

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 ►	104.934	104.983	104.990	104.982	104.602	104.535	104.394	105.276	105.324	105.337	102.233	102.281	102.247	101.172	101.086	100.947
7.875 ►	104.678	104.726	104.733	104.725	104.445	104.373	104.235	105.027	105.075	105.088	102.038	102.086	102.052	101.092	101.002	100.866
7.750 ►	104.404	104.453	104.460	104.452	104.242	104.158	104.017	104.758	104.806	104.819	101.823	101.871	101.837	100.878	100.764	100.622
7.625 ►	104.316	104.337	104.336	104.328	104.248	104.197	104.099	104.381	104.427	104.440	102.474	102.403	102.307	101.974	101.903	101.807
7.500 ►	104.125	104.145	104.145	104.137	104.034	103.969	103.869	104.095	104.126	104.134	102.324	102.243	102.144	101.824	101.743	101.644
7.375 ►	103.976	103.997	103.996	103.988	103.883	103.806	103.701	103.801	103.822	103.827	102.084	101.996	101.859	101.584	101.496	101.359
7.250 ►	103.693	103.714	103.713	103.705	103.518	103.433	103.295	103.493	103.514	103.519	101.710	101.612	101.475	101.210	101.112	100.975
7.125 ►	103.500	103.486	103.458	103.426	103.378	103.341	103.288	103.354	103.333	103.286	102.766	102.752	102.731	101.736	101.698	101.644
7.000 ►	103.222	103.208	103.181	103.149	103.075	103.024	102.967	103.043	103.022	102.975	102.519	102.505	102.484	101.436	101.383	101.326
6.875 ►	102.895	102.881	102.854	102.822	102.726	102.660	102.603	102.732	102.710	102.663	102.245	102.231	102.210	101.090	101.021	100.965
6.750 ►	102.553	102.539	102.512	102.479	102.277	102.194	102.127	102.401	102.347	102.300	101.934	101.920	101.898	100.644	100.559	100.491
6.625 ►	102.488	102.453	102.408	102.360	102.377	102.336	102.277	102.557	102.497	102.447	102.149	102.114	102.070	101.011	100.968	100.909
6.500 ►	102.133	102.099	102.054	102.005	102.077	102.008	101.946	102.223	102.159	102.110	101.856	101.822	101.777	100.714	100.643	100.581
6.375 ►	101.727	101.692	101.647	101.599	101.675	101.595	101.534	101.853	101.790	101.743	101.505	101.471	101.426	100.315	100.234	100.173
6.250 ►	101.280	101.245	101.200	101.152	101.237	101.142	101.078	101.456	101.391	101.345	101.121	101.087	101.042	99.882	99.785	99.721
6.125 ►	101.261	101.226	101.182	101.133	101.208	101.156	101.121	101.514	101.479	101.411	101.044	101.009	100.965	99.997	99.946	99.909
6.000 ►	100.853	100.819	100.774	100.726	100.774	100.712	100.677	101.077	101.042	100.974	100.673	100.639	100.594	99.567	99.506	99.469
5.875 ►	100.334	100.299	100.254	100.206	100.274	100.207	100.173	100.694	100.578	100.551	100.236	100.202	100.157	99.072	99.005	98.970
5.750 ►	99.775	99.740	99.696	99.647	99.731	99.658	99.625	100.198	100.101	100.057	99.753	99.718	99.674	98.531	98.459	98.424
5.625 ►	99.507	99.479	99.430	99.374	99.462	99.400	99.357	100.221	100.207	100.138	99.212	99.178	99.133	98.110	98.049	98.004
5.500 ►	98.951	98.923	98.874	98.818	98.926	98.865	98.822	99.733	99.720	99.651	98.602	98.568	98.523	97.576	97.515	97.471
5.375 ►	98.331	98.303	98.254	98.198	98.326	98.263	98.220	99.202	99.188	99.119	97.967	97.933	97.888	96.978	96.916	96.872
5.250 ►	97.688	97.661	97.612	97.555	97.372	97.312	97.268	98.666	98.652	98.583	97.295	97.260	97.216	96.028	95.969	95.924

