

Effective Date/Time: 2/18/2026 10:13 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 ▶	105.251	105.262	105.255	105.232	104.731	104.671	104.629	105.703	105.719	105.719	102.466	102.451	102.392	101.308	101.247	101.203
7.750 ▶	104.887	104.899	104.892	104.869	104.512	104.451	104.409	105.448	105.463	105.463	102.259	102.244	102.185	101.061	100.999	100.955
7.625 ▶	105.102	105.102	105.094	105.071	104.819	104.763	104.735	105.189	105.193	105.193	102.537	102.481	102.451	102.037	101.981	101.951
7.500 ▶	104.882	104.882	104.875	104.852	104.651	104.595	104.566	104.932	104.936	104.936	102.436	102.379	102.349	101.936	101.879	101.849
7.375 ▶	104.642	104.642	104.635	104.612	104.409	104.353	104.324	104.664	104.668	104.668	102.116	102.058	102.027	101.616	101.558	101.527
7.250 ▶	104.531	104.531	104.524	104.501	104.040	103.983	103.952	104.225	104.229	104.229	101.954	101.943	101.913	101.223	101.165	101.133
7.125 ▶	104.256	104.256	104.249	104.226	103.967	103.944	103.934	104.014	103.978	103.946	102.658	102.619	102.575	101.978	101.955	101.945
7.000 ▶	103.967	103.958	103.950	103.927	103.698	103.676	103.664	103.746	103.703	103.659	102.452	102.413	102.369	101.740	101.717	101.705
6.875 ▶	103.666	103.639	103.617	103.588	103.277	103.255	103.240	103.449	103.406	103.362	102.203	102.164	102.120	101.351	101.328	101.313
6.750 ▶	103.361	103.334	103.312	103.283	102.807	102.790	102.771	103.123	103.080	103.036	101.923	101.884	101.840	100.884	100.866	100.847
6.625 ▶	103.243	103.200	103.163	103.113	103.134	103.082	103.046	103.393	103.327	103.261	102.253	102.195	102.129	101.715	101.662	101.627
6.500 ▶	102.949	102.906	102.870	102.820	102.822	102.770	102.732	103.067	103.000	102.935	101.985	101.927	101.861	101.407	101.354	101.316
6.375 ▶	102.616	102.573	102.537	102.487	102.492	102.439	102.399	102.725	102.659	102.593	101.681	101.623	101.557	101.080	101.026	100.986
6.250 ▶	102.234	102.191	102.155	102.105	102.088	102.033	101.992	102.336	102.269	102.204	101.340	101.282	101.216	100.677	100.622	100.581
6.125 ▶	102.294	102.236	102.185	102.126	102.135	102.088	102.052	102.729	102.651	102.570	101.969	101.922	101.886	101.469	101.422	101.386
6.000 ▶	101.911	101.852	101.801	101.742	101.765	101.719	101.679	102.328	102.250	102.170	101.606	101.560	101.519	101.106	101.060	101.019
5.875 ▶	101.456	101.397	101.346	101.287	101.319	101.273	101.232	101.902	101.824	101.743	101.219	101.174	101.132	100.719	100.674	100.632
5.750 ▶	100.947	100.888	100.837	100.778	100.818	100.775	100.733	101.436	101.357	101.277	100.764	100.705	100.654	100.143	100.100	100.058
5.625 ▶	100.861	100.814	100.770	100.713	100.847	100.789	100.754	101.692	101.633	101.560	100.624	100.566	100.530	100.124	100.066	100.030
5.500 ▶	100.351	100.304	100.260	100.203	100.282	100.224	100.187	101.225	101.167	101.093	100.060	100.002	99.965	99.560	99.502	99.465
5.375 ▶	99.809	99.762	99.718	99.660	99.719	99.662	99.622	100.709	100.651	100.578	99.498	99.441	99.401	98.998	98.941	98.901
5.250 ▶	99.223	99.177	99.133	99.075	98.756	98.701	98.659	100.169	100.110	100.037	98.595	98.540	98.498	98.095	98.040	97.998
5.125 ▶	99.029	98.931	98.785	98.653	98.971	98.695	98.667	100.090	99.984	99.794	97.007	96.921	96.804	96.383	96.174	96.131

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	0.000	(0.375)	(0.375)	(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)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
Rate/Term Refinance											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
Cashout Refinance											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	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)		
Non-Owner Occ		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a		



