

Effective Date/Time: 1/20/2026 10:16 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 ▶ | 104.924 | 104.920 | 104.911 | 104.882 | 104.299 | 104.233 | 104.208 | 105.112 | 105.112 | 105.112 | 101.995 | 101.964 | 101.897 | 100.728 | 100.660 | 100.631 |
| 7.875 ▶ | 104.699 | 104.695 | 104.686 | 104.657 | 104.119 | 104.053 | 104.027 | 104.884 | 104.884 | 104.884 | 101.820 | 101.789 | 101.722 | 100.611 | 100.543 | 100.513 |
| 7.750 ▶ | 104.456 | 104.452 | 104.444 | 104.414 | 103.892 | 103.825 | 103.796 | 104.641 | 104.641 | 104.641 | 101.625 | 101.594 | 101.527 | 100.354 | 100.286 | 100.251 |
| 7.625 ▶ | 104.353 | 104.349 | 104.341 | 104.311 | 104.086 | 104.046 | 104.018 | 104.279 | 104.279 | 104.279 | 102.198 | 102.157 | 102.124 | 101.698 | 101.657 | 101.624 |
| 7.500 ▶ | 104.098 | 104.094 | 104.086 | 104.056 | 103.878 | 103.839 | 103.806 | 104.001 | 104.001 | 104.001 | 102.058 | 102.018 | 101.982 | 101.558 | 101.518 | 101.482 |
| 7.375 ▶ | 103.809 | 103.805 | 103.797 | 103.767 | 103.654 | 103.617 | 103.578 | 103.699 | 103.699 | 103.699 | 101.730 | 101.699 | 101.638 | 101.230 | 101.199 | 101.138 |
| 7.250 ▶ | 103.686 | 103.686 | 103.678 | 103.648 | 103.303 | 103.273 | 103.213 | 103.374 | 103.374 | 103.374 | 101.380 | 101.349 | 101.284 | 100.880 | 100.849 | 100.784 |
| 7.125 ▶ | 103.421 | 103.409 | 103.401 | 103.371 | 103.219 | 103.144 | 103.134 | 103.112 | 103.073 | 103.028 | 102.007 | 101.932 | 101.921 | 101.507 | 101.432 | 101.421 |
| 7.000 ▶ | 103.161 | 103.132 | 103.097 | 103.057 | 102.913 | 102.838 | 102.824 | 102.842 | 102.793 | 102.724 | 101.701 | 101.625 | 101.610 | 101.201 | 101.125 | 101.110 |
| 6.875 ▶ | 102.883 | 102.847 | 102.797 | 102.746 | 102.539 | 102.464 | 102.445 | 102.560 | 102.507 | 102.432 | 101.401 | 101.353 | 101.277 | 100.861 | 100.785 | 100.767 |
| 6.750 ▶ | 102.568 | 102.532 | 102.481 | 102.430 | 102.082 | 102.004 | 101.985 | 102.244 | 102.191 | 102.116 | 101.124 | 101.076 | 101.001 | 100.406 | 100.327 | 100.308 |
| 6.625 ▶ | 102.535 | 102.474 | 102.399 | 102.329 | 102.347 | 102.254 | 102.206 | 102.488 | 102.375 | 102.323 | 101.668 | 101.591 | 101.483 | 100.955 | 100.863 | 100.814 |
| 6.500 ▶ | 102.216 | 102.155 | 102.079 | 102.010 | 102.063 | 101.969 | 101.915 | 102.172 | 102.059 | 102.000 | 101.406 | 101.329 | 101.220 | 100.674 | 100.582 | 100.526 |
| 6.375 ▶ | 101.860 | 101.799 | 101.724 | 101.654 | 101.799 | 101.705 | 101.649 | 101.790 | 101.677 | 101.618 | 101.096 | 101.019 | 100.910 | 100.412 | 100.319 | 100.262 |
