

**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 ►	104.703	104.685	104.664	104.639	104.243	104.206	104.102	105.056	105.041	105.027	102.019	101.978	101.909	100.790	100.752	100.662				
7.875 ►	104.459	104.441	104.420	104.396	104.078	104.041	103.942	104.810	104.794	104.780	101.829	101.788	101.719	100.704	100.665	100.579				
7.750 ►	104.193	104.175	104.154	104.129	103.864	103.827	103.733	104.545	104.530	104.516	101.612	101.571	101.502	100.476	100.437	100.358				
7.625 ►	104.048	104.036	104.029	104.020	103.876	103.809	103.780	104.182	104.167	104.153	102.298	102.230	102.210	101.798	101.730	101.710				
7.500 ►	103.868	103.856	103.849	103.840	103.644	103.576	103.554	103.883	103.868	103.854	102.134	102.065	102.049	101.634	101.565	101.549				
7.375 ►	103.750	103.738	103.731	103.722	103.477	103.405	103.386	103.564	103.555	103.555	101.873	101.781	101.752	101.373	101.281	101.252				
7.250 ►	103.467	103.455	103.448	103.439	103.127	103.035	103.008	103.258	103.249	103.249	101.519	101.427	101.407	101.019	100.927	100.907				
7.125 ►	103.221	103.203	103.182	103.159	103.036	102.982	102.940	103.106	103.073	103.032	102.520	102.505	102.491	101.611	101.556	101.515				
7.000 ►	102.944	102.925	102.904	102.881	102.725	102.669	102.637	102.802	102.770	102.728	102.264	102.249	102.235	101.303	101.247	101.214				
6.875 ►	102.614	102.595	102.574	102.551	102.381	102.325	102.304	102.491	102.459	102.417	101.973	101.957	101.943	100.962	100.906	100.884				
6.750 ►	102.249	102.231	102.210	102.187	101.962	101.899	101.887	102.141	102.108	102.067	101.658	101.642	101.629	100.544	100.481	100.469				
6.625 ►	102.241	102.203	102.168	102.131	102.084	101.987	101.940	102.478	102.428	102.358	101.807	101.769	101.734	100.795	100.697	100.650				
6.500 ►	101.869	101.831	101.796	101.759	101.816	101.715	101.681	102.140	102.090	102.022	101.511	101.472	101.438	100.528	100.427	100.393				
6.375 ►	101.450	101.411	101.377	101.340	101.409	101.306	101.283	101.736	101.686	101.625	101.189	101.151	101.117	100.125	100.023	100.000				
6.250 ►	100.978	100.940	100.905	100.868	100.942	100.827	100.820	101.301	101.251	101.199	100.813	100.775	100.740	99.663	99.548	99.541				
6.125 ►	101.003	100.969	100.934	100.897	100.981	100.892	100.848	101.393	101.317	101.255	100.665	100.631	100.597	99.768	99.681	99.635				
6.000 ►	100.502	100.468	100.433	100.396	100.509	100.417	100.386	100.932	100.871	100.809	100.293	100.259	100.224	99.300	99.210	99.177				
5.875 ►	99.970	99.936	99.901	99.864	99.997	99.903	99.881	100.622	100.518	100.471	99.865	99.831	99.797	98.792	98.700	98.676				
5.750 ►	99.390	99.356	99.321	99.284	99.429	99.328	99.317	100.105	100.001	99.966	99.385	99.351	99.317	98.228	98.128	98.116				
5.625 ►	99.146	99.125	99.097	99.069	99.144	99.126	99.093	100.064	99.974	99.923	98.838	98.804	98.769	97.789	97.773	97.738				
5.500 ►	98.569	98.547	98.520	98.491	98.399	98.381	98.357	99.547	99.472	99.417	98.213	98.179	98.144	97.047	97.031	97.005				
5.375 ►	97.926	97.905	97.877	97.849	97.748	97.730	97.713	98.993	98.931	98.876	97.569	97.535	97.500	96.399	96.383	96.365				
5.250 ►	97.293	97.271	97.244	97.215	96.965	96.949	96.938	98.411	98.384	98.329	96.855	96.821	96.787	95.619	95.605	95.593				

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)	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 Occupant		(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.													