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## 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 ▶	104.373	105.077	105.001	102.980	103.515	103.438	102.860	103.158	103.051	101.329	101.627	101.551	104.884	105.276	105.200
7.000 ▶	104.016	104.721	104.644	102.673	103.033	102.957	102.441	102.740	102.632	100.785	101.083	101.007	104.451	104.843	104.766
6.875 ▶	103.423	104.127	104.051	102.391	103.127	103.051	102.266	102.565	102.457	101.266	101.565	101.488	103.882	104.274	104.197
6.750 ▶	103.529	104.233	104.157	103.373	104.108	104.032	102.110	102.408	102.301	101.985	102.283	102.207	103.949	104.341	104.265
6.625 ▶	102.855	103.545	103.454	101.823	102.545	102.454	101.956	102.240	102.118	100.987	101.271	101.180	103.184	103.593	103.503
6.500 ▶	102.405	103.095	103.004	101.623	102.345	102.254	101.542	101.826	101.704	100.823	101.108	101.017	102.797	103.206	103.115
6.375 ▶	101.930	102.620	102.529	101.211	101.933	101.842	101.410	101.694	101.572	100.753	101.038	100.947	102.159	102.568	102.478
6.250 ▶	102.142	102.833	102.742	101.955	102.676	102.585	101.348	101.633	101.510	101.223	101.508	101.417	102.279	102.688	102.597
6.125 ▶	102.171	102.840	102.728	101.878	102.578	102.466	101.229	101.492	101.349	101.198	101.461	101.349	102.453	102.888	102.775
6.000 ▶	101.753	102.422	102.310	101.403	102.103	101.991	100.861	101.123	100.980	100.673	100.936	100.824	102.019	102.454	102.342
5.875 ▶	101.278	101.947	101.835	101.078	101.778	101.666	100.336	100.598	100.455	100.398	100.661	100.549	101.451	101.885	101.773
5.750 ▶	101.384	102.053	101.941	101.246	101.947	101.835	100.692	100.955	100.811	100.817	101.080	100.967	FHA/VA Price Adjustments		
5.625 ▶	101.091	101.753	101.633	100.891	101.584	101.464	100.516	100.771	100.621	100.578	100.834	100.714			
5.500 ▶	100.672	101.334	101.214	100.447	101.140	101.021	100.147	100.403	100.252	100.084	100.340	100.221	680+		0.000
5.375 ▶	100.166	100.828	100.708	100.059	100.753	100.633	99.591	99.846	99.696	99.747	100.003	99.883	660-679		(0.750)
5.250 ▶	99.909	100.571	100.452	99.803	100.496	100.377	99.584	99.840	99.689	99.741	99.996	99.877	640-659		(1.750)
5.125 ▶	99.170	99.867	99.784	99.002	99.731	99.647	98.682	98.974	98.859	98.789	99.080	98.996	620-639		(2.250)
5.000 ▶	98.835	99.532	99.449	98.536	99.265	99.181	98.388	98.679	98.564	98.126	98.417	98.334	600-619		(3.250)
4.875 ▶	98.257	98.955	98.871	98.139	98.867	98.784	97.475	97.766	97.651	97.482	97.774	97.690	Cashout Refi		(0.250)
4.750 ▶	97.982	98.680	98.596	97.857	98.586	98.502	97.053	97.345	97.230	96.951	97.242	97.159	2 units		(0.500)
4.625 ▶	95.420	95.362	95.333	95.420	95.362	95.333	92.308	92.249	92.221	92.308	92.249	92.221	3-4 units		(1.000)
4.500 ▶	94.733	94.675	94.646	94.733	94.675	94.646	91.620	91.562	91.534	91.620	91.562	91.534	\$100k < \$125k		(0.125)
4.375 ▶													\$40k < \$100k		(0.125)
													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 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶											
9.625 ▶											
9.500 ▶	108.300	108.150	108.000								
9.375 ▶	108.050	107.900	107.750								
9.250 ▶	107.800	107.650	107.500								
9.125 ▶	107.550	107.400	107.250								
9.000 ▶											
8.875 ▶	107.050	106.900	106.750	108.559	108.409	108.259					
8.750 ▶	106.800	106.650	106.500	108.278	108.128	107.978					
8.625 ▶	106.550	106.400	106.250	107.996	107.846	107.696					
8.500 ▶	106.300	106.150	106.000	107.715	107.565	107.415					
8.375 ▶	106.050	105.900	105.750	107.415	107.265	107.115					
8.250 ▶	105.800	105.650	105.500	107.115	106.965	106.815					
8.125 ▶	105.550	105.400	105.250	106.775	106.625	106.475					
8.000 ▶											
7.875 ▶	105.050	104.900	104.750	106.025	105.875	105.725					
7.750 ▶	104.800	104.650	104.500	105.650	105.500	105.350					
7.625 ▶	104.525	104.375	104.225	105.275	105.125	104.975					
7.500 ▶	104.275	104.125	103.975	104.900	104.750	104.600					
7.375 ▶	103.950	103.800	103.650	104.525	104.375	104.225					
7.250 ▶	103.575	103.425	103.275	104.150	104.000	103.850					
7.125 ▶	103.175	103.025	102.875	103.700	103.550	103.400					
7.000 ▶											
6.875 ▶	102.325	102.175	102.025	102.800	102.650	102.500					
6.750 ▶	101.850	101.700	101.550	102.325	102.175	102.025					
6.625 ▶	101.375	101.225	101.075	101.825	101.675	101.525					
6.500 ▶	100.825	100.675	100.525	101.325	101.175	101.025					
6.375 ▶	100.250	100.100	99.950	100.775	100.625	100.475					
6.250 ▶	99.650	99.500	99.350	100.125	99.975	99.825					
6.125 ▶	99.050	98.900	98.750	99.250	99.100	98.950					
6.000 ▶											
5.875 ▶	97.175	97.025	96.875								