| 6.250 ▶ | 101.457 | 101.396 | 101.320 | 101.251 | 101.366 | 101.272 | 101.211 | 101.385 | 101.272 | 101.209 | 100.753 | 100.676 | 100.568 | 99.982 | 99.889 | 99.827 |
| 6.125 ▶ | 101.472 | 101.399 | 101.307 | 101.226 | 101.326 | 101.231 | 101.201 | 101.718 | 101.527 | 101.499 | 101.226 | 101.153 | 101.061 | 100.102 | 100.008 | 99.977 |
| 6.000 ▶ | 101.048 | 100.975 | 100.883 | 100.802 | 101.035 | 100.942 | 100.906 | 101.296 | 101.124 | 101.072 | 100.870 | 100.797 | 100.705 | 99.815 | 99.723 | 99.686 |
| 5.875 ▶ | 100.578 | 100.505 | 100.413 | 100.332 | 100.565 | 100.473 | 100.435 | 100.955 | 100.764 | 100.726 | 100.489 | 100.415 | 100.323 | 99.349 | 99.258 | 99.219 |
| 5.750 ▶ | 100.089 | 100.016 | 99.924 | 99.843 | 99.927 | 99.841 | 99.800 | 100.422 | 100.253 | 100.188 | 100.062 | 99.989 | 99.897 | 98.715 | 98.631 | 98.588 |
| 5.625 ▶ | 99.813 | 99.749 | 99.657 | 99.576 | 99.736 | 99.647 | 99.608 | 100.422 | 100.304 | 100.201 | 99.542 | 99.469 | 99.377 | 98.372 | 98.285 | 98.244 |
| 5.500 ▶ | 99.282 | 99.218 | 99.126 | 99.045 | 99.203 | 99.116 | 99.074 | 99.952 | 99.847 | 99.727 | 98.968 | 98.894 | 98.802 | 97.843 | 97.757 | 97.714 |
| 5.375 ▶ | 98.710 | 98.645 | 98.553 | 98.472 | 98.617 | 98.531 | 98.486 | 99.451 | 99.338 | 99.221 | 98.375 | 98.302 | 98.210 | 97.260 | 97.175 | 97.129 |
| 5.250 ▶ | 98.106 | 98.041 | 97.949 | 97.868 | 97.664 | 97.586 | 97.538 | 98.883 | 98.807 | 98.682 | 97.733 | 97.660 | 97.568 | 96.309 | 96.232 | 96.183 |

| 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: 1/20/2026 10:16 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 ▶ | 103.880 | 104.406 | 104.260 | 102.286 | 102.844 | 102.698 | 102.368 | 102.488 | 102.310 | 100.836 | 100.956 | 100.810 | 104.242 | 104.784 | 104.529 | |
| 7.000 ▶ | 103.524 | 104.050 | 103.904 | 101.846 | 102.363 | 102.216 | 101.949 | 102.069 | 101.891 | 100.293 | 100.413 | 100.266 | 103.808 | 104.350 | 104.095 | |
| 6.875 ▶ | 102.930 | 103.456 | 103.310 | 101.899 | 102.456 | 102.310 | 101.774 | 101.894 | 101.716 | 100.774 | 100.894 | 100.748 | 103.239 | 103.781 | 103.526 | |
| 6.750 ▶ | 103.036 | 103.563 | 103.416 | 102.880 | 103.438 | 103.291 | 101.618 | 101.738 | 101.560 | 101.493 | 101.613 | 101.466 | 103.307 | 103.849 | 103.594 | |
| 6.625 ▶ | 102.169 | 102.813 | 102.666 | 101.138 | 101.813 | 101.666 | 101.145 | 101.383 | 101.205 | 100.177 | 100.414 | 100.268 | 102.468 | 102.908 | 102.770 | |
