

Effective Date/Time: 12/18/2025 10:17 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 ▶	105.047	105.084	105.076	105.057	104.635	104.579	104.458	105.398	105.437	105.437	102.361	102.386	102.322	101.193	101.134	101.022
7.875 ▶	104.808	104.845	104.837	104.818	104.476	104.418	104.302	105.159	105.198	105.198	102.176	102.201	102.137	101.110	101.050	100.942
7.750 ▶	104.552	104.589	104.581	104.562	104.258	104.202	104.087	104.902	104.941	104.941	101.971	101.996	101.932	100.869	100.811	100.706
7.625 ▶	104.471	104.485	104.477	104.460	104.436	104.378	104.274	104.541	104.575	104.575	102.646	102.587	102.489	102.146	102.087	101.989
7.500 ▶	104.296	104.311	104.303	104.286	104.209	104.152	104.050	104.261	104.284	104.284	102.484	102.426	102.330	101.984	101.926	101.830
7.375 ▶	104.164	104.178	104.170	104.153	104.044	103.990	103.886	103.980	103.996	103.996	102.226	102.181	102.050	101.726	101.681	101.550
7.250 ▶	103.907	103.922	103.914	103.897	103.660	103.617	103.487	103.686	103.703	103.703	101.842	101.797	101.673	101.342	101.297	101.173
7.125 ▶	103.621	103.636	103.628	103.611	103.571	103.548	103.472	103.511	103.483	103.427	102.623	102.607	102.583	101.929	101.905	101.829
7.000 ▶	103.327	103.322	103.314	103.297	103.252	103.231	103.159	103.216	103.188	103.131	102.408	102.392	102.368	101.613	101.591	101.519
6.875 ▶	103.035	103.018	102.985	102.949	102.887	102.868	102.803	102.918	102.890	102.833	102.166	102.150	102.126	101.250	101.229	101.164
6.750 ▶	102.707	102.689	102.657	102.615	102.407	102.402	102.333	102.579	102.544	102.488	101.873	101.857	101.833	100.773	100.767	100.697
6.625 ▶	102.574	102.537	102.489	102.433	102.520	102.487	102.399	102.691	102.623	102.551	102.253	102.216	102.167	101.138	101.104	101.016
6.500 ▶	102.249	102.212	102.163	102.107	102.215	102.184	102.101	102.356	102.289	102.221	101.978	101.941	101.892	100.836	100.804	100.721
6.375 ▶	101.884	101.847	101.799	101.743	101.808	101.778	101.702	101.986	101.919	101.854	101.654	101.617	101.568	100.433	100.401	100.325
6.250 ▶	101.461	101.423	101.375	101.319	101.358	101.334	101.258	101.586	101.518	101.461	101.293	101.256	101.207	99.986	99.961	99.886
6.125 ▶	101.366	101.328	101.280	101.224	101.348	101.334	101.251	101.856	101.746	101.684	101.122	101.085	101.036	100.137	100.123	100.040
6.000 ▶	100.923	100.886	100.837	100.782	100.907	100.894	100.817	101.450	101.341	101.287	100.747	100.710	100.661	99.699	99.686	99.609
5.875 ▶	100.465	100.427	100.379	100.323	100.402	100.391	100.319	101.095	100.986	100.939	100.345	100.307	100.259	99.197	99.185	99.114
5.750 ▶	99.931	99.893	99.845	99.789	99.851	99.846	99.776	100.598	100.488	100.450	99.895	99.857	99.809	98.650	98.644	98.574
5.625 ▶	99.570	99.538	99.489	99.436	99.545	99.512	99.458	100.453	100.389	100.308	99.352	99.315	99.266	98.191	98.159	98.103
5.500 ▶	99.015	98.983	98.934	98.881	99.008	98.975	98.924	99.995	99.914	99.834	98.777	98.739	98.691	97.657	97.626	97.573
5.375 ▶	98.418	98.387	98.338	98.285	98.408	98.376	98.330	99.495	99.392	99.343	98.146	98.108	98.060	97.059	97.028	96.981
5.250 ▶	97.785	97.753	97.704	97.651	97.470	97.442	97.397	98.895	98.862	98.782	97.476	97.438	97.390	96.124	96.097	96.052

