

Effective Date/Time: 2/20/2026 10:42 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
8.000 ▶	104.961	104.967	104.960	104.935	104.454	104.415	104.380	105.476	105.487	105.487	102.348	102.320	102.261	100.987	100.949	100.913
7.875 ▶	104.638	104.644	104.636	104.612	104.280	104.242	104.207	105.233	105.244	105.244	102.162	102.134	102.075	100.856	100.817	100.785
7.750 ▶	104.414	104.420	104.413	104.388	104.060	104.022	103.987	104.975	104.986	104.986	101.973	101.945	101.887	100.609	100.570	100.535
7.625 ▶	104.582	104.580	104.573	104.549	104.396	104.358	104.333	104.751	104.754	104.754	102.179	102.162	102.132	101.613	101.575	101.550
7.500 ▶	104.381	104.379	104.372	104.348	104.228	104.189	104.163	104.492	104.494	104.494	102.012	101.976	101.948	101.512	101.474	101.448
7.375 ▶	104.169	104.167	104.160	104.135	103.986	103.948	103.923	104.072	104.075	104.075	101.801	101.784	101.755	101.192	101.152	101.128
7.250 ▶	104.088	104.086	104.079	104.055	103.617	103.577	103.554	103.790	103.792	103.792	101.737	101.721	101.691	100.800	100.759	100.736
7.125 ▶	103.838	103.836	103.829	103.805	103.517	103.504	103.479	103.610	103.566	103.522	102.072	102.031	101.990	101.528	101.515	101.490
7.000 ▶	103.557	103.555	103.548	103.524	103.249	103.236	103.210	103.327	103.284	103.240	101.863	101.823	101.779	101.290	101.277	101.251
6.875 ▶	103.327	103.326	103.318	103.194	102.827	102.815	102.788	103.027	102.984	102.940	101.629	101.589	101.545	100.901	100.888	100.862
6.750 ▶	102.928	102.902	102.881	102.854	102.358	102.348	102.315	102.707	102.664	102.620	101.350	101.309	101.265	100.434	100.424	100.391
6.625 ▶	102.813	102.767	102.723	102.673	102.684	102.643	102.600	102.975	102.904	102.831	101.765	101.723	101.680	101.265	101.223	101.180
6.500 ▶	102.528	102.482	102.438	102.388	102.382	102.340	102.299	102.655	102.584	102.511	101.467	101.425	101.383	100.967	100.925	100.883
6.375 ▶	102.203	102.157	102.114	102.064	102.043	102.001	101.958	102.300	102.228	102.155	101.131	101.088	101.046	100.631	100.588	100.546
6.250 ▶	101.830	101.784	101.740	101.690	101.634	101.591	101.546	101.907	101.836	101.762	100.724	100.681	100.635	100.224	100.181	100.135
6.125 ▶	101.838	101.782	101.731	101.673	101.717	101.681	101.629	102.315	102.237	102.156	101.551	101.515	101.463	101.051	101.015	100.963
6.000 ▶	101.455	101.398	101.347	101.290	101.416	101.381	101.328	101.924	101.845	101.765	100.887	100.853	100.799	100.756	100.721	100.668
5.875 ▶	101.020	100.963	100.912	100.855	100.986	100.953	100.899	101.492	101.414	101.333	100.286	100.853	100.799	100.387	100.353	100.299
5.750 ▶	100.522	100.466	100.415	100.357	100.371	100.341	100.284	101.011	100.932	100.852	100.196	100.166	100.109	99.696	99.666	99.609
5.625 ▶	100.379	100.333	100.289	100.235	100.363	100.315	100.276	101.250	101.187	101.114	100.139	100.092	100.053	99.639	99.592	99.553
5.500 ▶	99.899	99.853	99.809	99.755	99.792	99.744	99.704	100.778	100.715	100.642	99.569	99.522	99.482	99.069	99.022	98.982
5.375 ▶	99.357	99.311	99.267	99.213	99.228	99.181	99.140	100.257	100.195	100.121	99.007	98.960	98.919	98.507	98.460	98.419
5.250 ▶	98.764	98.718	98.674	98.620	98.282	98.236	98.194	99.712	99.649	99.576	98.121	98.075	98.033	97.621	97.575	97.533

