



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 ▶	105.132	105.132	105.077	105.017	104.478	104.513	104.434	105.318	105.318	105.271	102.201	102.201	102.091	101.049	101.075	101.056
7.875 ▶	104.903	104.903	104.848	104.788	104.323	104.356	104.277	105.090	105.090	105.043	102.024	102.024	101.915	100.969	100.994	100.975
7.750 ▶	104.659	104.659	104.605	104.545	104.114	104.144	104.064	104.844	104.844	104.797	101.828	101.828	101.719	100.738	100.761	100.739
7.625 ▶	104.479	104.479	104.424	104.366	104.031	104.056	103.973	104.481	104.481	104.434	102.246	102.258	102.205	101.746	101.758	101.705
7.500 ▶	104.259	104.259	104.211	104.159	103.815	103.726	103.646	104.202	104.202	104.155	102.095	102.102	102.050	101.595	101.602	101.550
7.375 ▶	103.976	103.976	103.953	103.926	103.664	103.553	103.452	103.898	103.898	103.852	101.867	101.851	101.809	101.367	101.351	101.309
7.250 ▶	103.865	103.865	103.842	103.816	103.311	103.178	103.085	103.568	103.568	103.521	101.495	101.472	101.431	100.995	100.972	100.931
7.125 ▶	103.593	103.580	103.556	103.529	103.430	103.375	103.290	103.290	103.258	103.188	102.282	102.261	102.236	101.782	101.761	101.736
7.000 ▶	103.334	103.310	103.265	103.219	103.126	103.064	102.981	103.027	102.995	102.922	101.980	101.952	101.929	101.480	101.452	101.429
6.875 ▶	103.055	103.031	102.983	102.932	102.774	102.701	102.621	102.741	102.709	102.636	101.631	101.592	101.571	101.131	101.092	101.071
6.750 ▶	102.737	102.713	102.665	102.614	102.318	102.231	102.157	102.422	102.389	102.317	101.303	101.279	101.207	100.677	100.626	100.611
6.625 ▶	102.801	102.752	102.679	102.604	102.692	102.659	102.579	102.871	102.749	102.672	101.967	101.919	101.814	101.304	101.272	101.193
6.500 ▶	102.453	102.405	102.331	102.256	102.388	102.348	102.269	102.541	102.418	102.339	101.705	101.656	101.551	101.003	100.963	100.885
6.375 ▶	102.099	102.050	101.976	101.902	101.995	101.945	101.868	102.173	102.049	101.971	101.393	101.345	101.240	100.615	100.566	100.488
6.250 ▶	101.692	101.644	101.570	101.495	101.559	101.501	101.425	101.786	101.654	101.578	101.045	100.996	100.891	100.181	100.125	100.048
6.125 ▶	101.956	101.899	101.817	101.735	101.896	101.833	101.797	102.242	102.177	102.063	101.739	101.683	101.601	100.681	100.618	100.582
6.000 ▶	101.541	101.485	101.403	101.320	101.469	101.400	101.367	101.858	101.794	101.680	101.376	101.319	101.237	100.257	100.189	100.155
5.875 ▶	101.075	101.019	100.937	100.854	100.978	100.905	100.873	101.451	101.364	101.250	100.984	100.928	100.846	99.770	99.698	99.665
5.750 ▶	100.569	100.512	100.430	100.348	100.427	100.357	100.331	100.963	100.898	100.785	100.546</					