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: 12/18/2025 10:17 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 ▶	103.618	104.237	104.074	102.094	102.674	102.511	102.106	102.318	102.124	100.575	100.787	100.624	104.060	104.522	104.359	
7.000 ▶	103.262	103.880	103.717	101.771	102.193	102.030	101.687	101.899	101.705	100.031	100.243	100.080	103.626	104.088	103.925	
6.875 ▶	102.668	103.287	103.124	101.637	102.287	102.124	101.512	101.724	101.530	100.512	100.724	100.561	103.058	103.520	103.357	
6.750 ▶	102.775	103.393	103.230	102.618	103.268	103.105	101.356	101.568	101.374	101.231	101.443	101.280	103.125	103.587	103.424	
6.625 ▶	102.221	102.915	102.827	101.221	101.946	101.858	101.197	101.485	101.366	100.260	100.547	100.460	102.594	102.991	102.903	
6.500 ▶	101.771	102.465	102.377	101.021	101.746	101.658	100.784	101.071	100.952	100.096	100.383	100.296	102.207	102.604	102.516	
6.375 ▶	101.327	102.021	101.933	100.609	101.333	101.246	100.682	100.970	100.851	100.026	100.313	100.226	101.569	101.966	101.878	
6.250 ▶	101.509	102.202	102.115	101.352	102.077	101.990	100.590	100.877	100.758	100.496	100.783	100.696	101.689	102.086	101.998	
6.125 ▶	101.368	102.045	101.941	101.106	101.814	101.710	100.543	100.814	100.678	100.543	100.814	100.710	101.705	102.116	102.012	
6.000 ▶	100.887	101.564	101.460	100.631	101.339	101.235	100.112	100.383	100.247	100.018	100.289	100.185	101.271	101.682	101.578	
5.875 ▶	100.506	101.183	101.078	100.306	101.014	100.910	99.681	99.952	99.816	99.743	100.014	99.910	100.702	101.113	101.009	
5.750 ▶	100.612	101.289	101.185	100.475	101.183	101.078	100.037	100.308	100.172	100.162	100.433	100.328	FHA/VA Price Adjustments			
5.625 ▶	100.147	100.807	100.686	99.884	100.576	100.455	99.603	99.857	99.705	99.603	99.857	99.736	680+		0.000	
5.500 ▶	99.666	100.326	100.205	99.441	100.132	100.011	99.172	99.426	99.273	99.109	99.363	99.242	660-679		(0.750)	
5.375 ▶	99.284	99.945	99.823	99.178	99.870	99.748	98.741	98.995	98.842	98.897	99.151	99.030	640-659		(1.750)	
5.250 ▶	99.028	99.688	99.567	98.922	99.613	99.492	98.734	98.988	98.836	98.891	99.145	99.023	620-639		(2.250)	
5.125 ▶	97.909	98.586	98.482	97.616	98.325	98.220	97.296	97.567	97.431	97.278	97.548	97.444	600-619		(3.250)	
5.000 ▶	97.574	98.251	98.147	97.151	97.859	97.754	97.002	97.272	97.137	96.615	96.886	96.782	Cashout Refi		(0.250)	
4.875 ▶	96.996	97.673	97.569	96.878	97.586	97.482	96.089	96.360	96.224	96.096	96.367	96.263	2 units		(0.500)	
4.750 ▶	96.721	97.398	97.294	96.596	97.305	97.200	95.668	95.938	95.803	95.565	95.836	95.732	3-4 units		(1.000)	
4.625 ▶	93.971	93.925	93.909	93.971	93.925	93.909	90.858	90.813	90.796	90.858	90.813	90.796	\$100k < \$125k		(0.125)	
4.500 ▶	93.274	93.229	93.212	93.274	93.229	93.212	90.162	90.116	90.099	90.162	90.116	90.099	\$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	85.01-89.95	
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: 12/18/2025 10:17 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>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.715	107.565	107.415						Prepay 101.000		
9.875 ▶	107.465	107.315	107.165						No Prepay 100.000		
9.750 ▶	107.215	107.065	106.915						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.965	106.815	106.665						Full Doc 99.500 103.000		
9.500 ▶	106.715	106.565	106.415						Alt Doc 99.500 103.000		
9.375 ▶	106.465	106.315	106.165			108.043	107.893		107.743	Inv w/Prepay 99.500 103.000	
9.250 ▶	106.215	106.065	105.915			107.855	107.705		107.555	<u>Plus DSCR</u>	
9.125 ▶	105.965	105.815	105.665			107.589	107.439		107.289	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.715	105.565	105.415			107.324	107.174		107.024	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.465	105.315	105.165			107.043	106.893		106.743	5yr Prepay 99.500 104.500	
8.750 ▶	105.215	105.065	104.915			106.761	106.611		106.461		
8.625 ▶	104.965	104.815	104.665			106.480	106.330		106.180	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.500 ▶	104.715	104.565	104.415			106.180	106.030		105.880	5yr Hard PP 101.500	
8.375 ▶	104.465	104.315	104.165			105.880	105.730		105.580	4yr Hard PP 101.500	
8.250 ▶	104.215	104.065	103.915			105.540	105.390		105.240	3yr Hard PP 101.500	
8.125 ▶	103.965	103.815	103.665			105.165	105.015		104.865	2yr Hard PP 100.500	
8.000 ▶										1yr Hard PP 100.000	
7.990 ▶	103.715	103.565	103.415			104.790	104.640		104.490	No Prepay 99.500	
7.875 ▶	103.465	103.315	103.165			104.415	104.265		104.115		
7.750 ▶	103.215	103.065	102.915			104.040	103.890		103.740		
7.625 ▶	102.940	102.790	102.640			103.665	103.515		103.365		
7.500 ▶	102.690	102.540	102.390			103.290	103.140		102.990		
7.375 ▶	102.365	102.215	102.065			102.915	102.765		102.615		
7.250 ▶	101.990	101.840	101.690		102.465	102.315	102.165				
7.125 ▶	101.590	101.440	101.290		102.015	101.865	101.715				
7.000 ▶											
6.990 ▶	101.215	101.065	100.915		101.565	101.415	101.265				
6.875 ▶	100.765	100.615	100.465		101.090	100.940	100.790				
6.750 ▶	100.315	100.165	100.015		100.590	100.440	100.290				

**New Product  
Coming Soon**

**New Product  
Coming Soon**

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>