



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 ►	105.221	105.214	105.206	105.183	104.794	104.766	104.731	105.702	105.702	105.702	102.640	102.581	102.523	101.370	101.342	101.328
7.750 ►	104.886	104.879	104.872	104.848	104.575	104.547	104.517	105.447	105.447	105.447	102.439	102.380	102.322	101.123	101.095	101.085
7.625 ►	104.994	104.987	104.979	104.956	104.827	104.797	104.600	105.178	105.178	105.178	102.587	102.558	102.529	102.043	102.013	102.012
7.500 ►	104.794	104.786	104.779	104.756	104.658	104.628	104.438	104.914	104.914	104.914	102.441	102.412	102.416	101.941	101.912	101.916
7.375 ►	104.583	104.575	104.568	104.545	104.429	104.399	104.220	104.650	104.650	104.650	102.217	102.188	102.159	101.635	101.604	101.637
7.250 ►	104.506	104.499	104.491	104.468	104.060	104.029	103.878	104.212	104.212	104.212	102.157	102.128	102.099	101.243	101.211	101.254
7.125 ►	104.255	104.248	104.240	104.217	103.966	103.960	103.798	103.997	103.961	103.924	102.476	102.470	102.460	101.976	101.970	101.960
7.000 ►	103.986	103.978	103.971	103.947	103.704	103.697	103.546	103.731	103.695	103.658	102.274	102.238	102.238	101.744	101.738	101.738
6.875 ►	103.661	103.654	103.647	103.623	103.291	103.285	103.151	103.436	103.399	103.363	102.044	102.007	101.971	101.366	101.359	101.376
6.750 ►	103.343	103.329	103.314	103.283	102.825	102.817	102.706	103.113	103.077	103.040	101.769	101.732	101.696	100.902	100.894	100.934
6.625 ►	103.261	103.224	103.188	103.141	103.131	103.093	103.017	103.388	103.322	103.256	102.211	102.174	102.098	101.711	101.674	101.598
6.500 ►	102.950	102.913	102.877	102.830	102.829	102.791	102.726	103.062	102.997	102.931	101.912	101.874	101.810	101.412	101.374	101.310
6.375 ►	102.633	102.596	102.559	102.512	102.513	102.475	102.421	102.727	102.661	102.595	101.601	101.563	101.508	101.101	101.063	101.008
6.250 ►	102.269	102.232	102.195	102.149	102.127	102.089	102.045	102.342	102.276	102.210	101.216	101.178	101.135	100.716	100.678	100.635
6.125 ►	102.361	102.310	102.259	102.196	102.285	102.258	102.153	102.839	102.758	102.678	102.119	102.092	101.986	101.619	101.592	101.486
6.000 ►	101.979	101.928	101.877	101.814	101.952	101.926	101.831	102.443	102.363	102.282	101.793	101.766	101.671	101.293	101.266	101.171
5.875 ►	101.568	101.517	101.466	101.403	101.533	101.506	101.424	102.023	101.943	101.862	101.432	101.406	101.322	100.932	100.906	100.822
5.750 ►	101.081	101.029	100.978	100.916	101.011	100.985	100.913	101.561	101.480	101.399	100.836	100.810	100.739	100.336	100.310	100.239
5.625 ►	101.064	101.020	100.976	100.922	101.127	101.107	100.998	101.889	101.815	101.742	100.903	100.883	100.775	100.403	100.383	100.275
5.500 ►	100.593	100.549	100.505	100.450	100.611	100.591	100.493	101.425	101.351	101.278	100.389	100.369	100.272	99.889	99.869	99.772
5.375 ►	100.068	100.024	99.980	99.926	100.065	100.045	99.954	100.911	100.838	100.765	99.844	99.825	99.734	99.344	99.325	99.234
5.250 ►	99.475	99.431	99.388	99.333	99.068	99.049	98.970	100.373	100.300	100.227	98.908	98.888	98.809	98.408	98.388	98.309
5.125 ►	99.590	99.451	99.312	99.234	99.481	99.472	99.310	100.604	100.421	100.238	97.603	97.530	97.457	96.895	96.884	96.732

LTV/FICO 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	(0.375)	(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)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	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)	(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)	
<u>Cashout Refinance</u>											
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	
<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		

© 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.

