

Effective Date/Time: 11/18/2025 10:18 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 ▶	104.703	104.685	104.664	104.639	104.243	104.206	104.102	105.056	105.041	105.027	102.019	101.978	101.909	100.790	100.752	100.662			
7.875 ▶	104.459	104.441	104.420	104.396	104.078	104.041	103.942	104.810	104.794	104.780	101.829	101.788	101.719	100.704	100.665	100.579			
7.750 ▶	104.193	104.175	104.154	104.129	103.864	103.827	103.733	104.545	104.530	104.516	101.612	101.571	101.502	100.476	100.437	100.358			
7.625 ▶	104.048	104.036	104.029	104.020	103.876	103.809	103.780	104.182	104.167	104.153	102.298	102.230	102.210	101.798	101.730	101.710			
7.500 ▶	103.868	103.856	103.849	103.840	103.644	103.576	103.554	103.883	103.868	103.854	102.134	102.065	102.049	101.634	101.565	101.549			
7.375 ▶	103.750	103.738	103.731	103.722	103.477	103.405	103.386	103.564	103.555	103.555	101.873	101.781	101.752	101.373	101.281	101.252			
7.250 ▶	103.467	103.455	103.448	103.439	103.127	103.035	103.008	103.258	103.249	103.249	101.519	101.427	101.407	101.019	100.927	100.907			
7.125 ▶	103.221	103.203	103.182	103.159	103.036	102.982	102.940	103.106	103.073	103.032	102.520	102.505	102.491	101.611	101.556	101.515			
7.000 ▶	102.944	102.925	102.904	102.881	102.725	102.669	102.637	102.802	102.770	102.728	102.264	102.249	102.235	101.303	101.247	101.214			
6.875 ▶	102.614	102.595	102.574	102.551	102.381	102.325	102.304	102.491	102.459	102.417	101.973	101.957	101.943	100.962	100.906	100.884			
6.750 ▶	102.249	102.231	102.210	102.187	101.962	101.899	101.887	102.141	102.108	102.067	101.658	101.642	101.629	100.544	100.481	100.469			
6.625 ▶	102.241	102.203	102.168	102.131	102.084	101.987	101.940	102.478	102.428	102.358	101.807	101.769	101.734	100.795	100.697	100.650			
6.500 ▶	101.869	101.831	101.796	101.759	101.816	101.715	101.681	102.140	102.090	102.022	101.511	101.472	101.438	100.528	100.427	100.393			
6.375 ▶	101.450	101.411	101.377	101.340	101.409	101.306	101.283	101.736	101.686	101.625	101.189	101.151	101.117	100.125	100.023	100.000			
6.250 ▶	100.978	100.940	100.905	100.868	100.942	100.827	100.820	101.301	101.251	101.199	100.813	100.775	100.740	99.663	99.548	99.541			
6.125 ▶	101.003	100.969	100.934	100.897	100.981	100.892	100.848	101.393	101.317	101.255	100.665	100.631	100.597	99.768	99.681	99.635			
6.000 ▶	100.502	100.468	100.433	100.396	100.509	100.417	100.386	100.932	100.871	100.809	100.293	100.259	100.224	99.300	99.210	99.177			
5.875 ▶	99.970	99.936	99.901	99.864	99.997	99.903	99.881	100.622	100.518	100.471	99.865	99.831	99.797	98.792	98.700	98.676			
5.750 ▶	99.390	99.356	99.321	99.284	99.429	99.328	99.317	100.105	100.001	99.966	99.385	99.351	99.317	98.228	98.128	98.116			
5.625 ▶	99.146	99.125	99.097	99.069	99.144	99.126	99.093	100.064	99.974	99.923	98.838	98.804	98.769	97.789	97.773	97.738			
5.500 ▶	98.569	98.547	98.520	98.491	98.399	98.381	98.357	99.547	99.472	99.417	98.213	98.179	98.144	97.047	97.031	97.005			
5.375 ▶	97.926	97.905	97.877	97.849	97.748	97.730	97.713	98.993	98.931	98.876	97.569	97.535	97.500	96.399	96.383	96.365			
5.250 ▶	97.293	97.271	97.244	97.215	96.965	96.949	96.938	98.411	98.384	98.329	96.855	96.821	96.787	95.619	95.605	95.593			
	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)	<div>Improved PRICING</div> <div></div>								
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									
© 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: 11/18/2025 10:18 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 ▶	103.043	103.703	103.513	101.815	102.141	101.951	101.343	101.597	101.376	99.880	100.066	99.876	103.521	103.947	103.826	
7.000 ▶	102.687	103.347	103.157	101.286	101.659	101.470	100.924	101.178	100.957	99.351	99.522	99.332	103.087	103.513	103.392	
6.875 ▶	102.093	102.753	102.563	101.062	101.753	101.563	100.749	101.003	100.782	99.749	100.003	99.813	102.518	102.944	102.823	
6.750 ▶	102.199	102.859	102.670	102.043	102.734	102.545	100.593	100.847	100.626	100.468	100.722	100.532	102.586	103.012	102.891	
6.625 ▶	101.801	102.578	102.496	100.808	101.609	101.527	100.840	101.211	101.097	99.902	100.273	100.191	102.247	102.571	102.567	
6.500 ▶	101.413	102.191	102.108	100.601	101.409	101.327	100.488	100.859	100.746	99.738	100.109	100.027	101.859	102.183	102.179	
