

Effective Date/Time: 12/31/2025 10:28 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 ▶	105.164	105.156	105.143	105.092	104.621	104.613	104.532	105.513	105.513	105.507	102.482	102.417	102.347	101.173	101.165	101.120
7.875 ▶	104.941	104.933	104.919	104.869	104.461	104.453	104.375	105.288	105.288	105.283	102.308	102.243	102.173	101.090	101.082	101.039
7.750 ▶	104.699	104.691	104.678	104.627	104.245	104.237	104.165	105.047	105.047	105.041	102.114	102.050	101.979	100.850	100.842	100.807
7.625 ▶	104.539	104.531	104.518	104.467	104.387	104.347	104.262	104.696	104.696	104.691	102.591	102.552	102.516	102.091	102.052	102.016
7.500 ▶	104.342	104.334	104.320	104.270	104.161	104.121	104.045	104.419	104.419	104.414	102.431	102.391	102.362	101.931	101.891	101.862
7.375 ▶	104.161	104.153	104.140	104.098	104.000	103.959	103.890	104.115	104.115	104.109	102.191	102.146	102.125	101.691	101.646	101.625
7.250 ▶	103.912	103.903	103.891	103.849	103.630	103.585	103.525	103.785	103.785	103.780	101.807	101.762	101.748	101.307	101.262	101.248
7.125 ▶	103.641	103.633	103.620	103.578	103.646	103.618	103.472	103.554	103.490	103.427	102.682	102.650	102.614	101.999	101.970	101.908
7.000 ▶	103.372	103.344	103.314	103.273	103.329	103.300	103.165	103.276	103.212	103.147	102.482	102.450	102.414	101.684	101.656	101.604
6.875 ▶	103.103	103.063	103.019	102.952	102.965	102.936	102.811	102.992	102.928	102.863	102.251	102.218	102.182	101.322	101.294	101.252
6.750 ▶	102.795	102.754	102.710	102.644	102.496	102.467	102.353	102.658	102.593	102.528	101.969	101.937	101.901	100.856	100.828	100.797
6.625 ▶	102.645	102.596	102.544	102.469	102.656	102.608	102.494	102.765	102.704	102.598	102.364	102.315	102.263	101.269	101.220	101.108
6.500 ▶	102.333	102.285	102.233	102.157	102.354	102.305	102.197	102.430	102.369	102.262	102.099	102.050	101.998	100.969	100.921	100.815
6.375 ▶	101.980	101.931	101.879	101.804	101.946	101.898	101.799	102.059	101.998	101.889	101.785	101.737	101.685	100.566	100.517	100.420
6.250 ▶	101.572	101.524	101.472	101.396	101.503	101.455	101.362	101.661	101.597	101.495	101.434	101.385	101.333	100.127	100.078	99.987
6.125 ▶	101.425	101.377	101.325	101.249	101.438	101.408	101.326	101.840	101.806	101.670	101.190	101.142	101.090	100.223	100.192	100.111
6.000 ▶	100.997	100.949	100.897	100.822	100.996	100.967	100.893	101.455	101.399	101.290	100.824	100.775	100.723	99.787	99.756	99.683
5.875 ▶	100.527	100.479	100.427	100.351	100.491	100.463	100.394	101.096	101.062	100.889	100.430	100.382	100.330	99.285	99.255	99.188
5.750 ▶	100.022	99.973	99.921	99.846	99.942	99.917	99.856	100.599	100.565	100.404	99.989	99.940	99.888	98.740	98.712	98.653
5.625 ▶	99.565	99.516	99.465	99.399	99.559	99.551	99.468	100.433	100.352	100.267	99.455	99.407	99.355	98.204	98.195	98.113
5.500 ▶	99.019	98.970	98.919	98.852	99.022	99.015	98.933	99.965	99.884	99.798	98.869	98.820	98.768	97.669	97.660	97.580
5.375 ▶	98.431	98.383	98.332	98.265	98.422	98.414	98.335	99.451	99.370	99.284	98.262	98.214	98.162	97.072	97.063	96.984
5.250 ▶	97.806	97.758	97.707	97.640	97.482	97.476	97.402	98.911	98.830	98.744	97.600	97.551	97.499	96.136	96.128	96.055

