

Effective Date/Time: 1/28/2026 10:33 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 ▶	104.781	104.764	104.744	104.708	104.055	104.022	103.940	104.977	104.969	104.957	101.837	101.761	101.684	100.543	100.510	100.479
7.875 ▶	104.556	104.539	104.519	104.483	103.876	103.843	103.762	104.748	104.739	104.728	101.669	101.594	101.517	100.405	100.372	100.343
7.750 ▶	104.316	104.299	104.279	104.243	103.649	103.616	103.535	104.501	104.493	104.482	101.484	101.409	101.332	100.151	100.118	100.086
7.625 ▶	104.366	104.357	104.347	104.325	104.035	103.991	103.886	104.121	104.112	104.103	102.119	102.075	102.053	101.619	101.575	101.553
7.500 ▶	104.157	104.149	104.139	104.117	103.828	103.784	103.679	103.857	103.857	103.855	101.980	101.936	101.915	101.480	101.436	101.415
7.375 ▶	103.929	103.921	103.911	103.889	103.605	103.560	103.457	103.599	103.599	103.597	101.646	101.596	101.578	101.146	101.096	101.078
7.250 ▶	103.828	103.820	103.810	103.788	103.263	103.213	103.113	103.315	103.315	103.313	101.296	101.246	101.227	100.796	100.746	100.727
7.125 ▶	103.560	103.552	103.542	103.520	103.269	103.233	103.137	103.219	103.152	103.090	102.025	101.989	101.967	101.525	101.489	101.467
7.000 ▶	103.307	103.276	103.247	103.225	102.962	102.925	102.830	102.950	102.883	102.821	101.750	101.713	101.691	101.250	101.213	101.191
6.875 ▶	103.046	103.004	102.963	102.927	102.589	102.552	102.458	102.664	102.597	102.535	101.481	101.414	101.352	100.911	100.873	100.852
6.750 ▶	102.741	102.699	102.658	102.621	102.132	102.092	101.999	102.343	102.276	102.214	101.213	101.146	101.081	100.457	100.416	100.397
6.625 ▶	102.747	102.680	102.615	102.556	102.503	102.417	102.363	102.621	102.521	102.422	101.819	101.719	101.620	101.111	101.026	100.971
6.500 ▶	102.446	102.379	102.314	102.255	102.198	102.112	102.057	102.302	102.201	102.102	101.575	101.475	101.376	100.810	100.725	100.669
6.375 ▶	102.095	102.028	101.963	101.904	101.945	101.859	101.804	101.945	101.845	101.746	101.270	101.170	101.071	100.561	100.475	100.420
6.250 ▶	101.694	101.627	101.561	101.502	101.517	101.429	101.373	101.552	101.452	101.353	100.930	100.830	100.731	100.134	100.048	99.990
6.125 ▶	101.641	101.566	101.493	101.434	101.514	101.481	101.411	101.945	101.836	101.730	101.365	101.289	101.216	100.293	100.259	100.191
6.000 ▶	101.219	101.143	101.070	101.012	101.150	101.118	101.044	101.552	101.443	101.337	101.049	100.974	100.901	99.934	99.901	99.827
5.875 ▶	100.778	100.703	100.629	100.571	100.689	100.659	100.583	101.120	101.012	100.906	100.662	100.587	100.514	99.478	99.446	99.372
5.750 ▶	100.281	100.206	100.133	100.074	100.062	100.035	99.957	100.650	100.541	100.435	100.220	100.145	100.072	98.855	98.827	98.750
5.625 ▶	99.944	99.877	99.812	99.753	99.846	99.814	99.706	100.625	100.524	100.425	99.717	99.642	99.569	98.487	98.454	98.347
5.500 ▶	99.414	99.347	99.282	99.223	99.313	99.281	99.173	100.150	100.049	99.951	99.149	99.073	99.000	97.958	97.925	97.818
5.375 ▶	98.843	98.776	98.710	98.652	98.728	98.696	98.583	99.626	99.525	99.426	98.511	98.436	98.363	97.375	97.342	97.230
5.250 ▶	98.234	98.167	98.102	98.043	97.788	97.757	97.640	99.077	98.976	98.878	97.846	97.771	97.698	96.438	96.406	96.290

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: 1/28/2026 10:33 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 ▶	103.547	104.232	104.136	102.005	102.670	102.574	102.034	102.313	102.186	100.503	100.782	100.686	104.047	104.451	104.355	
7.000 ▶	103.191	103.876	103.780	101.693	102.188	102.092	101.616	101.895	101.767	99.959	100.238	100.142	103.613	104.017	103.921	
6.875 ▶	102.597	103.282	103.186	101.566	102.282	102.186	101.441	101.720	101.592	100.441	100.720	100.624	103.044	103.448	103.352	
6.750 ▶	102.703	103.388	103.292	102.547	103.263	103.167	101.284	101.563	101.436	101.159	101.438	101.342	103.112	103.516	103.420	
6.625 ▶	102.414	103.049	102.903	101.383	102.049	101.903	101.578	101.807	101.629	100.609	100.838	100.692	102.705	103.153	103.007	