| 6.500 ▶ | 101.719 | 102.363 | 102.216 | 100.938 | 101.613 | 101.466 | 100.732 | 100.969 | 100.791 | 100.013 | 100.250 | 100.104 | 102.080 | 102.520 | 102.383 | |
| 6.375 ▶ | 101.244 | 101.888 | 101.741 | 100.525 | 101.200 | 101.054 | 100.599 | 100.836 | 100.659 | 99.943 | 100.180 | 100.034 | 101.443 | 101.883 | 101.745 | |
| 6.250 ▶ | 101.457 | 102.100 | 101.954 | 101.269 | 101.944 | 101.798 | 100.538 | 100.775 | 100.598 | 100.413 | 100.650 | 100.504 | 101.562 | 102.002 | 101.865 | |
| 6.125 ▶ | 101.316 | 101.984 | 101.847 | 101.022 | 101.722 | 101.584 | 100.491 | 100.753 | 100.584 | 100.460 | 100.722 | 100.584 | 101.614 | 102.032 | 101.919 | |
| 6.000 ▶ | 100.897 | 101.566 | 101.428 | 100.547 | 101.247 | 101.109 | 100.122 | 100.384 | 100.215 | 99.935 | 100.197 | 100.059 | 101.180 | 101.598 | 101.486 | |
| 5.875 ▶ | 100.422 | 101.091 | 100.953 | 100.222 | 100.922 | 100.784 | 99.597 | 99.859 | 99.690 | 99.660 | 99.922 | 99.784 | 100.611 | 101.030 | 100.917 | |
| 5.750 ▶ | 100.528 | 101.197 | 101.059 | 100.391 | 101.091 | 100.953 | 99.953 | 100.216 | 100.047 | 100.078 | 100.341 | 100.203 | FHA/VA Price Adjustments | | | |
| 5.625 ▶ | 100.021 | 100.631 | 100.493 | 99.821 | 100.463 | 100.325 | 99.478 | 99.681 | 99.512 | 99.540 | 99.744 | 99.606 | 680+ | | 0.000 | |
| 5.500 ▶ | 99.603 | 100.213 | 100.075 | 99.378 | 100.019 | 99.881 | 99.109 | 99.313 | 99.143 | 99.046 | 99.250 | 99.112 | 660-679 | | (0.750) | |
| 5.375 ▶ | 99.096 | 99.706 | 99.568 | 98.990 | 99.631 | 99.493 | 98.553 | 98.756 | 98.587 | 98.709 | 98.913 | 98.775 | 640-659 | | (1.750) | |
| 5.250 ▶ | 98.840 | 99.450 | 99.312 | 98.734 | 99.375 | 99.237 | 98.546 | 98.750 | 98.581 | 98.703 | 98.906 | 98.768 | 620-639 | | (2.250) | |
| 5.125 ▶ | 97.770 | 98.447 | 98.317 | 97.603 | 98.311 | 98.181 | 97.157 | 97.428 | 97.267 | 97.264 | 97.534 | 97.405 | 600-619 | | (3.250) | |
| 5.000 ▶ | 97.435 | 98.112 | 97.982 | 97.137 | 97.845 | 97.715 | 96.863 | 97.133 | 96.973 | 96.601 | 96.872 | 96.742 | Cashout Refi | | (0.250) | |
| 4.875 ▶ | 96.858 | 97.534 | 97.405 | 96.739 | 97.447 | 97.317 | 95.950 | 96.221 | 96.060 | 95.958 | 96.228 | 96.099 | 2 units | | (0.500) | |
| 4.750 ▶ | 96.583 | 97.259 | 97.130 | 96.458 | 97.166 | 97.036 | 95.529 | 95.799 | 95.639 | 95.426 | 95.697 | 95.567 | 3-4 units | | (1.000) | |
| 4.625 ▶ | 93.712 | 93.632 | 93.573 | 93.712 | 93.632 | 93.573 | 90.600 | 90.519 | 90.461 | 90.600 | 90.519 | 90.461 | \$100k < \$125k | | (0.125) | |