Effective Date/Time: 11/18/2025 10:18 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 ►	103.043	103.703	103.513	101.815	102.141	101.951	101.343	101.597	101.376	99.880	100.066	99.876	103.521	103.947	103.826
7.000 ►	102.687	103.347	103.157	101.286	101.659	101.470	100.924	101.178	100.957	99.351	99.522	99.332	103.087	103.513	103.392
6.875 ►	102.093	102.753	102.563	101.062	101.753	101.563	100.749	101.003	100.782	99.749	100.003	99.813	102.518	102.944	102.823
6.750 ►	102.199	102.859	102.670	102.043	102.734	102.545	100.593	100.847	100.626	100.468	100.722	100.532	102.586	103.012	102.891
6.625 ►	101.801	102.578	102.496	100.808	101.609	101.527	100.840	101.211	101.097	99.902	100.273	100.191	102.247	102.571	102.567
6.500 ►	101.413	102.191	102.108	100.601	101.409	101.327	100.488	100.859	100.746	99.738	100.109	100.027	101.859	102.183	102.179
6.375 ►	100.970	101.747	101.664	100.188	100.997	100.914	100.387	100.758	100.644	99.668	100.039	99.957	101.222	101.546	101.542
6.250 ►	101.151	101.928	101.846	100.932	101.741	101.658	100.295	100.666	100.552	100.138	100.509	100.427	101.341	101.665	101.661
6.125 ►	100.989	101.641	101.545	100.726	101.409	101.313	100.258	100.503	100.376	100.258	100.503	100.407	101.303	101.736	101.607
6.000 ►	100.508	101.159	101.063	100.251	100.934	100.838	99.826	100.072	99.945	99.733	99.978	99.882	100.870	101.303	101.173
5.875 ►	100.126	100.778	100.682	99.926	100.609	100.513	99.395	99.641	99.513	99.458	99.703	99.607	100.301	100.734	100.604
5.750 ►	100.233	100.884	100.788	100.095	100.778	100.682	99.751	99.997	99.870	99.876	100.122	100.026	<b>FHA/VA Price Adjustments</b>		
5.625 ►	99.833	100.459	100.337	99.570	100.228	100.105	99.195	99.416	99.262	99.195	99.416	99.293	680+	0.000	
5.500 ►	99.352	99.978	99.855	99.127	99.784	99.662	98.764	98.984	98.830	98.702	98.922	98.799	660-679	(0.750)	
5.375 ►	98.970	99.597	99.474	98.864	99.522	99.399	98.333	98.553	98.399	98.489	98.709	98.587	640-659	(1.750)	
5.250 ►	98.714	99.341	99.218	98.608	99.266	99.143	98.327	98.547	98.393	98.483	98.703	98.580	620-639	(2.250)	
5.125 ►	97.652	98.338	98.248	97.360	98.076	97.987	96.790	97.069	96.948	96.771	97.050	96.961	600-619	(3.250)	
5.000 ►	97.317	98.003	97.913	96.894	97.610	97.521	96.495	96.774	96.654	96.109	96.388	96.298	Cashout Refi	(0.250)	
4.875 ►	96.740	97.425	97.336	96.621	97.338	97.248	95.582	95.861	95.741	95.590	95.869	95.780	2 units	(0.500)	
4.750 ►	96.465	97.150	97.061	96.340	97.056	96.967	95.161	95.440	95.319	95.059	95.338	95.248	3-4 units	(1.000)	
4.625 ►	93.759	93.716	93.703	93.759	93.716	93.703	90.647	90.603	90.590	90.647	90.603	90.590	\$100k < \$125k	(0.125)	
4.500 ►	93.058	93.014	93.001	93.058	93.014	93.001	89.945	89.902	89.888	89.945	89.902	89.888	\$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 ►	107.600	107.450	107.300					
9.875 ►	107.350	107.200	107.050					
9.750 ►	107.100	106.950	106.800					
9.625 ►	106.850	106.700	106.550					
9.500 ►	106.600	106.450	106.300					
9.375 ►	106.350	106.200	106.050					
9.250 ►	106.100	105.950	105.800					
9.125 ►	105.850	105.700	105.550					
9.000 ►								
8.990 ►	105.600	105.450	105.300					
8.875 ►	105.350	105.200	105.050					
8.750 ►	105.100	104.950	104.800					
8.625 ►	104.850	104.700	104.550					
8.500 ►	104.600	104.450	104.300					
8.375 ►	104.350	104.200	104.050					
8.250 ►	104.100	103.950	103.800					
8.125 ►	103.850	103.700	103.550					
8.000 ►								
7.990 ►	103.600	103.450	103.300					
7.875 ►	103.350	103.200	103.050					
7.750 ►	103.100	102.950	102.800					
7.625 ►	102.825	102.675	102.525					
7.500 ►	102.575	102.425	102.275					
7.375 ►	102.250	102.100	101.950					
7.250 ►	101.875	101.725	101.575					
7.125 ►	101.475	101.325	101.175					
7.000 ►								
6.990 ►	101.100	100.950	100.800					
6.875 ►	100.650	100.500	100.350					
6.750 ►	100.200	100.050	99.900					

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>