6.375 ▶	100.970	101.747	101.664	100.188	100.997	100.914	100.387	100.758	100.644	99.668	100.039	99.957	101.222	101.546	101.542	
6.250 ▶	101.151	101.928	101.846	100.932	101.741	101.658	100.295	100.666	100.552	100.138	100.509	100.427	101.341	101.665	101.661	
6.125 ▶	100.989	101.641	101.545	100.726	101.409	101.313	100.258	100.503	100.376	100.258	100.503	100.407	101.303	101.736	101.607	
6.000 ▶	100.508	101.159	101.063	100.251	100.934	100.838	99.826	100.072	99.945	99.733	99.978	99.882	100.870	101.303	101.173	
5.875 ▶	100.126	100.778	100.682	99.926	100.609	100.513	99.395	99.641	99.513	99.458	99.703	99.607	100.301	100.734	100.604	
5.750 ▶	100.233	100.884	100.788	100.095	100.778	100.682	99.751	99.997	99.870	99.876	100.122	100.026	FHA/VA Price Adjustments			
5.625 ▶	99.833	100.459	100.337	99.570	100.228	100.105	99.195	99.416	99.262	99.195	99.416	99.293	680+		0.000	
5.500 ▶	99.352	99.978	99.855	99.127	99.784	99.662	98.764	98.984	98.830	98.702	98.922	98.799	660-679		(0.750)	
5.375 ▶	98.970	99.597	99.474	98.864	99.522	99.399	98.333	98.553	98.399	98.489	98.709	98.587	640-659		(1.750)	
5.250 ▶	98.714	99.341	99.218	98.608	99.266	99.143	98.327	98.547	98.393	98.483	98.703	98.580	620-639		(2.250)	
5.125 ▶	97.652	98.338	98.248	97.360	98.076	97.987	96.790	97.069	96.948	96.771	97.050	96.961	600-619		(3.250)	
5.000 ▶	97.317	98.003	97.913	96.894	97.610	97.521	96.495	96.774	96.654	96.109	96.388	96.298	Cashout Refi		(0.250)	
4.875 ▶	96.740	97.425	97.336	96.621	97.338	97.248	95.582	95.861	95.741	95.590	95.869	95.780	2 units		(0.500)	
4.750 ▶	96.465	97.150	97.061	96.340	97.056	96.967	95.161	95.440	95.319	95.059	95.338	95.248	3-4 units		(1.000)	
4.625 ▶	93.759	93.716	93.703	93.759	93.716	93.703	90.647	90.603	90.590	90.647	90.603	90.590	\$100k < \$125k		(0.125)	
4.500 ▶	93.058	93.014	93.001	93.058	93.014	93.001	89.945	89.902	89.888	89.945	89.902	89.888	\$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	>= 800	<= 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 ▶								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: 11/18/2025 10:18 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 ▶	107.600	107.450	107.300						No Prepay	100.000		
9.875 ▶	107.350	107.200	107.050						<u>Plus Residential</u>	<u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.100	106.950	106.800						Full Doc	99.500	103.000	
9.625 ▶	106.850	106.700	106.550						Alt Doc	99.500	103.000	
9.500 ▶	106.600	106.450	106.300						Inv w/Prepay	99.500	103.000	
9.375 ▶	106.350	106.200	106.050			108.015	107.865		107.715	<u>Plus DSCR</u>		
9.250 ▶	106.100	105.950	105.800			107.828	107.678		107.528	No Prepay	99.500	100.000
9.125 ▶	105.850	105.700	105.550			107.640	107.490		107.340	1yr Prepay	99.500	103.500
9.000 ▶										2-4yr Prepay	99.500	104.000
8.990 ▶	105.600	105.450	105.300			107.374	107.224		107.074	5yr Prepay	99.500	104.500
8.875 ▶	105.350	105.200	105.050			107.109	106.959		106.809	<u>5-9 units DSCR</u>	<u>Max Price</u>	
8.750 ▶	105.100	104.950	104.800			106.828	106.678		106.528	5yr Hard PP	101.500	
8.625 ▶	104.850	104.700	104.550			106.546	106.396		106.246	4yr Hard PP	101.500	
8.500 ▶	104.600	104.450	104.300			106.265	106.115		105.965	3yr Hard PP	101.500	
8.375 ▶	104.350	104.200	104.050			105.965	105.815		105.665	2yr Hard PP	100.500	
8.250 ▶	104.100	103.950	103.800			105.665	105.515		105.365	1yr Hard PP	100.000	
8.125 ▶	103.850	103.700	103.550			105.325	105.175		105.025	No Prepay	99.500	
8.000 ▶												
7.990 ▶	103.600	103.450	103.300			104.950	104.800		104.650			
7.875 ▶	103.350	103.200	103.050			104.575	104.425		104.275			
7.750 ▶	103.100	102.950	102.800			104.200	104.050		103.900			
7.625 ▶	102.825	102.675	102.525			103.825	103.675		103.525			
7.500 ▶	102.575	102.425	102.275			103.450	103.300		103.150			
7.375 ▶	102.250	102.100	101.950			103.025	102.875		102.725			
7.250 ▶	101.875	101.725	101.575			102.600	102.450		102.300			
7.125 ▶	101.475	101.325	101.175			102.150	102.000		101.850			
7.000 ▶												
6.990 ▶	101.100	100.950	100.800			101.700	101.550		101.400			
6.875 ▶	100.650	100.500	100.350			101.250	101.100		100.950			
6.750 ▶	100.200	100.050	99.900			100.775	100.625		100.475			

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>