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 12/11/2025 10:27 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 ►	103.272	103.944	103.832	102.074	102.381	102.270	101.759	102.025	101.882	100.228	100.494	100.382	103.738	104.176	104.066
7.000 ►	102.916	103.588	103.476	101.547	101.900	101.788	101.341	101.606	101.463	99.684	99.950	99.838	103.304	103.742	103.633
6.875 ►	102.322	102.994	102.882	101.291	101.994	101.882	101.166	101.431	101.288	100.166	100.431	100.320	102.736	103.173	103.064
6.750 ►	102.428	103.100	102.988	102.272	102.975	102.863	101.009	101.275	101.132	100.884	101.150	101.038	102.803	103.241	103.131
6.625 ►	102.146	102.844	102.754	101.146	101.875	101.785	101.122	101.414	101.293	100.184	100.477	100.386	102.514	102.916	102.833
6.500 ►	101.696	102.394	102.304	100.946	101.675	101.585	100.708	101.000	100.879	100.021	100.313	100.223	102.126	102.528	102.445
6.375 ►	101.252	101.950	101.860	100.533	101.263	101.173	100.607	100.899	100.778	99.951	100.243	100.153	101.489	101.891	101.808
6.250 ►	101.433	102.132	102.041	101.277	102.007	101.916	100.514	100.807	100.685	100.421	100.713	100.623	101.608	102.010	101.928
6.125 ►	101.244	101.923	101.820	100.982	101.692	101.589	100.419	100.692	100.557	100.419	100.692	100.589	101.563	101.992	101.889
6.000 ►	100.763	101.442	101.339	100.507	101.217	101.114	99.988	100.260	100.126	99.894	100.167	100.064	101.129	101.558	101.455
5.875 ►	100.382	101.060	100.957	100.182	100.892	100.789	99.557	99.829	99.695	99.619	99.892	99.789	100.561	100.989	100.887
5.750 ►	100.488	101.167	101.064	100.350	101.060	100.957	99.913	100.185	100.051	100.038	100.310	100.207	FHA/VA Price Adjustments		
5.625 ►	100.040	100.705	100.587	99.778	100.474	100.355	99.496	99.755	99.605	99.496	99.755	99.637	680+	0.000	
5.500 ►	99.559	100.224	100.105	99.334	100.030	99.912	99.065	99.324	99.174	99.003	99.262	99.143	660-679	(0.750)	
5.375 ►	99.178	99.843	99.724	99.071	99.768	99.649	98.634	98.893	98.743	98.790	99.049	98.930	640-659	(1.750)	
5.250 ►	98.921	99.587	99.468	98.815	99.512	99.393	98.628	98.887	98.737	98.784	99.043	98.924	620-639	(2.250)	
5.125 ►	97.792	98.484	98.392	97.500	98.223	98.130	97.179	97.465	97.342	97.161	97.446	97.354	600-619	(3.250)	
5.000 ►	97.457	98.149	98.057	97.034	97.757	97.664	96.885	97.170	97.047	96.498	96.784	96.692	Cashout Refi	(0.250)	
4.875 ►	96.880	97.571	97.479	96.761	97.484	97.392	95.972	96.258	96.134	95.980	96.265	96.173	2 units	(0.500)	
4.750 ►	96.605	97.296	97.204	96.480	97.203	97.110	95.551	95.836	95.713	95.448	95.734	95.642	3-4 units	(1.000)	
4.625 ►	93.968	93.924	93.907	93.968	93.924	93.907	90.856	90.812	90.795	90.856	90.812	90.795	\$100k < \$125k	(0.125)	
4.500 ►	93.268	93.224	93.207	93.268	93.224	93.207	90.156	90.112	90.095	90.156	90.112	90.095	\$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

Effective Date/Time: 12/11/2025 10:27 AM

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 ►	107.490	107.340	107.190					
9.875 ►	107.240	107.090	106.940					
9.750 ►	106.990	106.840	106.690					
9.625 ►	106.740	106.590	106.440					
9.500 ►	106.490	106.340	106.190					
9.375 ►	106.240	106.090	105.940	107.718	107.568	107.418		
9.250 ►	105.990	105.840	105.690	107.530	107.380	107.230		
9.125 ►	105.740	105.590	105.440	107.264	107.114	106.964		
9.000 ►								
8.990 ►	105.490	105.340	105.190	106.999	106.849	106.699		
8.875 ►	105.240	105.090	104.940	106.718	106.568	106.418		
8.750 ►	104.990	104.840	104.690	106.436	106.286	106.136		
8.625 ►	104.740	104.590	104.440	106.155	106.005	105.855		
8.500 ►	104.490	104.340	104.190	105.855	105.705	105.555		
8.375 ►	104.240	104.090	103.940	105.555	105.405	105.255		
8.250 ►	103.990	103.840	103.690	105.215	105.065	104.915		
8.125 ►	103.740	103.590	103.440	104.840	104.690	104.540		
8.000 ►								
7.990 ►	103.490	103.340	103.190	104.465	104.315	104.165		
7.875 ►	103.240	103.090	102.940	104.090	103.940	103.790		
7.750 ►	102.990	102.840	102.690	103.715	103.565	103.415		
7.625 ►	102.715	102.565	102.415	103.340	103.190	103.040		
7.500 ►	102.465	102.315	102.165	102.965	102.815	102.665		
7.375 ►	102.140	101.990	101.840	102.590	102.440	102.290		
7.250 ►	101.765	101.615	101.465	102.140	101.990	101.840		
7.125 ►	101.365	101.215	101.065	101.690	101.540	101.390		
7.000 ►								
6.990 ►	100.990	100.840	100.690	101.240	101.090	100.940		
6.875 ►	100.540	100.390	100.240	100.765	100.615	100.465		
6.750 ►	100.090	99.940	99.790	100.265	100.115	99.965		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>