

Effective Date/Time: 2/11/2026 10:12 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 ▶	105.116	105.145	105.123	105.101	104.819	104.721	104.680	105.602	105.632	105.617	102.353	102.379	102.306	101.380	101.281	101.240
7.750 ▶	104.872	104.902	104.880	104.858	104.594	104.496	104.454	105.352	105.383	105.368	102.166	102.192	102.119	101.127	101.026	100.984
7.625 ▶	104.963	104.969	104.947	104.925	104.887	104.812	104.784	105.098	105.117	105.102	102.566	102.483	102.455	102.066	101.983	101.955
7.500 ▶	104.750	104.756	104.735	104.713	104.715	104.636	104.608	104.839	104.845	104.831	102.462	102.376	102.348	101.962	101.876	101.848
7.375 ▶	104.517	104.524	104.502	104.480	104.501	104.411	104.383	104.426	104.433	104.418	102.167	102.082	102.057	101.667	101.582	101.557
7.250 ▶	104.413	104.420	104.398	104.376	104.075	103.986	103.961	104.151	104.158	104.144	101.882	101.887	101.843	101.206	101.110	101.085
7.125 ▶	104.144	104.150	104.128	104.106	103.931	103.874	103.850	103.932	103.892	103.867	102.577	102.542	102.491	101.909	101.850	101.825
7.000 ▶	103.848	103.854	103.832	103.810	103.623	103.563	103.538	103.660	103.618	103.570	102.361	102.326	102.275	101.632	101.571	101.546
6.875 ▶	103.542	103.509	103.484	103.460	103.238	103.184	103.159	103.371	103.329	103.277	102.123	102.089	102.037	101.282	101.226	101.201
6.750 ▶	103.236	103.203	103.174	103.145	102.775	102.718	102.694	103.055	103.012	102.961	101.854	101.819	101.768	100.822	100.763	100.739
6.625 ▶	103.148	103.098	103.047	102.996	103.001	102.928	102.878	103.279	103.212	103.131	102.152	102.100	102.019	101.551	101.476	101.426
6.500 ▶	102.848	102.798	102.747	102.696	102.615	102.544	102.494	102.964	102.896	102.816	101.894	101.842	101.761	101.167	101.095	101.045
6.375 ▶	102.498	102.448	102.397	102.345	102.393	102.339	102.290	102.596	102.528	102.447	101.577	101.524	101.444	100.950	100.894	100.845
6.250 ▶	102.100	102.050	101.999	101.948	101.969	101.906	101.856	102.193	102.125	102.044	101.224	101.172	101.091	100.527	100.463	100.413
6.125 ▶	102.034	101.968	101.917	101.865	101.924	101.848	101.813	102.625	102.549	102.468	101.760	101.684	101.648	101.260	101.184	101.148
6.000 ▶	101.614	101.548	101.497	101.445	101.530	101.464	101.429	102.224	102.148	102.068	101.372	101.306	101.270	100.872	100.806	100.770
5.875 ▶	101.148	101.082	101.030	100.979	101.073	101.014	100.979	101.785	101.709	101.628	100.979	100.917	100.882	100.478	100.417	100.382
5.750 ▶	100.631	100.565	100.514	100.463	100.427	100.378	100.344	101.300	101.225	101.144	100.539	100.473	100.422	99.752	99.703	99.669
5.625 ▶	100.361	100.310	100.259	100.208	100.417	100.337	100.300	101.264	101.220	101.139	100.192	100.113	100.076	99.692	99.613	99.576
5.500 ▶	99.862	99.812	99.761	99.709	99.795	99.728	99.691	100.791	100.747	100.666	99.573	99.507	99.469	99.073	99.007	98.969
5.375 ▶	99.302	99.252	99.200	99.149	99.212	99.147	99.110	100.272	100.227	100.147	98.991	98.927	98.890	98.491	98.427	98.390
5.250 ▶	98.707	98.657	98.605	98.554	98.289	98.235	98.195	99.730	99.685	99.605	98.233	98.167	98.116	97.628	97.574	97.534
5.125 ▶	98.208	98.161	98.038	97.915	98.200	97.942	97.916	99.291	99.273	99.118	96.293	96.250	96.209	95.793	95.750	95.709

