

Effective Date/Time: 2/25/2026 10:18 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 ▶	104.998	104.991	104.983	104.949	104.630	104.600	104.556	105.592	105.592	105.592	102.524	102.465	102.406	101.206	101.176	101.145
7.750 ▶	104.778	104.771	104.763	104.729	104.411	104.381	104.339	105.338	105.338	105.338	102.337	102.279	102.220	100.959	100.929	100.900
7.625 ▶	104.927	104.920	104.912	104.877	104.725	104.693	104.507	105.091	105.091	105.091	102.523	102.494	102.465	101.941	101.909	101.913
7.500 ▶	104.719	104.712	104.704	104.670	104.557	104.525	104.343	104.836	104.836	104.836	102.341	102.311	102.315	101.840	101.808	101.815
7.375 ▶	104.508	104.501	104.494	104.459	104.328	104.296	104.119	104.422	104.422	104.422	102.153	102.124	102.095	101.533	101.500	101.533
7.250 ▶	104.431	104.424	104.417	104.382	103.959	103.926	103.774	104.144	104.144	104.144	102.093	102.064	102.035	101.141	101.108	101.145
7.125 ▶	104.180	104.173	104.166	104.131	103.905	103.892	103.735	103.975	103.931	103.887	102.446	102.402	102.403	101.915	101.902	101.903
7.000 ▶	103.911	103.904	103.896	103.861	103.642	103.630	103.478	103.699	103.655	103.611	102.242	102.198	102.176	101.682	101.670	101.676
6.875 ▶	103.587	103.579	103.572	103.537	103.229	103.217	103.075	103.404	103.360	103.316	102.012	101.968	101.924	101.304	101.291	101.307
6.750 ▶	103.301	103.279	103.257	103.220	102.763	102.750	102.625	103.091	103.047	103.003	101.737	101.693	101.649	100.840	100.827	100.859
6.625 ▶	103.221	103.177	103.133	103.073	103.094	103.054	102.985	103.360	103.287	103.213	102.174	102.134	102.066	101.674	101.634	101.566
6.500 ▶	102.908	102.864	102.820	102.760	102.792	102.752	102.689	103.044	102.971	102.898	101.875	101.835	101.772	101.375	101.335	101.272
6.375 ▶	102.593	102.549	102.505	102.445	102.476	102.436	102.379	102.698	102.624	102.551	101.563	101.523	101.466	101.063	101.023	100.966
6.250 ▶	102.229	102.185	102.141	102.081	102.090	102.049	101.998	102.313	102.240	102.167	101.179	101.138	101.087	100.679	100.638	100.587
6.125 ▶	102.261	102.209	102.158	102.090	102.183	102.153	102.037	102.740	102.659	102.579	102.017	101.987	101.870	101.517	101.487	101.370
6.000 ▶	101.878	101.827	101.776	101.708	101.850	101.820	101.711	102.355	102.274	102.193	101.690	101.661	101.551	101.190	101.161	101.051
5.875 ▶	101.466	101.414	101.363	101.295	101.430	101.401	101.300	101.933	101.853	101.772	101.330	101.300	101.198	100.830	100.800	100.698
5.750 ▶	100.978	100.927	100.876	100.808	100.908	100.880	100.785	101.462	101.381	101.301	100.734	100.705	100.610	100.234	100.205	100.110
5.625 ▶	100.893	100.849	100.805	100.731	100.940	100.918	100.808	101.717	101.644	101.570	100.716	100.694	100.585	100.216	100.194	100.085
5.500 ▶	100.421	100.377	100.333	100.260	100.423	100.402	100.300	101.257	101.184	101.110	100.201	100.180	100.078	99.701	99.680	99.578
5.375 ▶	99.888	99.844	99.800	99.726	99.878	99.856	99.759	100.744	100.670	100.597	99.657	99.636	99.538	99.157	99.136	99.038
5.250 ▶	99.304	99.260	99.216	99.142	98.881	98.860	98.770	100.206	100.132	100.059	98.720	98.699	98.610	98.220	98.199	98.110
5.125 ▶	99.171	99.047	98.922	98.824	99.009	98.998	98.861	100.201	100.033	99.864	97.087	96.969	96.852	96.423	96.411	96.281

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: 2/25/2026 10:18 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 ▶	105.111	105.040	104.969	103.580	103.509	103.438	103.193	103.122	103.051	101.661	101.590	101.519	105.211	105.296	105.225
7.000 ▶	104.755	104.684	104.613	103.099	103.028	102.957	102.774	102.703	102.632	101.118	101.047	100.976	104.777	104.863	104.792
6.875 ▶	104.161	104.090	104.019	103.193	103.122	103.051	102.599	102.528	102.457	101.599	101.528	101.457	104.209	104.294	104.223
6.750 ▶	104.268	104.197	104.126	104.174	104.103	104.032	102.443	102.372	102.301	102.318	102.247	102.176	104.276	104.361	104.290
6.625 ▶	103.508	103.458	103.408	102.539	102.489	102.439	102.203	102.153	102.103	101.234	101.184	101.134	103.468	103.528	103.478