| 4.500 ▶ | 93.021 | 92.941 | 92.882 | 93.021 | 92.941 | 92.882 | 89.908 | 89.828 | 89.770 | 89.908 | 89.828 | 89.770 | \$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 ▶ | 107.390 | 107.240 | 107.090 | | | | | Loan Amt \$1.75m<\$2.0m | 100.500 |
| 9.750 ▶ | 107.140 | 106.990 | 106.840 | | | | | Loan Amt \$2.0m-\$3.0m | 100.000 |
| 9.625 ▶ | 106.890 | 106.740 | 106.590 | | | | | Standard DSCR | |
| 9.500 ▶ | 106.640 | 106.490 | 106.340 | | | | | Prepay | 101.000 |
| 9.375 ▶ | 106.390 | 106.240 | 106.090 | | | | | No Prepay | 100.000 |
| 9.250 ▶ | 106.140 | 105.990 | 105.840 | | | | | | |
| 9.125 ▶ | 105.890 | 105.740 | 105.590 | 107.630 | 107.480 | 107.330 | | | |
| 9.000 ▶ | | | | | | | | | |
| 8.875 ▶ | 105.390 | 105.240 | 105.090 | 107.099 | 106.949 | 106.799 | | | |
| 8.750 ▶ | 105.140 | 104.990 | 104.840 | 106.818 | 106.668 | 106.518 | | | |
| 8.625 ▶ | 104.890 | 104.740 | 104.590 | 106.536 | 106.386 | 106.236 | | | |
| 8.500 ▶ | 104.640 | 104.490 | 104.340 | 106.255 | 106.105 | 105.955 | | | |
| 8.375 ▶ | 104.390 | 104.240 | 104.090 | 105.955 | 105.805 | 105.655 | | | |
| 8.250 ▶ | 104.140 | 103.990 | 103.840 | 105.655 | 105.505 | 105.355 | | | |
| 8.125 ▶ | 103.890 | 103.740 | 103.590 | 105.315 | 105.165 | 105.015 | | | |
| 8.000 ▶ | | | | | | | | | |
| 7.875 ▶ | 103.390 | 103.240 | 103.090 | 104.565 | 104.415 | 104.265 | | | |
| 7.750 ▶ | 103.140 | 102.990 | 102.840 | 104.190 | 104.040 | 103.890 | | | |
| 7.625 ▶ | 102.865 | 102.715 | 102.565 | 103.815 | 103.665 | 103.515 | | | |
| 7.500 ▶ | 102.615 | 102.465 | 102.315 | 103.440 | 103.290 | 103.140 | | | |
| 7.375 ▶ | 102.290 | 102.140 | 101.990 | 103.065 | 102.915 | 102.765 | | | |
| 7.250 ▶ | 101.915 | 101.765 | 101.615 | 102.690 | 102.540 | 102.390 | | | |
| 7.125 ▶ | 101.515 | 101.365 | 101.215 | 102.240 | 102.090 | 101.940 | | | |
| 7.000 ▶ | | | | | | | | | |
| 6.875 ▶ | 100.690 | 100.540 | 100.390 | 101.340 | 101.190 | 101.040 | | | |
| 6.750 ▶ | 100.240 | 100.090 | 99.940 | 100.865 | 100.715 | 100.565 | | | |
| 6.625 ▶ | 99.690 | 99.540 | 99.390 | 100.365 | 100.215 | 100.065 | | | |
| 6.500 ▶ | 99.090 | 98.940 | 98.790 | 99.865 | 99.715 | 99.565 | | | |
| 6.375 ▶ | 98.315 | 98.165 | 98.015 | 99.190 | 99.040 | 98.890 | | | |
| 6.250 ▶ | 97.565 | 97.415 | 97.265 | 98.440 | 98.290 | 98.140 | | | |
| 6.125 ▶ | | | | 97.440 | 97.290 | 97.140 | | | |
| 6.000 ▶ | | | | | | | | | |
| 5.875 ▶ | | | | | | | | | |