6.500 ▶	101.964	102.599	102.453	101.183	101.849	101.703	101.164	101.393	101.215	100.445	100.674	100.528	102.318	102.765	102.619	
6.375 ▶	101.489	102.124	101.978	100.770	101.437	101.290	101.032	101.260	101.083	100.375	100.604	100.458	101.680	102.128	101.982	
6.250 ▶	101.702	102.337	102.190	101.514	102.180	102.034	100.970	101.199	101.022	100.845	101.074	100.928	101.800	102.247	102.101	
6.125 ▶	101.453	102.105	101.975	101.159	101.842	101.713	100.745	100.991	100.830	100.714	100.960	100.830	101.736	102.169	102.040	
6.000 ▶	101.034	101.686	101.557	100.684	101.367	101.238	100.377	100.622	100.461	100.189	100.435	100.305	101.303	101.736	101.606	
5.875 ▶	100.559	101.211	101.082	100.359	101.042	100.913	99.852	100.097	99.936	99.914	100.160	100.030	100.734	101.167	101.037	
5.750 ▶	100.666	101.317	101.188	100.528	101.211	101.082	100.208	100.453	100.293	100.333	100.578	100.449	FHA/VA Price Adjustments			
5.625 ▶	100.342	100.977	100.831	100.142	100.809	100.662	99.767	99.996	99.819	99.830	100.059	99.912	680+		0.000	
5.500 ▶	99.923	100.559	100.412	99.698	100.365	100.219	99.398	99.627	99.450	99.336	99.565	99.419	660-679		(0.750)	
5.375 ▶	99.417	100.052	99.906	99.311	99.977	99.831	98.842	99.071	98.894	98.998	99.227	99.081	640-659		(1.750)	
5.250 ▶	99.161	99.796	99.650	99.055	99.721	99.575	98.836	99.065	98.887	98.992	99.221	99.075	620-639		(2.250)	
5.125 ▶	98.103	98.755	98.626	97.936	98.619	98.489	97.616	97.861	97.700	97.722	97.967	97.838	600-619		(3.250)	
5.000 ▶	97.768	98.420	98.290	97.470	98.153	98.023	97.321	97.566	97.406	97.059	97.305	97.176	Cashout Refi		(0.250)	
4.875 ▶	97.191	97.842	97.713	97.072	97.755	97.625	96.408	96.654	96.493	96.416	96.661	96.532	2 units		(0.500)	
4.750 ▶	96.916	97.567	97.438	96.791	97.474	97.344	95.987	96.232	96.072	95.884	96.130	96.001	3-4 units		(1.000)	
4.625 ▶	94.154	94.073	94.028	94.154	94.073	94.028	91.041	90.961	90.916	91.041	90.961	90.916	\$100k < \$125k		(0.125)	
4.500 ▶	93.463	93.382	93.337	93.463	93.382	93.337	90.350	90.270	90.225	90.350	90.270	90.225	\$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 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>			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 ▶	107.275	107.125	106.975							Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.025	106.875	106.725							Standard DSCR	
9.500 ▶	106.775	106.625	106.475							Prepay	101.000
9.375 ▶	106.525	106.375	106.225							No Prepay	100.000
9.250 ▶	106.275	106.125	105.975								
9.125 ▶	106.025	105.875	105.725	107.815	107.665	107.515					
9.000 ▶											
8.875 ▶	105.525	105.375	105.225	107.284	107.134	106.984					
8.750 ▶	105.275	105.125	104.975	107.003	106.853	106.703					
8.625 ▶	105.025	104.875	104.725	106.721	106.571	106.421					
8.500 ▶	104.775	104.625	104.475	106.440	106.290	106.140					
8.375 ▶	104.525	104.375	104.225	106.140	105.990	105.840					
8.250 ▶	104.275	104.125	103.975	105.840	105.690	105.540					
8.125 ▶	104.025	103.875	103.725	105.500	105.350	105.200					
8.000 ▶											
7.875 ▶	103.525	103.375	103.225	104.750	104.600	104.450					
7.750 ▶	103.275	103.125	102.975	104.375	104.225	104.075					
7.625 ▶	103.000	102.850	102.700	104.000	103.850	103.700					
7.500 ▶	102.750	102.600	102.450	103.625	103.475	103.325					
7.375 ▶	102.425	102.275	102.125	103.250	103.100	102.950					
7.250 ▶	102.050	101.900	101.750	102.875	102.725	102.575					
7.125 ▶	101.650	101.500	101.350	102.425	102.275	102.125					
7.000 ▶											
6.875 ▶	100.825	100.675	100.525	101.525	101.375	101.225					
6.750 ▶	100.375	100.225	100.075	101.050	100.900	100.750					
6.625 ▶	99.925	99.775	99.625	100.550	100.400	100.250					
6.500 ▶	99.375	99.225	99.075	100.050	99.900	99.750					
6.375 ▶	98.800	98.650	98.500	99.500	99.350	99.200					
6.250 ▶	98.175	98.025	97.875	98.850	98.700	98.550					
6.125 ▶	97.425	97.275	97.125	97.975	97.825	97.675					
6.000 ▶											
5.875 ▶											