6.500 ▶	103.058	103.008	102.958	102.339	102.289	102.239	101.789	101.739	101.689	101.070	101.020	100.971	103.080	103.140	103.090
6.375 ▶	102.583	102.533	102.483	101.926	101.877	101.827	101.656	101.607	101.557	101.000	100.950	100.901	102.443	102.503	102.453
6.250 ▶	102.795	102.745	102.696	102.670	102.620	102.571	101.595	101.545	101.496	101.470	101.420	101.371	102.562	102.622	102.572
6.125 ▶	102.758	102.708	102.658	102.526	102.477	102.427	101.409	101.359	101.310	101.378	101.328	101.279	102.695	102.755	102.705
6.000 ▶	102.339	102.289	102.239	102.051	102.002	101.952	101.040	100.991	100.941	100.853	100.803	100.754	102.262	102.321	102.272
5.875 ▶	101.864	101.814	101.764	101.726	101.677	101.627	100.515	100.466	100.416	100.578	100.528	100.479	101.693	101.753	101.703
5.750 ▶	101.970	101.920	101.871	101.895	101.845	101.796	100.872	100.822	100.772	100.997	100.947	100.897	FHA/VA Price Adjustments		
5.625 ▶	101.821	101.750	101.679	101.683	101.612	101.541	100.839	100.768	100.697	100.902	100.831	100.760	680+		0.000
5.500 ▶	101.402	101.331	101.260	101.239	101.168	101.097	100.471	100.400	100.329	100.408	100.337	100.266	660-679		(0.750)
5.375 ▶	100.896	100.825	100.754	100.852	100.781	100.710	99.914	99.843	99.772	100.071	100.000	99.929	640-659		(1.750)
5.250 ▶	100.639	100.568	100.497	100.596	100.525	100.454	99.908	99.837	99.766	100.064	99.993	99.922	620-639		(2.250)
5.125 ▶	100.177	100.120	100.063	100.072	100.015	99.958	99.283	99.226	99.169	99.389	99.332	99.275	600-619		(3.250)
5.000 ▶	99.842	99.785	99.728	99.606	99.549	99.492	98.988	98.931	98.874	98.727	98.670	98.613	Cashout Refi		(0.250)
4.875 ▶	99.264	99.207	99.150	99.208	99.151	99.094	98.075	98.019	97.962	98.083	98.026	97.969	2 units		(0.500)
4.750 ▶	98.989	98.932	98.875	98.927	98.870	98.813	97.654	97.597	97.540	97.552	97.495	97.438	3-4 units		(1.000)
4.625 ▶	95.841	95.782	95.753	95.841	95.782	95.753	92.728	92.670	92.640	92.728	92.670	92.640	\$100k < \$125k		(0.125)
4.500 ▶	95.155	95.097	95.067	95.155	95.097	95.067	92.042	91.984	91.954	92.042	91.984	91.954	\$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.uffwest.com</div>			NonQM Max Prices	
10.125 ▶										Standard Residential	
10.000 ▶										Max Price	
9.875 ▶										Loan Amt <=\$1.75m	
9.750 ▶										101.000	
9.625 ▶										Loan Amt \$1.75m<\$2.0m	
9.500 ▶	108.400	108.250	108.100							100.500	
9.375 ▶	108.150	108.000	107.850							Loan Amt \$2.0m-\$3.0m	
9.250 ▶	107.900	107.750	107.600							100.000	
9.125 ▶	107.650	107.500	107.350							Standard DSCR	
9.000 ▶										Prepay	
8.875 ▶	107.150	107.000	106.850	108.659	108.509	108.359				101.000	
8.750 ▶	106.900	106.750	106.600	108.378	108.228	108.078				No Prepay	
8.625 ▶	106.650	106.500	106.350	108.096	107.946	107.796				100.000	
8.500 ▶	106.400	106.250	106.100	107.815	107.665	107.515					
8.375 ▶	106.150	106.000	105.850	107.515	107.365	107.215					
8.250 ▶	105.900	105.750	105.600	107.215	107.065	106.915					
8.125 ▶	105.650	105.500	105.350	106.875	106.725	106.575					
8.000 ▶											
7.875 ▶	105.150	105.000	104.850	106.125	105.975	105.825					
7.750 ▶	104.900	104.750	104.600	105.750	105.600	105.450					
7.625 ▶	104.625	104.475	104.325	105.375	105.225	105.075					
7.500 ▶	104.375	104.225	104.075	105.000	104.850	104.700					
7.375 ▶	104.050	103.900	103.750	104.625	104.475	104.325					
7.250 ▶	103.675	103.525	103.375	104.250	104.100	103.950					
7.125 ▶	103.275	103.125	102.975	103.800	103.650	103.500					
7.000 ▶											
6.875 ▶	102.425	102.275	102.125	102.900	102.750	102.600					
6.750 ▶	101.950	101.800	101.650	102.425	102.275	102.125					
6.625 ▶	101.475	101.325	101.175	101.925	101.775	101.625					
6.500 ▶	100.925	100.775	100.625	101.425	101.275	101.125					
6.375 ▶	100.350	100.200	100.050	100.875	100.725	100.575					
6.250 ▶	99.750	99.600	99.450	100.225	100.075	99.925					
6.125 ▶	99.150	99.000	98.850	99.350	99.200	99.050					
6.000 ▶											
5.875 ▶	97.275	97.125	96.975								