

Effective Date/Time: 2/4/2026 10:32 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
7.875 ▶	104.945	104.928	104.899	104.863	104.555	104.520	104.403	105.438	105.430	105.409	102.154	102.078	101.995	101.082	101.046	101.027
7.750 ▶	104.692	104.675	104.647	104.610	104.329	104.293	104.177	105.029	105.021	105.000	101.959	101.883	101.800	100.829	100.789	100.773
7.625 ▶	104.890	104.881	104.865	104.843	104.508	104.477	104.345	104.885	104.885	104.877	102.590	102.557	102.550	102.090	102.057	102.050
7.500 ▶	104.671	104.662	104.646	104.624	104.334	104.302	104.173	104.645	104.645	104.636	102.486	102.451	102.445	101.986	101.951	101.945
7.375 ▶	104.427	104.419	104.403	104.381	104.121	104.087	103.958	104.382	104.382	104.373	102.191	102.151	102.149	101.691	101.651	101.649
7.250 ▶	104.318	104.310	104.293	104.271	103.696	103.656	103.531	104.093	104.093	104.085	101.805	101.772	101.732	101.229	101.184	101.183
7.125 ▶	104.030	104.022	104.005	103.983	103.681	103.647	103.543	103.935	103.868	103.824	102.566	102.499	102.437	101.937	101.903	101.887
7.000 ▶	103.750	103.721	103.696	103.674	103.373	103.333	103.233	103.648	103.581	103.537	102.350	102.283	102.221	101.660	101.620	101.608
6.875 ▶	103.427	103.428	103.389	103.352	102.998	102.954	102.854	103.355	103.288	103.244	102.106	102.039	101.977	101.320	101.275	101.263
6.750 ▶	103.122	103.080	103.042	103.005	102.538	102.483	102.390	103.013	102.946	102.901	101.813	101.746	101.684	100.862	100.807	100.803
6.625 ▶	103.086	103.019	102.961	102.910	102.892	102.830	102.772	103.251	103.151	103.062	102.159	102.058	101.970	101.502	101.439	101.381
6.500 ▶	102.766	102.699	102.642	102.590	102.495	102.428	102.369	102.898	102.798	102.709	101.889	101.788	101.700	101.109	101.040	100.981
6.375 ▶	102.395	102.328	102.271	102.219	102.241	102.170	102.111	102.513	102.412	102.324	101.556	101.456	101.367	100.859	100.786	100.727
6.250 ▶	101.959	101.892	101.835	101.784	101.812	101.733	101.676	102.091	101.991	101.903	101.191	101.091	101.002	100.431	100.351	100.293
6.125 ▶	101.817	101.741	101.676	101.618	101.670	101.633	101.571	102.436	102.327	102.230	101.514	101.439	101.374	100.449	100.411	100.350
6.000 ▶	101.389	101.314	101.249	101.190	101.291	101.250	101.190	102.016	101.907	101.811	101.148	101.073	101.008	100.074	100.032	99.973
5.875 ▶	100.924	100.849	100.784	100.725	100.830	100.782	100.725	101.561	101.453	101.356	100.750	100.675	100.610	99.618	99.569	99.513
5.750 ▶	100.412	100.336	100.271	100.213	100.221	100.167	100.116	101.072	100.963	100.867	100.296	100.221	100.155	99.013	98.958	98.909
5.625 ▶	99.998	99.931	99.869	99.810	99.967	99.942	99.859	100.878	100.778	100.685	99.783	99.708	99.642	98.608	98.581	98.500
5.500 ▶	99.454	99.387	99.325	99.266	99.394	99.366	99.284	100.389	100.288	100.195	99.208	99.133	99.067	98.039	98.009	97.929
5.375 ▶	98.871	98.804	98.742	98.684	98.807	98.774	98.693	99.846	99.746	99.653	98.588	98.513	98.448	97.453	97.419	97.340
5.250 ▶	98.254	98.187	98.125	98.066	97.863	97.826	97.748	99.281	99.181	99.088	97.944	97.868	97.803	96.512	96.474	96.397
5.125 ▶	97.703	97.645	97.555	97.446	97.626	97.608	97.399	98.806	98.697	98.576	95.547	95.525	95.321	95.047	95.025	94.821

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

%



© 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.

