.560	100.455	100.450
6.625 ▶	102.704	102.653	102.587	102.522	102.600	102.465	102.407	102.689	102.587	102.525	101.849	101.793	101.693	101.214	101.079	101.020
6.500 ▶	102.362	102.311	102.244	102.179	102.297	102.172	102.114	102.359	102.268	102.207	101.591	101.536	101.435	100.912	100.788	100.730
6.375 ▶	102.013	101.962	101.895	101.830	101.903	101.790	101.732	101.992	101.887	101.826	101.285	101.229	101.129	100.524	100.411	100.352
6.250 ▶	101.612	101.561	101.494	101.429	101.467	101.365	101.308	101.604	101.486	101.425	100.941	100.886	100.785	100.090	99.989	99.932
6.125 ▶	101.832	101.772	101.688	101.609	101.803	101.672	101.637	102.102	101.994	101.877	101.592	101.532	101.448	100.588	100.457	100.421
6.000 ▶	101.421	101.361	101.278	101.199	101.377	101.261	101.227	101.707	101.611	101.494	101.232	101.172	101.088	100.164	100.050	100.014
5.875 ▶	100.983	100.923	100.840	100.761	100.885	100.784	100.750	101.394	101.203	101.160	100.866	100.806	100.722	99.677	99.577	99.542
5.750 ▶	100.471	100.411	100.327	100.248	100.334	100.250	100.217	100.877	100.727	100.645	100.413	100.353	100.269	99.129	99.045	99.012
5.625 ▶	100.333	100.287	100.203	100.126	100.225	100.116	100.077	100.896	100.852	100.735	99.904	99.844	99.761	98.868	98.759	98.719
5.500 ▶	99.789	99.743	99.660	99.583	99.679	99.583	99.544	100.440	100.396	100.279	99.336	99.276	99.192	98.324	98.228	98.188
5.375 ▶	99.207	99.161	99.077	99.000	99.086	99.002	98.962	99.926	99.882	99.765	98.712	98.652	98.568	97.734	97.650	97.609
5.250 ▶	98.582	98.536	98.452	98.375	98.130	98.064	98.023	99.383	99.340	99.222	98.046	97.986	97.902	96.782	96.717	96.674

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: 1/15/2026 10:30 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 ▶	103.732	104.359	104.243	102.138	102.796	102.681	102.220	102.440	102.293	100.688	100.909	100.793	104.181	104.636	104.481	
7.000 ▶	103.376	104.003	103.887	101.782	102.315	102.200	101.801	102.021	101.875	100.145	100.365	100.250	103.747	104.202	104.048	
6.875 ▶	102.782	103.409	103.293	101.751	102.409	102.293	101.626	101.846	101.700	100.626	100.846	100.731	103.179	103.633	103.479	
6.750 ▶	102.888	103.515	103.400	102.732	103.390	103.275	101.470	101.690	101.543	101.345	101.565	101.450	103.246	103.701	103.546	
6.625 ▶	102.203	102.863	102.737	101.172	101.863	101.737	101.179	101.433	101.275	100.211	100.465	100.338	102.516	102.942	102.821	
6.500 ▶	101.753	102.413	102.287	100.972	101.663	101.537	100.766	101.020	100.862	100.047	100.301	100.174	102.129	102.554	102.433	
6.375 ▶	101.278	101.938	101.812	100.559	101.251	101.124	100.633	100.887	100.729	99.977	100.231	100.104	101.491	101.917	101.796	
6.250 ▶	101.491	102.151	102.024	101.303	101.995	101.868	100.572	100.826	100.668	100.447	100.701	100.574	101.611	102.036	101.915	
6.125 ▶	101.489	102.157	102.039	101.195	101.895	101.777	100.664	100.926	100.777	100.633	100.895	100.777	101.787	102.205	102.092	
6.000 ▶	101.070	101.739	101.620	100.720	101.420	101.302	100.295	100.557	100.408	100.108	100.370	100.252	101.353	101.771	101.659	
5.875 ▶	100.595	101.264	101.145	100.395	101.095	100.977	99.770	100.032	99.883	99.833	100.095	99.977	100.784	101.203	101.090	
