

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	15-Day	30-Day	45-Day	
8.000 ►	104.953	105.001	104.993	104.981	104.527	104.483	104.340	105.296	105.344	105.344	102.254	102.302	102.238	101.096	101.036	100.893				
7.875 ►	104.703	104.751	104.743	104.731	104.370	104.321	104.181	105.049	105.098	105.098	102.063	102.111	102.047	101.015	101.051	100.951	100.810			
7.750 ►	104.433	104.481	104.473	104.461	104.167	104.106	103.963	104.785	104.834	104.834	101.852	101.900	101.835	100.803	100.715	100.572				
7.625 ►	104.335	104.356	104.348	104.337	104.271	104.235	104.137	104.411	104.459	104.459	102.497	102.444	102.346	101.997	101.944	101.846				
7.500 ►	104.149	104.170	104.162	104.151	104.058	104.009	103.909	104.119	104.159	104.159	102.347	102.283	102.183	101.847	101.783	101.683				
7.375 ►	104.006	104.026	104.018	104.007	103.906	103.847	103.740	103.816	103.837	103.837	102.106	102.037	101.898	101.606	101.537	101.398				
7.250 ►	103.729	103.749	103.741	103.730	103.541	103.474	103.335	103.513	103.534	103.534	101.733	101.654	101.516	101.233	101.154	101.016				
7.125 ►	103.480	103.466	103.445	103.422	103.343	103.311	103.262	103.317	103.296	103.249	102.725	102.711	102.687	101.701	101.668	101.618				
7.000 ►	103.208	103.194	103.162	103.129	103.040	102.994	102.941	103.013	102.993	102.936	102.486	102.472	102.448	101.402	101.353	101.301				
6.875 ►	102.888	102.874	102.842	102.808	102.691	102.629	102.577	102.705	102.684	102.627	102.216	102.202	102.178	101.054	100.990	100.939				
6.750 ►	102.549	102.536	102.503	102.470	102.242	102.160	102.101	102.368	102.325	102.268	101.909	101.895	101.871	100.608	100.525	100.465				
6.625 ►	102.405	102.370	102.322	102.272	102.269	102.237	102.180	102.446	102.406	102.349	102.054	102.019	101.971	100.904	100.870	100.813				
6.500 ►	102.054	102.019	101.971	101.921	101.969	101.907	101.851	102.112	102.064	102.012	101.762	101.727	101.679	100.605	100.543	100.486				
6.375 ►	101.651	101.616	101.568	101.518	101.566	101.494	101.438	101.741	101.693	101.639	101.415	101.381	101.332	100.206	100.133	100.077				
6.250 ►	101.207	101.172	101.124	101.074	101.127	101.037	100.981	101.345	101.289	101.237	101.034	101.000	100.951	99.771	99.680	99.624				
6.125 ►	101.071	101.036	100.988	100.938	101.001	100.968	100.928	101.379	101.290	101.256	100.840	100.806	100.757	99.790	99.759	99.716				
6.000 ►	100.647	100.612	100.564	100.514	100.567	100.523	100.483	100.975	100.880	100.848	100.467	100.433	100.385	99.360	99.317	99.275				
5.875 ►	100.137	100.103	100.054	100.004	100.067	100.016	99.977	100.621	100.522	100.491	100.031	99.997	99.948	98.863	98.813	98.772				
5.750 ►	99.578	99.544	99.495	99.446	99.522	99.465	99.427	100.125	100.019	99.990	99.549	99.515	99.466	98.322	98.266	98.225				
5.625 ►	99.253	99.226	99.177	99.127	99.150	99.110	99.066	99.979	99.959	99.878	99.012	98.978	98.929	97.795	97.757	97.712				
5.500 ►	98.696	98.668	98.620	98.570	98.612	98.568	98.524	99.493	99.472	99.391	98.403	98.369	98.320	97.262	97.219	97.174				
5.375 ►	98.076	98.048	98.000	97.950	98.011	97.964	97.920	98.989	98.937	98.857	97.763	97.729	97.680	96.663	96.617	96.572				
5.250 ►	97.431	97.403	97.355	97.305	97.057	97.011	96.965	98.418	98.398	98.317	97.088	97.054	97.005	95.712	95.667	95.620				

LTV/FICO Adjustments

	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		No Impounds - CA									0.150
780+	>15yr	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(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)	(0.500)	(0.250)	ARM LTV > 90									0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(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)	(0.750)	LoanAmt \$75k<\$100k									1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(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)	(1.125)	TX Property									0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)										
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)	(2.000)	(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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(3.250)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	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 Occupant		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	</									