Effective Date/Time: 2/4/2026 10:32 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 ▶	104.047	104.707	104.586	102.515	103.145	103.024	102.534	102.788	102.636	101.003	101.257	101.136	104.525	104.951	104.830
7.000 ▶	103.691	104.351	104.230	102.195	102.663	102.542	102.116	102.370	102.217	100.459	100.713	100.592	104.091	104.517	104.396
6.875 ▶	103.097	103.757	103.636	102.066	102.757	102.636	101.941	102.195	102.042	100.941	101.195	101.074	103.522	103.948	103.827
6.750 ▶	103.203	103.863	103.742	103.047	103.738	103.617	101.784	102.038	101.886	101.659	101.913	101.792	103.590	104.016	103.895
6.625 ▶	102.984	103.536	103.321	101.953	102.536	102.321	102.086	102.231	101.984	101.117	101.262	101.047	103.203	103.723	103.493
6.500 ▶	102.534	103.086	102.871	101.753	102.336	102.121	101.672	101.817	101.571	100.953	101.098	100.883	102.816	103.336	103.106
6.375 ▶	102.059	102.611	102.396	101.341	101.923	101.708	101.539	101.685	101.438	100.883	101.028	100.813	102.178	102.698	102.468
6.250 ▶	102.272	102.823	102.608	102.084	102.667	102.452	101.478	101.623	101.377	101.353	101.498	101.283	102.298	102.818	102.588
6.125 ▶	101.969	102.604	102.458	101.675	102.341	102.196	101.261	101.490	101.313	101.230	101.459	101.313	102.238	102.685	102.539
6.000 ▶	101.550	102.185	102.040	101.200	101.866	101.721	100.892	101.121	100.944	100.705	100.934	100.788	101.804	102.251	102.105
5.875 ▶	101.075	101.710	101.565	100.875	101.541	101.396	100.367	100.596	100.419	100.430	100.659	100.513	101.235	101.683	101.536
5.750 ▶	101.181	101.816	101.671	101.044	101.710	101.565	100.723	100.952	100.776	100.848	101.077	100.932	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.709	101.328	101.167	100.509	101.159	100.998	100.134	100.346	100.154	100.197	100.409	100.248			
5.500 ▶	100.291	100.909	100.748	100.066	100.715	100.554	99.766	99.978	99.786	99.703	99.915	99.754			
5.375 ▶	99.784	100.403	100.242	99.678	100.328	100.167	99.209	99.421	99.229	99.366	99.578	99.417			
5.250 ▶	99.528	100.146	99.986	99.422	100.071	99.911	99.203	99.415	99.223	99.359	99.571	99.411			
5.125 ▶	98.181	98.883	98.802	98.014	98.747	98.665	97.694	97.990	97.877	97.800	98.096	98.014			
5.000 ▶	97.846	98.548	98.467	97.548	98.281	98.199	97.399	97.695	97.582	97.138	97.433	97.352			
4.875 ▶	97.269	97.971	97.889	97.150	97.883	97.802	96.486	96.782	96.669	96.494	96.790	96.708			
4.750 ▶	96.994	97.696	97.614	96.869	97.602	97.520	96.065	96.361	96.248	95.963	96.258	96.177			
4.625 ▶	94.220	94.141	94.098	94.220	94.141	94.098	91.107	91.028	90.986	91.107	91.028	90.986			
4.500 ▶	93.525	93.446	93.403	93.525	93.446	93.403	90.413	90.333	90.291	90.413	90.333	90.291			
4.375 ▶															

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.uffwest.com</div>			NonQM Max Prices <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶	108.150	108.000	107.850								
9.625 ▶	107.900	107.750	107.600								
9.500 ▶	107.650	107.500	107.350								
9.375 ▶	107.400	107.250	107.100								
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.675	99.525	99.375	100.375	100.225	100.075					
6.250 ▶	99.050	98.900	98.750	99.725	99.575	99.425					
6.125 ▶	98.300	98.150	98.000	98.850	98.700	98.550					
6.000 ▶											
5.875 ▶											