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

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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 ▶	104.273	104.942	104.813	102.790	103.380	103.250	102.761	103.023	102.863	101.230	101.492	101.363	104.759	105.177	105.065
7.000 ▶	103.917	104.586	104.456	102.480	102.898	102.769	102.342	102.605	102.444	100.686	100.948	100.819	104.325	104.743	104.631
6.875 ▶	103.323	103.992	103.863	102.292	102.992	102.863	102.167	102.430	102.269	101.167	101.430	101.300	103.756	104.175	104.062
6.750 ▶	103.430	104.098	103.969	103.273	103.973	103.844	102.011	102.273	102.113	101.886	102.148	102.019	103.824	104.242	104.130
6.625 ▶	102.938	103.489	103.321	101.906	102.489	102.321	102.039	102.184	101.985	101.070	101.215	101.047	103.156	103.676	103.446
6.500 ▶	102.488	103.039	102.871	101.706	102.289	102.121	101.625	101.770	101.571	100.906	101.051	100.884	102.769	103.289	103.059
6.375 ▶	102.013	102.564	102.396	101.294	101.876	101.709	101.493	101.638	101.439	100.836	100.981	100.814	102.131	102.651	102.421
6.250 ▶	102.225	102.776	102.609	102.038	102.620	102.452	101.431	101.576	101.377	101.306	101.451	101.284	102.251	102.771	102.541
6.125 ▶	102.133	102.768	102.629	101.839	102.505	102.367	101.191	101.419	101.250	101.159	101.388	101.250	102.402	102.849	102.703
6.000 ▶	101.714	102.349	102.211	101.364	102.030	101.892	100.822	101.051	100.881	100.634	100.863	100.725	101.968	102.415	102.269
5.875 ▶	101.239	101.874	101.736	101.039	101.705	101.567	100.297	100.526	100.356	100.359	100.588	100.450	101.399	101.847	101.700
5.750 ▶	101.345	101.980	101.842	101.208	101.874	101.736	100.653	100.882	100.712	100.778	101.007	100.868	<b>FHA/VA Price Adjustments</b> 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 ▶	101.006	101.625	101.471	100.806	101.456	101.302	100.431	100.643	100.458	100.494	100.706	100.552			
5.500 ▶	100.588	101.206	101.052	100.363	101.012	100.858	100.063	100.275	100.090	100.000	100.212	100.058			
5.375 ▶	100.081	100.700	100.546	99.975	100.625	100.471	99.506	99.718	99.533	99.663	99.875	99.721			
5.250 ▶	99.825	100.443	100.290	99.719	100.368	100.215	99.500	99.712	99.527	99.656	99.868	99.715			
5.125 ▶	98.810	99.470	99.350	98.643	99.334	99.214	98.323	98.577	98.425	98.429	98.683	98.563			
5.000 ▶	98.475	99.135	99.015	98.177	98.868	98.748	98.028	98.282	98.131	97.766	98.020	97.900			
4.875 ▶	97.898	98.558	98.438	97.779	98.470	98.350	97.115	97.369	97.218	97.123	97.377	97.257			
4.750 ▶	97.623	98.283	98.163	97.498	98.189	98.069	96.694	96.948	96.796	96.591	96.845	96.725			
4.625 ▶	94.733	94.657	94.615	94.733	94.657	94.615	91.620	91.545	91.502	91.620	91.545	91.502			
4.500 ▶	94.043	93.967	93.924	94.043	93.967	93.924	90.930	90.854	90.812	90.930	90.854	90.812			
4.375 ▶															

## 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>			<b>NonQM Max Prices</b> <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶											
9.625 ▶											
9.500 ▶	108.050	107.900	107.750								
9.375 ▶	107.800	107.650	107.500								
9.250 ▶	107.550	107.400	107.250								
9.125 ▶	107.300	107.150	107.000								
9.000 ▶											
8.875 ▶	106.800	106.650	106.500	108.309	108.159	108.009					
8.750 ▶	106.550	106.400	106.250	108.028	107.878	107.728					
8.625 ▶	106.300	106.150	106.000	107.746	107.596	107.446					
8.500 ▶	106.050	105.900	105.750	107.465	107.315	107.165					
8.375 ▶	105.800	105.650	105.500	107.165	107.015	106.865					
8.250 ▶	105.550	105.400	105.250	106.865	106.715	106.565					
8.125 ▶	105.300	105.150	105.000	106.525	106.375	106.225					
8.000 ▶											
7.875 ▶	104.800	104.650	104.500	105.775	105.625	105.475					
7.750 ▶	104.550	104.400	104.250	105.400	105.250	105.100					
7.625 ▶	104.275	104.125	103.975	105.025	104.875	104.725					
7.500 ▶	104.025	103.875	103.725	104.650	104.500	104.350					
7.375 ▶	103.700	103.550	103.400	104.275	104.125	103.975					
7.250 ▶	103.325	103.175	103.025	103.900	103.750	103.600					
7.125 ▶	102.925	102.775	102.625	103.450	103.300	103.150					
7.000 ▶											
6.875 ▶	102.075	101.925	101.775	102.550	102.400	102.250					
6.750 ▶	101.600	101.450	101.300	102.075	101.925	101.775					
6.625 ▶	101.125	100.975	100.825	101.575	101.425	101.275					
6.500 ▶	100.575	100.425	100.275	101.075	100.925	100.775					
6.375 ▶	100.000	99.850	99.700	100.525	100.375	100.225					
6.250 ▶	99.400	99.250	99.100	99.875	99.725	99.575					
6.125 ▶	98.800	98.650	98.500	99.000	98.850	98.700					
6.000 ▶											
5.875 ▶	96.925	96.775	96.625								