

Effective Date/Time: 11/25/2025 10:37 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 ▶	104.815	104.808	104.801	104.783	104.249	104.220	104.123	105.157	105.156	105.156	102.119	102.067	102.011	100.796	100.766	100.704
7.875 ▶	104.572	104.564	104.557	104.539	104.084	104.055	103.968	104.916	104.915	104.915	101.934	101.882	101.826	100.708	100.679	100.627
7.750 ▶	104.310	104.303	104.296	104.278	103.870	103.841	103.767	104.661	104.659	104.659	101.729	101.677	101.621	100.481	100.452	100.418
7.625 ▶	104.127	104.119	104.112	104.105	103.974	103.912	103.819	104.291	104.289	104.289	102.396	102.334	102.264	101.896	101.834	101.764
7.500 ▶	103.943	103.935	103.929	103.921	103.742	103.678	103.605	104.002	104.001	104.001	102.232	102.168	102.113	101.732	101.668	101.613
7.375 ▶	103.805	103.797	103.790	103.783	103.575	103.508	103.448	103.689	103.688	103.688	101.971	101.884	101.828	101.471	101.384	101.328
7.250 ▶	103.543	103.535	103.528	103.521	103.224	103.137	103.085	103.386	103.384	103.384	101.616	101.529	101.495	101.116	101.029	100.995
7.125 ▶	103.385	103.365	103.344	103.321	103.280	103.256	103.173	103.279	103.239	103.197	102.651	102.637	102.623	101.855	101.832	101.748
7.000 ▶	103.125	103.104	103.083	103.060	102.968	102.944	102.886	102.986	102.946	102.905	102.435	102.421	102.408	101.546	101.521	101.463
6.875 ▶	102.838	102.817	102.796	102.773	102.625	102.600	102.570	102.681	102.641	102.599	102.174	102.160	102.146	101.205	101.180	101.151
6.750 ▶	102.491	102.471	102.450	102.427	102.204	102.174	102.173	102.352	102.315	102.277	101.875	101.861	101.848	100.786	100.756	100.755
6.625 ▶	102.468	102.426	102.385	102.339	102.463	102.378	102.280	102.836	102.787	102.683	102.152	102.111	102.070	101.174	101.089	100.991
6.500 ▶	102.138	102.097	102.055	102.009	102.173	102.084	102.016	102.499	102.450	102.358	101.874	101.832	101.791	100.886	100.798	100.729
6.375 ▶	101.760	101.719	101.677	101.631	101.760	101.671	101.634	102.095	102.046	101.968	101.544	101.502	101.461	100.477	100.388	100.351
6.250 ▶	101.337	101.296	101.254	101.208	101.286	101.186	101.184	101.659	101.610	101.554	101.181	101.140	101.098	100.008	99.907	99.905
6.125 ▶	101.422	101.381	101.340	101.294	101.527	101.462	101.371	101.888	101.858	101.730	101.163	101.122	101.080	100.318	100.251	100.159
6.000 ▶	100.997	100.956	100.915	100.869	101.053	100.986	100.929	101.427	101.397	101.298	100.786	100.745	100.704	99.848	99.779	99.721
5.875 ▶	100.524	100.484	100.442	100.396	100.540	100.471	100.440	101.116	101.086	101.012	100.403	100.362	100.320	99.338	99.268	99.236
5.750 ▶	100.015	99.974	99.933	99.886	99.979	99.905	99.898	100.600	100.570	100.527	99.957	99.916	99.874	98.780	98.705	98.697
5.625 ▶	99.788	99.755	99.720	99.676	99.905	99.880	99.801	100.679	100.668	100.577	99.440	99.399	99.358	98.553	98.527	98.447
5.500 ▶	99.254	99.221	99.187	99.143	99.277	99.252	99.194	100.162	100.151	100.087	98.872	98.831	98.790	97.928	97.901	97.841
5.375 ▶	98.656	98.622	98.588	98.544	98.538	98.513	98.474	99.608	99.597	99.563	98.252	98.211	98.170	97.193	97.166	97.126
5.250 ▶	98.029	97.996	97.962	97.918	97.840	97.814	97.788	99.056	99.015	99.003	97.590	97.549	97.508	96.498	96.470	96.443

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	0.000	(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)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	LoanAmt \$100k<\$125k	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)		
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