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Effective Date/Time: 1/12/2026 10:48 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 ▶	103.574	104.326	104.242	102.234	102.763	102.680	102.061	102.407	102.292	100.530	100.876	100.792	104.131	104.477	104.448
7.000 ▶	103.217	103.970	103.886	101.925	102.282	102.198	101.642	101.988	101.873	99.986	100.332	100.248	103.698	104.044	104.015
6.875 ▶	102.624	103.376	103.292	101.592	102.376	102.292	101.467	101.813	101.698	100.467	100.813	100.730	103.129	103.475	103.446
6.750 ▶	102.730	103.482	103.398	102.574	103.357	103.273	101.311	101.657	101.542	101.186	101.532	101.448	103.196	103.542	103.513
6.625 ▶	102.090	102.750	102.617	101.059	101.750	101.617	101.066	101.320	101.156	100.097	100.351	100.218	102.403	102.829	102.708
6.500 ▶	101.640	102.300	102.167	100.859	101.550	101.417	100.652	100.906	100.742	99.934	100.188	100.055	102.015	102.441	102.320
6.375 ▶	101.165	101.825	101.692	100.446	101.138	101.005	100.520	100.774	100.610	99.864	100.118	99.985	101.378	101.804	101.683
6.250 ▶	101.377	102.038	101.905	101.190	101.881	101.748	100.459	100.713	100.548	100.334	100.588	100.455	101.497	101.923	101.802
6.125 ▶	101.500	102.219	102.117	101.206	101.956	101.855	100.675	100.988	100.855	100.644	100.956	100.855	101.841	102.216	102.154
6.000 ▶	101.081	101.800	101.698	100.731	101.481	101.380	100.306	100.619	100.486	100.119	100.431	100.330	101.408	101.783	101.720
5.875 ▶	100.606	101.325	101.223	100.406	101.156	101.055	99.781	100.094	99.961	99.844	100.156	100.055	100.839	101.214	101.151
5.750 ▶	100.713	101.431	101.330	100.575	101.325	101.223	100.138	100.450	100.317	100.263	100.575	100.473	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 ▶	100.600	101.319	101.221	100.400	101.150	101.052	100.056	100.369	100.240	100.119	100.431	100.334			
5.500 ▶	100.181	100.900	100.802	99.956	100.706	100.609	99.688	100.000	99.871	99.625	99.938	99.840			
5.375 ▶	99.675	100.394	100.296	99.569	100.319	100.221	99.131	99.444	99.315	99.288	99.600	99.502			
5.250 ▶	99.419	100.138	100.040	99.313	100.063	99.965	99.125	99.438	99.309	99.281	99.594	99.496			
5.125 ▶	98.735	99.429	99.330	98.568	99.293	99.193	98.123	98.410	98.280	98.229	98.517	98.417			
5.000 ▶	98.400	99.094	98.995	98.102	98.827	98.728	97.828	98.116	97.985	97.567	97.854	97.755			
4.875 ▶	97.823	98.517	98.417	97.704	98.429	98.330	96.915	97.203	97.072	96.923	97.210	97.111			
4.750 ▶	97.548	98.242	98.142	97.423	98.148	98.048	96.494	96.781	96.651	96.392	96.679	96.580			
4.625 ▶	94.698	94.643	94.609	94.698	94.643	94.609	91.585	91.530	91.497	91.585	91.530	91.497			
4.500 ▶	94.009	93.954	93.921	94.009	93.954	93.921	90.897	90.842	90.808	90.897	90.842	90.808			
4.375 ▶															

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: 1/12/2026 10:48 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 ▶	107.515	107.365	107.215						No Prepay 100.000		
9.875 ▶	107.265	107.115	106.965						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.015	106.865	106.715						Full Doc 99.500 103.000		
9.625 ▶	106.765	106.615	106.465						Alt Doc 99.500 103.000		
9.500 ▶	106.515	106.365	106.215						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.265	106.115	105.965						<u>Plus DSCR</u>		
9.250 ▶	106.015	105.865	105.715			107.968	107.818		107.668	No Prepay 99.500 100.000	
9.125 ▶	105.765	105.615	105.465			107.780	107.630		107.480	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.515	105.365	105.215			107.514	107.364		107.214	5yr Prepay 99.500 104.500	
8.875 ▶	105.265	105.115	104.965			107.249	107.099		106.949	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.015	104.865	104.715			106.968	106.818		106.668	5yr Hard PP 101.500	
8.625 ▶	104.765	104.615	104.465			106.686	106.536		106.386	4yr Hard PP 101.500	
8.500 ▶	104.515	104.365	104.215			106.405	106.255		106.105	3yr Hard PP 101.500	
8.375 ▶	104.265	104.115	103.965			106.105	105.955		105.805	2yr Hard PP 100.500	
8.250 ▶	104.015	103.865	103.715			105.805	105.655		105.505	1yr Hard PP 100.000	
8.125 ▶	103.765	103.615	103.465			105.465	105.315		105.165	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.515	103.365	103.215			105.090	104.940		104.790		
7.875 ▶	103.265	103.115	102.965			104.715	104.565		104.415		
7.750 ▶	103.015	102.865	102.715			104.340	104.190		104.040		
7.625 ▶	102.740	102.590	102.440			103.965	103.815		103.665		
7.500 ▶	102.490	102.340	102.190			103.590	103.440		103.290		
7.375 ▶	102.165	102.015	101.865			103.215	103.065		102.915		
7.250 ▶	101.790	101.640	101.490		102.840	102.690	102.540				
7.125 ▶	101.390	101.240	101.090		102.390	102.240	102.090				
7.000 ▶											
6.990 ▶	101.015	100.865	100.715		101.940	101.790	101.640				
6.875 ▶	100.565	100.415	100.265		101.490	101.340	101.190				
6.750 ▶	100.115	99.965	99.815		101.015	100.865	100.715				

**New Product
Coming Soon**

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NonQM Price Adjustments

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