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)	(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)	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: 12/31/2025 10:28 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 ▶	103.500	104.152	104.022	102.069	102.589	102.460	101.988	102.233	102.072	100.456	100.702	100.572	103.971	104.404	104.274	
7.000 ▶	103.144	103.796	103.666	101.753	102.108	101.979	101.569	101.814	101.654	99.913	100.158	100.029	103.537	103.970	103.841	
6.875 ▶	102.550	103.202	103.072	101.519	102.202	102.072	101.394	101.639	101.479	100.394	100.639	100.510	102.968	103.401	103.272	
6.750 ▶	102.656	103.308	103.179	102.500	103.183	103.054	101.238	101.483	101.322	101.113	101.358	101.229	103.036	103.469	103.339	
6.625 ▶	102.176	102.853	102.748	101.176	101.884	101.780	101.152	101.423	101.287	100.215	100.485	100.381	102.535	102.946	102.841	
6.500 ▶	101.726	102.403	102.298	100.976	101.684	101.580	100.738	101.009	100.873	100.051	100.321	100.217	102.147	102.558	102.454	
6.375 ▶	101.282	101.959	101.855	100.563	101.271	101.167	100.637	100.908	100.772	99.981	100.251	100.147	101.510	101.921	101.816	
6.250 ▶	101.463	102.140	102.036	101.307	102.015	101.911	100.545	100.815	100.680	100.451	100.721	100.617	101.629	102.040	101.936	
6.125 ▶	101.332	102.009	101.905	101.070	101.778	101.673	100.507	100.778	100.642	100.507	100.778	100.673	101.668	102.080	101.975	
6.000 ▶	100.851	101.528	101.423	100.595	101.303	101.198	100.076	100.346	100.211	99.982	100.253	100.148	101.235	101.646	101.541	
5.875 ▶	100.470	101.146	101.042	100.270	100.978	100.873	99.645	99.915	99.780	99.707	99.978	99.873	100.666	101.077	100.973	
5.750 ▶	100.576	101.253	101.148	100.438	101.146	101.042	100.001	100.271	100.136	100.126	100.396	100.292	FHA/VA Price Adjustments			
5.625 ▶	100.147	100.799	100.669	99.884	100.567	100.438	99.603	99.849	99.688	99.603	99.849	99.719	680+		0.000	
5.500 ▶	99.666	100.317	100.188	99.441	100.124	99.994	99.172	99.417	99.257	99.109	99.355	99.225	660-679		(0.750)	
5.375 ▶	99.284	99.936	99.807	99.178	99.861	99.732	98.741	98.986	98.825	98.897	99.142	99.013	640-659		(1.750)	
5.250 ▶	99.028	99.680	99.550	98.922	99.605	99.475	98.734	98.980	98.819	98.891	99.136	99.007	620-639		(2.250)	
5.125 ▶	97.841	98.518	98.414	97.549	98.257	98.153	97.229	97.500	97.364	97.210	97.481	97.376	600-619		(3.250)	
5.000 ▶	97.506	98.183	98.079	97.083	97.791	97.687	96.934	97.205	97.069	96.548	96.818	96.714	Cashout Refi		(0.250)	
4.875 ▶	96.929	97.606	97.501	96.810	97.518	97.414	96.021	96.292	96.157	96.029	96.300	96.195	2 units		(0.500)	
4.750 ▶	96.654	97.331	97.227	96.529	97.237	97.133	95.600	95.871	95.735	95.498	95.768	95.664	3-4 units		(1.000)	
4.625 ▶	93.880	93.834	93.817	93.880	93.834	93.817	90.768	90.721	90.705	90.768	90.721	90.705	\$100k < \$125k		(0.125)	
4.500 ▶	93.188	93.141	93.124	93.188	93.141	93.124	90.075	90.028	90.012	90.075	90.028	90.012	\$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: 12/31/2025 10:28 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 ▶	107.665	107.515	107.365						No Prepay 100.000		
9.875 ▶	107.415	107.265	107.115						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.165	107.015	106.865						Full Doc 99.500 103.000		
9.625 ▶	106.915	106.765	106.615						Alt Doc 99.500 103.000		
9.500 ▶	106.665	106.515	106.365						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.415	106.265	106.115						<u>Plus DSCR</u>		
9.250 ▶	106.165	106.015	105.865			107.993	107.843		107.693	No Prepay 99.500 100.000	
9.125 ▶	105.915	105.765	105.615			107.805	107.655		107.505	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.665	105.515	105.365			107.539	107.389		107.239	5yr Prepay 99.500 104.500	
8.875 ▶	105.415	105.265	105.115			107.274	107.124		106.974	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.165	105.015	104.865			106.993	106.843		106.693	5yr Hard PP 101.500	
8.625 ▶	104.915	104.765	104.615			106.711	106.561		106.411	4yr Hard PP 101.500	
8.500 ▶	104.665	104.515	104.365			106.430	106.280		106.130	3yr Hard PP 101.500	
8.375 ▶	104.415	104.265	104.115			106.130	105.980		105.830	2yr Hard PP 100.500	
8.250 ▶	104.165	104.015	103.865			105.830	105.680		105.530	1yr Hard PP 100.000	
8.125 ▶	103.915	103.765	103.615			105.490	105.340		105.190	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.665	103.515	103.365			105.115	104.965		104.815		
7.875 ▶	103.415	103.265	103.115			104.740	104.590		104.440		
7.750 ▶	103.165	103.015	102.865			104.365	104.215		104.065		
7.625 ▶	102.890	102.740	102.590			103.990	103.840		103.690		
7.500 ▶	102.640	102.490	102.340			103.615	103.465		103.315		
7.375 ▶	102.315	102.165	102.015			103.240	103.090		102.940		
7.250 ▶	101.940	101.790	101.640		102.865	102.715	102.565				
7.125 ▶	101.540	101.390	101.240		102.415	102.265	102.115				
7.000 ▶											
6.990 ▶	101.165	101.015	100.865		101.965	101.815	101.665				
6.875 ▶	100.715	100.565	100.415		101.515	101.365	101.215				
6.750 ▶	100.265	100.115	99.965		101.040	100.890	100.740				

**New Product
Coming Soon**

**New Product
Coming Soon**

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>