5.750 ▶	100.701	101.370	101.252	100.564	101.264	101.145	100.126	100.389	100.239	100.251	100.514	100.395	FHA/VA Price Adjustments			
5.625 ▶	100.475	101.135	101.014	100.275	100.966	100.845	99.931	100.185	100.033	99.994	100.248	100.127	680+		0.000	
5.500 ▶	100.056	100.716	100.595	99.831	100.523	100.402	99.563	99.816	99.664	99.500	99.754	99.633	660-679		(0.750)	
5.375 ▶	99.550	100.210	100.089	99.444	100.135	100.014	99.006	99.260	99.108	99.163	99.416	99.295	640-659		(1.750)	
5.250 ▶	99.294	99.954	99.833	99.188	99.879	99.758	99.000	99.254	99.102	99.156	99.410	99.289	620-639		(2.250)	
5.125 ▶	98.538	99.224	99.111	98.371	99.087	98.975	97.926	98.205	98.061	98.032	98.311	98.198	600-619		(3.250)	
5.000 ▶	98.203	98.889	98.776	97.905	98.621	98.509	97.631	97.910	97.766	97.370	97.649	97.536	Cashout Refi		(0.250)	
4.875 ▶	97.626	98.311	98.198	97.507	98.224	98.111	96.718	96.997	96.854	96.726	97.005	96.892	2 units		(0.500)	
4.750 ▶	97.351	98.036	97.923	97.226	97.942	97.830	96.297	96.576	96.432	96.195	96.474	96.361	3-4 units		(1.000)	
4.625 ▶	94.584	94.526	94.493	94.584	94.526	94.493	91.472	91.414	91.380	91.472	91.414	91.380	\$100k < \$125k		(0.125)	
4.500 ▶	93.896	93.838	93.805	93.896	93.838	93.805	90.783	90.726	90.692	90.783	90.726	90.692	\$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 ▶	107.465	107.315	107.165						Loan Amt \$1.75m<\$2.0m	100.500			
9.750 ▶	107.215	107.065	106.915						Loan Amt \$2.0m-\$3.0m	100.000			
9.625 ▶	106.965	106.815	106.665						Standard DSCR				
9.500 ▶	106.715	106.565	106.415						Prepay	101.000			
9.375 ▶	106.465	106.315	106.165						No Prepay	100.000			
9.250 ▶	106.215	106.065	105.915	107.968	107.818	107.668			<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>				
9.125 ▶	105.965	105.815	105.665	107.780	107.630	107.480							
9.000 ▶													
8.875 ▶	105.465	105.315	105.165	107.249	107.099	106.949							
8.750 ▶	105.215	105.065	104.915	106.968	106.818	106.668							
8.625 ▶	104.965	104.815	104.665	106.686	106.536	106.386							
8.500 ▶	104.715	104.565	104.415	106.405	106.255	106.105							
8.375 ▶	104.465	104.315	104.165	106.105	105.955	105.805							
8.250 ▶	104.215	104.065	103.915	105.805	105.655	105.505							
8.125 ▶	103.965	103.815	103.665	105.465	105.315	105.165							
8.000 ▶													
7.875 ▶	103.465	103.315	103.165	104.715	104.565	104.415							
7.750 ▶	103.215	103.065	102.915	104.340	104.190	104.040							
7.625 ▶	102.940	102.790	102.640	103.965	103.815	103.665							
7.500 ▶	102.690	102.540	102.390	103.590	103.440	103.290							
7.375 ▶	102.365	102.215	102.065	103.215	103.065	102.915							
7.250 ▶	101.990	101.840	101.690	102.840	102.690	102.540							
7.125 ▶	101.590	101.440	101.290	102.390	102.240	102.090							
7.000 ▶													
6.875 ▶	100.765	100.615	100.465	101.490	101.340	101.190							
6.750 ▶	100.315	100.165	100.015	101.015	100.865	100.715							
6.625 ▶	99.765	99.615	99.465	100.515	100.365	100.215							
6.500 ▶	99.165	99.015	98.865	100.015	99.865	99.715							
6.375 ▶	98.390	98.240	98.090	99.340	99.190	99.040							
6.250 ▶				98.340	98.190	98.040							
6.125 ▶													
6.000 ▶													
5.875 ▶													