

Effective Date/Time: 1/23/2026 10:17 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 ▶	105.311	105.295	105.269	105.235	104.348	104.329	104.302	105.360	105.348	105.332	102.460	102.405	102.321	100.879	100.860	100.827
7.750 ▶	105.063	105.046	105.021	104.986	104.121	104.102	104.070	105.149	105.138	105.121	102.281	102.225	102.142	100.624	100.604	100.565
7.625 ▶	105.046	105.036	105.021	104.988	104.384	104.369	104.356	104.919	104.908	104.891	102.584	102.565	102.531	101.969	101.954	101.934
7.500 ▶	104.787	104.784	104.775	104.745	104.176	104.162	104.142	104.671	104.660	104.644	102.393	102.373	102.340	101.829	101.814	101.790
7.375 ▶	104.522	104.519	104.510	104.480	103.953	103.938	103.912	104.408	104.411	104.411	102.188	102.168	102.135	101.487	101.473	101.429
7.250 ▶	104.382	104.379	104.370	104.340	103.602	103.589	103.545	104.157	104.160	104.160	102.100	102.081	102.047	101.137	101.123	101.073
7.125 ▶	104.103	104.080	104.058	104.025	103.587	103.534	103.514	104.074	104.019	103.952	102.777	102.724	102.657	101.843	101.791	101.770
7.000 ▶	103.813	103.777	103.735	103.693	103.281	103.228	103.203	103.816	103.760	103.693	102.543	102.490	102.423	101.568	101.515	101.489
6.875 ▶	103.508	103.472	103.430	103.387	102.907	102.854	102.822	103.534	103.478	103.411	102.282	102.229	102.162	101.228	101.175	101.143
6.750 ▶	103.158	103.122	103.080	103.037	102.450	102.394	102.354	103.213	103.157	103.090	101.971	101.918	101.851	100.774	100.717	100.677
6.625 ▶	103.176	103.109	103.034	102.972	102.784	102.692	102.657	103.576	103.482	103.374	102.524	102.435	102.326	101.391	101.301	101.265
6.500 ▶	102.832	102.765	102.690	102.628	102.479	102.387	102.346	103.271	103.177	103.068	102.220	102.131	102.022	101.090	100.999	100.957
6.375 ▶	102.434	102.368	102.293	102.231	102.227	102.135	102.090	102.929	102.835	102.726	101.850	101.761	101.652	100.840	100.749	100.702
6.250 ▶	101.994	101.928	101.853	101.791	101.799	101.705	101.654	102.553	102.459	102.350	101.447	101.359	101.250	100.414	100.322	100.270
6.125 ▶	102.019	101.944	101.861	101.791	101.797	101.709	101.681	102.891	102.791	102.674	101.880	101.805	101.722	100.572	100.486	100.457
6.000 ▶	101.585	101.510	101.427	101.357	101.433	101.347	101.312	102.472	102.372	102.255	101.488	101.413	101.329	100.213	100.128	100.092
5.875 ▶	101.104	101.029	100.946	100.876	100.972	100.888	100.849	102.035	101.936	101.818	101.060	100.985	100.902	99.756	99.673	99.632
5.750 ▶	100.575	100.500	100.417	100.347	100.343	100.265	100.220	101.575	101.475	101.358	100.575	100.500	100.417	99.131	99.054	99.008
5.625 ▶	100.290	100.221	100.137	100.068	100.152	100.085	100.042	101.615	101.527	101.409	100.033	99.958	99.874	98.788	98.722	98.678
5.500 ▶	99.749	99.680	99.596	99.527	99.619	99.553	99.510	101.160	101.072	100.954	99.430	99.355	99.272	98.259	98.194	98.149
5.375 ▶	99.169	99.100	99.016	98.947	99.032	98.968	98.919	100.674	100.586	100.468	98.786	98.712	98.628	97.675	97.612	97.562
5.250 ▶	98.554	98.485	98.401	98.332	98.086	98.029	97.974	100.151	100.062	99.945	98.120	98.045	97.962	96.730	96.675	96.619
5.125 ▶	97.903	97.834	97.750	97.680	97.544	97.428	97.412	99.582	99.493	99.376	95.892	95.767	95.599	94.963	94.849	94.829