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 ►	105.191	105.134	105.077	103.660	103.603	103.546	103.272	103.215	103.158	101.741	101.684	101.627	105.308	105.376	105.319
7.000 ►	104.835	104.778	104.721	103.178	103.122	103.065	102.853	102.797	102.740	101.197	101.140	101.083	104.874	104.942	104.885
6.875 ►	104.241	104.184	104.127	103.272	103.215	103.158	102.678	102.622	102.565	101.678	101.622	101.565	104.305	104.373	104.317
6.750 ►	104.347	104.290	104.233	104.253	104.197	104.140	102.522	102.465	102.408	102.397	102.340	102.283	104.373	104.441	104.384
6.625 ►	103.494	103.465	103.437	102.525	102.497	102.468	102.189	102.160	102.132	101.220	101.192	101.163	103.480	103.514	103.485
6.500 ►	103.044	103.015	102.987	102.325	102.297	102.268	101.775	101.747	101.718	101.056	101.028	101.000	103.092	103.126	103.098
6.375 ►	102.569	102.540	102.512	101.913	101.884	101.856	101.643	101.614	101.586	100.986	100.958	100.930	102.455	102.489	102.460
6.250 ►	102.781	102.753	102.725	102.656	102.628	102.600	101.581	101.553	101.525	101.456	101.428	101.400	102.574	102.608	102.580
6.125 ►	102.796	102.753	102.710	102.564	102.522	102.479	101.447	101.404	101.362	101.416	101.373	101.331	102.742	102.793	102.750
6.000 ►	102.377	102.334	102.292	102.089	102.047	102.004	101.078	101.036	100.993	100.891	100.848	100.806	102.308	102.359	102.317
5.875 ►	101.902	101.859	101.817	101.764	101.722	101.679	100.553	100.511	100.468	100.616	100.573	100.531	101.739	101.791	101.748
5.750 ►	102.008	101.965	101.923	101.933	101.890	101.848	100.910	100.867	100.824	101.035	100.992	100.949	FHA/VA Price Adjustments		
5.625 ►	101.952	101.881	101.810	101.814	101.743	101.672	100.971	100.900	100.829	101.033	100.962	100.891	680+	0.000	
5.500 ►	101.533	101.462	101.391	101.371	101.300	101.229	100.602	100.531	100.460	100.539	100.468	100.397	660-679	(0.750)	
5.375 ►	101.027	100.956	100.885	100.983	100.912	100.841	100.046	99.975	99.904	100.202	100.131	100.060	640-659	(1.750)	
5.250 ►	100.771	100.700	100.629	100.727	100.656	100.585	100.039	99.968	99.897	100.196	100.125	100.054	620-639	(2.250)	
5.125 ►	100.370	100.320	100.270	100.265	100.215	100.165	99.476	99.426	99.377	99.582	99.533	99.483	600-619	(3.250)	
5.000 ►	100.035	99.985	99.935	99.799	99.749	99.699	99.181	99.132	99.082	98.920	98.870	98.820	Cashout Refi	(0.250)	
4.875 ►	99.457	99.408	99.358	99.401	99.351	99.302	98.269	98.219	98.169	98.276	98.226	98.177	2 units	(0.500)	
4.750 ►	99.182	99.133	99.083	99.120	99.070	99.020	97.847	97.797	97.748	97.745	97.695	97.645	97.645	(1.000)	
4.625 ►	96.082	96.038	96.015	96.082	96.038	96.015	92.970	92.926	92.903	92.970	92.926	92.903	\$100k < \$125k	(0.125)	
4.500 ►	95.396	95.352	95.329	95.396	95.352	95.329	92.283	92.239	92.216	92.283	92.239	92.216	\$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 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►															
9.625 ►															
9.500 ►	108.895	108.745	108.595												
9.375 ►	108.670	108.520	108.370												
9.250 ►	108.445	108.295	108.145												
9.125 ►	108.220	108.070	107.920												
9.000 ►															
8.875 ►	107.770	107.620	107.470	108.859	108.709	108.559									
8.750 ►	107.545	107.395	107.245	108.578	108.428	108.278									
8.625 ►	107.320	107.170	107.020	108.296	108.146	107.996									
8.500 ►	107.080	106.930	106.780	108.015	107.865	107.715									
8.375 ►	106.840	106.690	106.540	107.715	107.565	107.415									
8.250 ►	106.600	106.450	106.300	107.415	107.265	107.115									
8.125 ►	106.355	106.205	106.055	107.075	106.925	106.775									
8.000 ►															
7.875 ►	105.825	105.675	105.525	106.325	106.175	106.025									
7.750 ►	105.535	105.385	105.235	105.950	105.800	105.650									
7.625 ►	105.220	105.070	104.920	105.575	105.425	105.275									
7.500 ►	104.890	104.740	104.590	105.200	105.050	104.900									
7.375 ►	104.535	104.385	104.235	104.825	104.675	104.525									
7.250 ►	104.150	104.000	103.850	104.450	104.300	104.150									
7.125 ►	103.770	103.620	103.470	104.000	103.850	103.700									
7.000 ►															
6.875 ►	102.860	102.710	102.560	103.100	102.950	102.800									
6.750 ►	102.390	102.240	102.090	102.625	102.475	102.325									
6.625 ►	101.865	101.715	101.565	102.125	101.975	101.825									
6.500 ►	101.285	101.135	100.985	101.625	101.475	101.325									
6.375 ►	100.650	100.500	100.350	101.075	100.925	100.775									
6.250 ►	99.980	99.830	99.680	100.425	100.275	100.125									
6.125 ►	99.310	99.160	99.010	99.550	99.400	99.250									
6.000 ►															
5.875 ►	97.600	97.450	97.300												

© 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.