

Effective Date/Time: 2/18/2026 10:13 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 ▶	105.084	105.096	105.089	105.066	104.505	104.445	104.403	105.544	105.559	105.559	102.241	102.226	102.167	101.040	100.978	100.935
7.875 ▶	104.851	104.862	104.855	104.832	104.331	104.271	104.229	105.303	105.319	105.319	102.066	102.051	101.992	100.908	100.847	100.803
7.750 ▶	104.487	104.499	104.492	104.469	104.112	104.051	104.009	105.048	105.063	105.063	101.859	101.844	101.785	100.661	100.599	100.555
7.625 ▶	104.702	104.702	104.694	104.671	104.419	104.363	104.335	104.789	104.793	104.793	102.137	102.081	102.051	101.637	101.581	101.551
7.500 ▶	104.482	104.482	104.475	104.452	104.251	104.195	104.166	104.532	104.536	104.536	102.036	101.979	101.949	101.536	101.479	101.449
7.375 ▶	104.242	104.242	104.235	104.212	104.009	103.953	103.924	104.264	104.268	104.268	101.716	101.658	101.627	101.216	101.158	101.127
7.250 ▶	104.131	104.131	104.124	104.101	103.640	103.583	103.552	103.825	103.829	103.829	101.554	101.543	101.513	100.823	100.765	100.733
7.125 ▶	103.856	103.856	103.849	103.826	103.567	103.544	103.534	103.614	103.578	103.546	102.258	102.219	102.175	101.578	101.555	101.545
7.000 ▶	103.567	103.558	103.550	103.527	103.298	103.276	103.264	103.346	103.303	103.259	102.052	102.013	101.969	101.340	101.317	101.305
6.875 ▶	103.266	103.239	103.217	103.188	102.877	102.855	102.840	103.049	103.006	102.962	101.803	101.764	101.720	100.951	100.928	100.913
6.750 ▶	102.961	102.934	102.912	102.883	102.407	102.390	102.371	102.723	102.680	102.636	101.523	101.484	101.440	100.484	100.466	100.447
6.625 ▶	102.843	102.800	102.763	102.713	102.734	102.682	102.646	102.993	102.927	102.861	101.853	101.795	101.729	101.315	101.262	101.227
6.500 ▶	102.549	102.506	102.470	102.420	102.422	102.370	102.332	102.667	102.600	102.535	101.585	101.527	101.461	101.007	100.954	100.916
6.375 ▶	102.216	102.173	102.137	102.087	102.092	102.039	101.999	102.325	102.259	102.193	101.281	101.223	101.157	100.680	100.626	100.586
6.250 ▶	101.834	101.791	101.755	101.705	101.688	101.633	101.592	101.936	101.869	101.804	100.940	100.882	100.816	100.277	100.222	100.181
6.125 ▶	101.894	101.836	101.785	101.726	101.735	101.688	101.652	102.329	102.251	102.170	101.569	101.522	101.486	101.069	101.022	100.986
6.000 ▶	101.511	101.452	101.401	101.342	101.365	101.319	101.279	101.928	101.850	101.770	101.206	101.160	101.119	100.706	100.660	100.619
5.875 ▶	101.056	100.997	100.946	100.887	100.919	100.873	100.832	101.502	101.424	101.343	100.819	100.774	100.732	100.319	100.274	100.232
5.750 ▶	100.547	100.488	100.437	100.378	100.418	100.375	100.333	101.036	100.957	100.877	100.364	100.305	100.254	99.743	99.700	99.658
5.625 ▶	100.461	100.414	100.370	100.313	100.447	100.389	100.354	101.292	101.233	101.160	100.224	100.166	100.130	99.724	99.666	99.630
5.500 ▶	99.951	99.904	99.860	99.803	99.882	99.824	99.787	100.825	100.767	100.693	99.660	99.602	99.565	99.160	99.102	99.065
5.375 ▶	99.409	99.362	99.318	99.260	99.319	99.262	99.222	100.309	100.251	100.178	99.098	99.041	99.001	98.598	98.541	98.501
5.250 ▶	98.823	98.777	98.733	98.675	98.356	98.301	98.259	99.769	99.710	99.637	98.195	98.140	98.098	97.695	97.640	97.598