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: 1/23/2026 10:17 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 ▶	103.942	104.636	104.548	102.446	103.073	102.986	102.430	102.717	102.598	100.898	101.186	101.098	104.449	104.846	104.758	
7.000 ▶	103.586	104.279	104.192	102.130	102.592	102.504	102.011	102.298	102.179	100.355	100.642	100.554	104.015	104.412	104.324	
6.875 ▶	102.992	103.686	103.598	101.961	102.686	102.598	101.836	102.123	102.004	100.836	101.123	101.036	103.447	103.843	103.756	
6.750 ▶	103.098	103.792	103.704	102.942	103.667	103.579	101.680	101.967	101.848	101.555	101.842	101.754	103.514	103.911	103.823	
6.625 ▶	102.801	103.436	103.290	101.770	102.436	102.290	101.965	102.194	102.016	100.996	101.225	101.079	103.093	103.540	103.394	
6.500 ▶	102.351	102.986	102.840	101.570	102.236	102.090	101.551	101.780	101.603	100.833	101.061	100.915	102.705	103.153	103.006	
6.375 ▶	101.876	102.511	102.365	101.158	101.824	101.678	101.419	101.648	101.470	100.763	100.991	100.845	102.068	102.515	102.369	
6.250 ▶	102.089	102.724	102.578	101.901	102.568	102.421	101.358	101.586	101.409	101.233	101.461	101.315	102.187	102.635	102.488	
6.125 ▶	101.875	102.535	102.414	101.581	102.273	102.152	101.050	101.304	101.152	101.019	101.273	101.152	102.166	102.591	102.470	
6.000 ▶	101.456	102.116	101.995	101.106	101.798	101.677	100.681	100.935	100.783	100.494	100.748	100.627	101.732	102.158	102.036	
5.875 ▶	100.981	101.641	101.520	100.781	101.473	101.352	100.156	100.410	100.258	100.219	100.473	100.352	101.163	101.589	101.468	
5.750 ▶	101.088	101.748	101.627	100.950	101.641	101.520	100.513	100.766	100.614	100.638	100.891	100.770	FHA/VA Price Adjustments			
5.625 ▶	100.730	101.365	101.218	100.530	101.196	101.050	100.186	100.415	100.237	100.248	100.477	100.331	680+		0.000	
5.500 ▶	100.311	100.946	100.800	100.086	100.752	100.606	99.817	100.046	99.868	99.755	99.983	99.837	660-679		(0.750)	
5.375 ▶	99.805	100.440	100.293	99.698	100.365	100.218	99.261	99.490	99.312	99.417	99.646	99.500	640-659		(1.750)	
5.250 ▶	99.548	100.183	100.037	99.442	100.108	99.962	99.255	99.483	99.306	99.411	99.640	99.493	620-639		(2.250)	
5.125 ▶	98.514	99.149	99.003	98.346	99.013	98.866	97.901	98.130	97.953	98.008	98.236	98.090	600-619		(3.250)	
5.000 ▶	98.179	98.814	98.668	97.880	98.547	98.401	97.607	97.835	97.658	97.345	97.574	97.428	Cashout Refi		(0.250)	
4.875 ▶	97.601	98.236	98.090	97.483	98.149	98.003	96.694	96.923	96.745	96.701	96.930	96.784	2 units		(0.500)	
4.750 ▶	97.326	97.961	97.815	97.201	97.868	97.721	96.272	96.501	96.324	96.170	96.399	96.253	3-4 units		(1.000)	
4.625 ▶	94.399	94.335	94.299	94.399	94.335	94.299	91.286	91.223	91.186	91.286	91.223	91.186	\$100k < \$125k		(0.125)	
4.500 ▶	93.706	93.642	93.606	93.706	93.642	93.606	90.593	90.530	90.493	90.593	90.530	90.493	\$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 ▶	108.150	108.000	107.850							Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.900	107.750	107.600							Standard DSCR	
9.500 ▶	107.650	107.500	107.350							Prepay	101.000
9.375 ▶	107.400	107.250	107.100							No Prepay	100.000
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 ▶	99.625	99.475	99.325	100.325	100.175	100.025					
6.250 ▶	99.000	98.850	98.700	99.625	99.475	99.325					
6.125 ▶	98.250	98.100	97.950	98.750	98.600	98.450					
6.000 ▶											
5.875 ▶											