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		

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Effective Date/Time: 2/20/2026 10:42 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 ▶	104.027	104.653	104.499	102.459	103.091	102.936	102.515	102.735	102.549	100.983	101.203	101.049	104.445	104.931	104.776	
7.000 ▶	103.671	104.297	104.142	102.151	102.610	102.455	102.096	102.316	102.130	100.440	100.660	100.505	104.011	104.497	104.342	
6.875 ▶	103.077	103.703	103.549	102.046	102.703	102.549	101.921	102.141	101.955	100.921	101.141	100.986	103.442	103.928	103.773	
6.750 ▶	103.183	103.810	103.655	103.027	103.685	103.530	101.765	101.985	101.799	101.640	101.860	101.705	103.510	103.996	103.841	
6.625 ▶	102.337	103.006	102.894	101.305	102.006	101.894	101.438	101.701	101.557	100.469	100.732	100.620	102.641	103.075	102.963	
6.500 ▶	101.887	102.556	102.444	101.105	101.806	101.694	101.024	101.287	101.144	100.305	100.568	100.456	102.253	102.688	102.576	
6.375 ▶	101.412	102.081	101.969	100.693	101.393	101.281	100.892	101.154	101.011	100.235	100.498	100.386	101.616	102.050	101.938	
6.250 ▶	101.624	102.293	102.181	101.437	102.137	102.025	100.830	101.093	100.950	100.705	100.968	100.856	101.735	102.170	102.058	
6.125 ▶	101.624	102.286	102.166	101.330	102.023	101.904	100.681	100.937	100.787	100.650	100.906	100.787	101.897	102.340	102.221	
6.000 ▶	101.205	101.867	101.747	100.855	101.548	101.429	100.313	100.568	100.418	100.125	100.381	100.262	101.463	101.906	101.787	
5.875 ▶	100.730	101.392	101.272	100.530	101.223	101.104	99.788	100.043	99.893	99.850	100.106	99.987	100.894	101.337	101.218	
5.750 ▶	100.836	101.498	101.379	100.699	101.392	101.272	100.144	100.400	100.249	100.269	100.525	100.405	FHA/VA Price Adjustments			
5.625 ▶	100.589	101.244	101.117	100.389	101.075	100.948	100.014	100.262	100.105	100.076	100.325	100.198	680+		0.000	
5.500 ▶	100.170	100.825	100.698	99.945	100.631	100.505	99.645	99.894	99.736	99.582	99.831	99.705	660-679		(0.750)	
5.375 ▶	99.664	100.319	100.192	99.557	100.244	100.117	99.089	99.337	99.180	99.245	99.494	99.367	640-659		(1.750)	
5.250 ▶	99.407	100.062	99.936	99.301	99.987	99.861	99.082	99.331	99.173	99.239	99.487	99.361	620-639		(2.250)	
5.125 ▶	98.757	99.440	99.342	98.589	99.304	99.206	98.269	98.546	98.417	98.375	98.652	98.554	600-619		(3.250)	
5.000 ▶	98.422	99.105	99.007	98.123	98.838	98.740	97.974	98.251	98.122	97.713	97.990	97.892	Cashout Refi		(0.250)	
4.875 ▶	97.844	98.527	98.429	97.725	98.440	98.342	97.062	97.339	97.209	97.069	97.346	97.248	2 units		(0.500)	
4.750 ▶	97.569	98.252	98.154	97.444	98.159	98.061	96.640	96.917	96.788	96.538	96.815	96.717	3-4 units		(1.000)	
4.625 ▶	95.091	95.032	95.004	95.091	95.032	95.004	91.978	91.920	91.891	91.978	91.920	91.891	\$100k < \$125k		(0.125)	
4.500 ▶	94.403	94.344	94.316	94.403	94.344	94.316	91.290	91.232	91.203	91.290	91.232	91.203	\$40k < \$100k		(0.125)	
4.375 ▶													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.uff.pro</div>	NonQM Max Prices	
10.125 ▶								<u>Standard Residential</u>	<u>Max Price</u>
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m-\$2.0m	100.500
9.750 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								<u>Standard DSCR</u>	
9.500 ▶	107.425	107.275	107.125					Prepay	101.000
9.375 ▶	107.175	107.025	106.875					No Prepay	100.000
9.250 ▶	106.925	106.775	106.625						
9.125 ▶	106.675	106.525	106.375						
9.000 ▶									
8.875 ▶	106.175	106.025	105.875	107.684	107.534	107.384			
8.750 ▶	105.925	105.775	105.625	107.403	107.253	107.103			
8.625 ▶	105.675	105.525	105.375	107.121	106.971	106.821			
8.500 ▶	105.425	105.275	105.125	106.840	106.690	106.540			
8.375 ▶	105.175	105.025	104.875	106.540	106.390	106.240			
8.250 ▶	104.925	104.775	104.625	106.240	106.090	105.940			
8.125 ▶	104.675	104.525	104.375	105.900	105.750	105.600			
8.000 ▶									
7.875 ▶	104.175	104.025	103.875	105.150	105.000	104.850			
7.750 ▶	103.925	103.775	103.625	104.775	104.625	104.475			
7.625 ▶	103.650	103.500	103.350	104.400	104.250	104.100			
7.500 ▶	103.400	103.250	103.100	104.025	103.875	103.725			
7.375 ▶	103.075	102.925	102.775	103.650	103.500	103.350			
7.250 ▶	102.700	102.550	102.400	103.275	103.125	102.975			
7.125 ▶	102.300	102.150	102.000	102.825	102.675	102.525			
7.000 ▶									
6.875 ▶	101.450	101.300	101.150	101.925	101.775	101.625			
6.750 ▶	100.975	100.825	100.675	101.450	101.300	101.150			
6.625 ▶	100.500	100.350	100.200	100.950	100.800	100.650			
6.500 ▶	99.950	99.800	99.650	100.450	100.300	100.150			
6.375 ▶	99.375	99.225	99.075	99.900	99.750	99.600			
6.250 ▶	98.775	98.625	98.475	99.250	99.100	98.950			
6.125 ▶	98.175	98.025	97.875	98.375	98.225	98.075			
6.000 ▶									
5.875 ▶	96.300	96.150	96.000						