Effective Date/Time: 12/15/2025 10:29 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 ►	103.208	103.893	103.770	101.791	102.330	102.207	101.695	101.974	101.820	100.164	100.443	100.320	103.692	104.111	104.015
7.000 ►	102.851	103.537	103.413	101.465	101.849	101.726	101.276	101.555	101.401	99.620	99.899	99.776	103.258	103.678	103.582
6.875 ►	102.258	102.943	102.820	101.226	101.943	101.820	101.101	101.380	101.226	100.101	100.380	100.257	102.689	103.109	103.013
6.750 ►	102.364	103.049	102.926	102.208	102.924	102.801	100.945	101.224	101.070	100.820	101.099	100.976	102.757	103.176	103.080
6.625 ►	102.093	102.771	102.668	101.093	101.803	101.699	101.069	101.341	101.207	100.132	100.404	100.301	102.434	102.863	102.760
6.500 ►	101.643	102.321	102.218	100.893	101.603	101.499	100.655	100.928	100.793	99.968	100.240	100.137	102.047	102.475	102.373
6.375 ►	101.199	101.878	101.774	100.480	101.190	101.087	100.554	100.826	100.692	99.898	100.170	100.067	101.409	101.838	101.735
6.250 ►	101.380	102.059	101.956	101.224	101.934	101.831	100.462	100.734	100.599	100.368	100.640	100.537	101.529	101.957	101.855
6.125 ►	101.098	101.784	101.676	100.836	101.552	101.445	100.273	100.552	100.413	100.273	100.552	100.445	101.426	101.846	101.750
6.000 ►	100.617	101.302	101.195	100.361	101.077	100.970	99.842	100.121	99.982	99.748	100.027	99.920	100.992	101.412	101.316
5.875 ►	100.236	100.921	100.813	100.036	100.752	100.645	99.411	99.690	99.551	99.473	99.752	99.645	100.424	100.843	100.747
5.750 ►	100.342	101.027	100.920	100.205	100.921	100.813	99.767	100.046	99.907	99.892	100.171	100.063	FHA/VA Price Adjustments		
5.625 ►	99.823	100.488	100.362	99.560	100.257	100.131	99.279	99.538	99.381	99.279	99.538	99.412	680+	0.000	
5.500 ►	99.342	100.007	99.881	99.117	99.813	99.687	98.848	99.107	98.949	98.785	99.044	98.918	660-679	(0.750)	
5.375 ►	98.960	99.625	99.499	98.854	99.550	99.424	98.417	98.675	98.518	98.573	98.832	98.706	640-659	(1.750)	
5.250 ►	98.704	99.369	99.243	98.598	99.294	99.168	98.410	98.669	98.512	98.567	98.825	98.699	620-639	(2.250)	
5.125 ►	97.483	98.168	98.068	97.190	97.907	97.807	96.870	97.149	97.018	96.851	97.130	97.031	600-619	(3.250)	
5.000 ►	97.148	97.833	97.733	96.724	97.441	97.341	96.575	96.854	96.723	96.189	96.468	96.368	Cashout Refi	(0.250)	
4.875 ►	96.570	97.255	97.156	96.451	97.168	97.068	95.663	95.942	95.811	95.670	95.949	95.849	2 units	(0.500)	
4.750 ►	96.295	96.980	96.881	96.170	96.887	96.787	95.241	95.520	95.389	95.139	95.418	95.318	3-4 units	(1.000)	
4.625 ►	93.451	93.406	93.390	93.451	93.406	93.390	90.339	90.294	90.277	90.339	90.294	90.277	\$100k < \$125k	(0.125)	
4.500 ►	92.752	92.707	92.690	92.752	92.707	92.690	89.639	89.594	89.577	89.639	89.594	89.577	\$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	85.01-89.99	
8.625 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									0.220	0.220	0.220	0.220	0.220	0.220	

COMING SOON
Stay Tuned

NonQM

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments	
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	107.590	107.440	107.290					
9.875 ►	107.340	107.190	107.040					
9.750 ►	107.090	106.940	106.790					
9.625 ►	106.840	106.690	106.540					
9.500 ►	106.590	106.440	106.290					
9.375 ►	106.340	106.190	106.040	107.918	107.768	107.618		
9.250 ►	106.090	105.940	105.790	107.730	107.580	107.430		
9.125 ►	105.840	105.690	105.540	107.464	107.314	107.164		
9.000 ►								
8.990 ►	105.590	105.440	105.290	107.199	107.049	106.899		
8.875 ►	105.340	105.190	105.040	106.918	106.768	106.618		
8.750 ►	105.090	104.940	104.790	106.636	106.486	106.336		
8.625 ►	104.840	104.690	104.540	106.355	106.205	106.055		
8.500 ►	104.590	104.440	104.290	106.055	105.905	105.755		
8.375 ►	104.340	104.190	104.040	105.755	105.605	105.455		
8.250 ►	104.090	103.940	103.790	105.415	105.265	105.115		
8.125 ►	103.840	103.690	103.540	105.040	104.890	104.740		
8.000 ►								
7.990 ►	103.590	103.440	103.290	104.665	104.515	104.365		
7.875 ►	103.340	103.190	103.040	104.290	104.140	103.990		
7.750 ►	103.090	102.940	102.790	103.915	103.765	103.615		
7.625 ►	102.815	102.665	102.515	103.540	103.390	103.240		
7.500 ►	102.565	102.415	102.265	103.165	103.015	102.865		
7.375 ►	102.240	102.090	101.940	102.790	102.640	102.490		
7.250 ►	101.865	101.715	101.565	102.340	102.190	102.040		
7.125 ►	101.465	101.315	101.165	101.890	101.740	101.590		
7.000 ►								
6.990 ►	101.090	100.940	100.790	101.440	101.290	101.140		
6.875 ►	100.640	100.490	100.340	100.965	100.815	100.665		
6.750 ►	100.190	100.040	99.890	100.465	100.315	100.165		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>