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 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)	(0.125)	No Impounds - Non CA	0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	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: 2/18/2026 10:13 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 ▶	103.873	104.577	104.501	102.480	103.015	102.938	102.360	102.658	102.551	100.829	101.127	101.051	104.384	104.776	104.700	
7.000 ▶	103.516	104.221	104.144	102.173	102.533	102.457	101.941	102.240	102.132	100.285	100.583	100.507	103.951	104.343	104.266	
6.875 ▶	102.923	103.627	103.551	101.891	102.627	102.551	101.766	102.065	101.957	100.766	101.065	100.988	103.382	103.774	103.697	
6.750 ▶	103.029	103.733	103.657	102.873	103.608	103.532	101.610	101.908	101.801	101.485	101.783	101.707	103.449	103.841	103.765	
6.625 ▶	102.355	103.045	102.954	101.323	102.045	101.954	101.456	101.740	101.618	100.487	100.771	100.680	102.684	103.093	103.003	
6.500 ▶	101.905	102.595	102.504	101.123	101.845	101.754	101.042	101.326	101.204	100.323	100.608	100.517	102.297	102.706	102.615	
6.375 ▶	101.430	102.120	102.029	100.711	101.433	101.342	100.910	101.194	101.072	100.253	100.538	100.447	101.659	102.068	101.978	
6.250 ▶	101.642	102.333	102.242	101.455	102.176	102.085	100.848	101.133	101.010	100.723	101.008	100.917	101.779	102.188	102.097	
6.125 ▶	101.671	102.340	102.228	101.378	102.078	101.966	100.729	100.992	100.849	100.698	100.961	100.849	101.953	102.388	102.275	
6.000 ▶	101.253	101.922	101.810	100.903	101.603	101.491	100.361	100.623	100.480	100.173	100.436	100.324	101.519	101.954	101.842	
5.875 ▶	100.778	101.447	101.335	100.578	101.278	101.166	99.836	100.098	99.955	99.898	100.161	100.049	100.951	101.385	101.273	
5.750 ▶	100.884	101.553	101.441	100.746	101.447	101.335	100.192	100.455	100.311	100.317	100.580	100.467	FHA/VA Price Adjustments			
5.625 ▶	100.591	101.253	101.133	100.391	101.084	100.964	100.016	100.271	100.121	100.078	100.334	100.214	680+			0.000
5.500 ▶	100.172	100.834	100.714	99.947	100.640	100.521	99.647	99.903	99.752	99.584	99.840	99.721	660-679			(0.750)
5.375 ▶	99.666	100.328	100.208	99.559	100.253	100.133	99.091	99.346	99.196	99.247	99.503	99.383	640-659			(1.750)
5.250 ▶	99.409	100.071	99.952	99.303	99.996	99.877	99.084	99.340	99.189	99.241	99.496	99.377	620-639			(2.250)
5.125 ▶	98.670	99.367	99.284	98.502	99.231	99.147	98.182	98.474	98.359	98.289	98.580	98.496	600-619			(3.250)
5.000 ▶	98.335	99.032	98.949	98.036	98.765	98.681	97.888	98.179	98.064	97.626	97.917	97.834	Cashout Refi			(0.250)
4.875 ▶	97.757	98.455	98.371	97.639	98.367	98.284	96.975	97.266	97.151	96.982	97.274	97.190	2 units			(0.500)
4.750 ▶	97.482	98.180	98.096	97.357	98.086	98.002	96.553	96.845	96.730	96.451	96.742	96.659	3-4 units			(1.000)
4.625 ▶	94.920	94.862	94.833	94.920	94.862	94.833	91.808	91.749	91.721	91.808	91.749	91.721	\$100k < \$125k			(0.125)
4.500 ▶	94.233	94.175	94.146	94.233	94.175	94.146	91.120	91.062	91.034	91.120	91.062	91.034	\$40k < \$100k			(0.125)
4.375 ▶													VA IRRRL			0.000

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div> <div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div> </div>	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 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								Standard DSCR	
9.500 ▶	107.425	107.275	107.125					Prepay	101.000
9.375 ▶	107.175	107.025	106.875					No Prepay	100.000
9.250 ▶	106.925	106.775	106.625						
9.125 ▶	106.675	106.525	106.375						
9.000 ▶									
8.875 ▶	106.175	106.025	105.875	107.684	107.534	107.384			
8.750 ▶	105.925	105.775	105.625	107.403	107.253	107.103			
8.625 ▶	105.675	105.525	105.375	107.121	106.971	106.821			
8.500 ▶	105.425	105.275	105.125	106.840	106.690	106.540			
8.375 ▶	105.175	105.025	104.875	106.540	106.390	106.240			
8.250 ▶	104.925	104.775	104.625	106.240	106.090	105.940			
8.125 ▶	104.675	104.525	104.375	105.900	105.750	105.600			
8.000 ▶									
7.875 ▶	104.175	104.025	103.875	105.150	105.000	104.850			
7.750 ▶	103.925	103.775	103.625	104.775	104.625	104.475			
7.625 ▶	103.650	103.500	103.350	104.400	104.250	104.100			
7.500 ▶	103.400	103.250	103.100	104.025	103.875	103.725			
7.375 ▶	103.075	102.925	102.775	103.650	103.500	103.350			
7.250 ▶	102.700	102.550	102.400	103.275	103.125	102.975			
7.125 ▶	102.300	102.150	102.000	102.825	102.675	102.525			
7.000 ▶									
6.875 ▶	101.450	101.300	101.150	101.925	101.775	101.625			
6.750 ▶	100.975	100.825	100.675	101.450	101.300	101.150			
6.625 ▶	100.500	100.350	100.200	100.950	100.800	100.650			
6.500 ▶	99.950	99.800	99.650	100.450	100.300	100.150			
6.375 ▶	99.375	99.225	99.075	99.900	99.750	99.600			
6.250 ▶	98.775	98.625	98.475	99.250	99.100	98.950			
6.125 ▶	98.175	98.025	97.875	98.375	98.225	98.075			
6.000 ▶									
5.875 ▶	96.300	96.150	96.000						