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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 ▶	103.137	103.775	103.632	101.830	102.213	102.070	101.624	101.856	101.682	100.093	100.325	100.182	103.558	104.040	103.898	
7.000 ▶	102.780	103.419	103.276	101.308	101.731	101.588	101.205	101.438	101.263	99.549	99.781	99.638	103.125	103.607	103.464	
6.875 ▶	102.187	102.825	102.682	101.155	101.825	101.682	101.030	101.263	101.088	100.030	100.263	100.120	102.556	103.038	102.895	
6.750 ▶	102.293	102.931	102.788	102.137	102.806	102.663	100.874	101.106	100.932	100.749	100.981	100.838	102.623	103.105	102.963	
6.625 ▶	102.167	102.866	102.783	101.167	101.897	101.814	101.206	101.498	101.384	100.268	100.561	100.478	102.535	102.937	102.854	
6.500 ▶	101.780	102.478	102.396	100.967	101.697	101.614	100.855	101.147	101.033	100.105	100.397	100.314	102.148	102.550	102.467	
6.375 ▶	101.336	102.034	101.952	100.555	101.284	101.202	100.753	101.046	100.932	100.035	100.327	100.244	101.510	101.912	101.829	
6.250 ▶	101.517	102.216	102.133	101.298	102.028	101.946	100.661	100.953	100.839	100.505	100.797	100.714	101.630	102.032	101.949	
6.125 ▶	101.419	102.084	101.968	101.157	101.853	101.737	100.750	101.009	100.862	100.750	101.009	100.893	101.720	102.167	102.051	
6.000 ▶	100.938	101.603	101.487	100.682	101.378	101.262	100.319	100.578	100.431	100.225	100.484	100.368	101.287	101.733	101.617	
5.875 ▶	100.557	101.222	101.106	100.357	101.053	100.937	99.888	100.147	100.000	99.950	100.209	100.093	100.718	101.164	101.048	
5.750 ▶	100.663	101.328	101.212	100.525	101.222	101.106	100.244	100.503	100.356	100.369	100.628	100.512	FHA/VA Price Adjustments			
5.625 ▶	100.304	100.963	100.840	100.042	100.731	100.609	99.667	99.919	99.765	99.667	99.919	99.796	680+		0.000	
5.500 ▶	99.823	100.481	100.359	99.598	100.288	100.165	99.235	99.488	99.334	99.173	99.425	99.302	660-679		(0.750)	
5.375 ▶	99.442	100.100	99.977	99.335	100.025	99.902	98.804	99.056	98.902	98.960	99.213	99.090	640-659		(1.750)	
5.250 ▶	99.185	99.844	99.721	99.079	99.769	99.646	98.798	99.050	98.896	98.954	99.206	99.084	620-639		(2.250)	
5.125 ▶	98.239	98.938	98.855	97.946	98.676	98.594	97.626	97.919	97.805	97.608	97.900	97.817	600-619		(3.250)	
5.000 ▶	97.904	98.603	98.520	97.480	98.210	98.128	97.332	97.624	97.510	96.945	97.238	97.155	Cashout Refi		(0.250)	
4.875 ▶	97.326	98.025	97.942	97.208	97.938	97.855	96.419	96.711	96.597	96.426	96.719	96.636	2 units		(0.500)	
4.750 ▶	97.051	97.750	97.667	96.926	97.656	97.574	95.997	96.290	96.176	95.895	96.188	96.105	3-4 units		(1.000)	
4.625 ▶	94.283	94.239	94.226	94.283	94.239	94.226	91.170	91.127	91.113	91.170	91.127	91.113	\$100k < \$125k		(0.125)	
4.500 ▶	93.587	93.543	93.530	93.587	93.543	93.530	90.474	90.431	90.417	90.474	90.431	90.417	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

Jumbo AUS

Rate	30yr Fixed			15yr Fixed			CLTV Price Adjustments								
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99
8.625 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220

Effective Date/Time: 11/25/2025 10:37 AM

NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.750	107.600	107.450						No Prepay 100.000		
9.875 ▶	107.500	107.350	107.200						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.250	107.100	106.950						Full Doc 99.500 103.000		
9.625 ▶	107.000	106.850	106.700						Alt Doc 99.500 103.000		
9.500 ▶	106.750	106.600	106.450						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.500	106.350	106.200			107.928	107.778		107.628	<u>Plus DSCR</u>	
9.250 ▶	106.250	106.100	105.950			107.740	107.590		107.440	No Prepay 99.500 100.000	
9.125 ▶	106.000	105.850	105.700			107.474	107.324		107.174	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.750	105.600	105.450			107.209	107.059		106.909	5yr Prepay 99.500 104.500	
8.875 ▶	105.500	105.350	105.200			106.928	106.778		106.628	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.250	105.100	104.950			106.646	106.496		106.346	5yr Hard PP 101.500	
8.625 ▶	105.000	104.850	104.700			106.365	106.215		106.065	4yr Hard PP 101.500	
8.500 ▶	104.750	104.600	104.450			106.065	105.915		105.765	3yr Hard PP 101.500	
8.375 ▶	104.500	104.350	104.200			105.765	105.615		105.465	2yr Hard PP 100.500	
8.250 ▶	104.250	104.100	103.950			105.425	105.275		105.125	1yr Hard PP 100.000	
8.125 ▶	104.000	103.850	103.700			105.050	104.900		104.750	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.750	103.600	103.450			104.675	104.525		104.375		
7.875 ▶	103.500	103.350	103.200			104.300	104.150		104.000		
7.750 ▶	103.250	103.100	102.950			103.925	103.775		103.625		
7.625 ▶	102.975	102.825	102.675			103.550	103.400		103.250		
7.500 ▶	102.725	102.575	102.425			103.175	103.025		102.875		
7.375 ▶	102.400	102.250	102.100			102.800	102.650		102.500		
7.250 ▶	102.025	101.875	101.725			102.350	102.200		102.050		
7.125 ▶	101.625	101.475	101.325			101.900	101.750		101.600		
7.000 ▶											
6.990 ▶	101.250	101.100	100.950			101.450	101.300		101.150		
6.875 ▶	100.800	100.650	100.500			100.975	100.825		100.675		
6.750 ▶	100.350	100.200	100.050			100.475	100.325		100.175		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>