

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 ►	104.993	105.041	105.044	105.036	104.519	104.472	104.330	105.336	105.384	105.394	102.294	102.342	102.300	101.089	101.016	100.877
7.875 ►	104.740	104.788	104.792	104.784	104.362	104.308	104.168	105.088	105.136	105.146	102.101	102.150	102.108	101.008	100.928	100.791
7.750 ►	104.470	104.518	104.522	104.514	104.160	104.089	103.948	104.823	104.871	104.881	101.889	101.937	101.895	100.795	100.685	100.545
7.625 ►	104.369	104.389	104.387	104.379	104.278	104.256	104.157	104.448	104.497	104.506	102.504	102.456	102.358	102.004	101.956	101.858
7.500 ►	104.177	104.198	104.196	104.188	104.064	104.022	103.921	104.158	104.196	104.204	102.354	102.291	102.192	101.854	101.791	101.692
7.375 ►	104.029	104.050	104.048	104.040	103.913	103.856	103.749	103.859	103.880	103.884	102.114	102.040	101.902	101.614	101.540	101.402
7.250 ►	103.754	103.775	103.773	103.765	103.549	103.475	103.337	103.556	103.576	103.581	101.740	101.650	101.513	101.240	101.150	101.013
7.125 ►	103.475	103.471	103.464	103.456	103.349	103.335	103.284	103.321	103.300	103.278	102.703	102.690	102.667	101.707	101.691	101.640
7.000 ►	103.190	103.176	103.149	103.119	103.047	103.010	102.958	103.015	102.994	102.953	102.482	102.468	102.446	101.407	101.368	101.317
6.875 ►	102.888	102.874	102.845	102.813	102.697	102.637	102.587	102.707	102.686	102.637	102.209	102.195	102.173	101.061	100.999	100.948
6.750 ►	102.533	102.519	102.491	102.459	102.249	102.161	102.103	102.372	102.328	102.279	101.897	101.883	101.861	100.615	100.526	100.467
6.625 ►	102.324	102.289	102.244	102.195	102.231	102.217	102.160	102.412	102.371	102.323	101.991	101.957	101.911	100.865	100.849	100.792
6.500 ►	101.977	101.942	101.896	101.848	101.931	101.879	101.823	102.079	102.030	101.986	101.701	101.667	101.621	100.568	100.514	100.458
6.375 ►	101.581	101.546	101.501	101.452	101.528	101.460	101.405	101.708	101.659	101.613	101.356	101.322	101.276	100.169	100.099	100.044
6.250 ►	101.139	101.104	101.058	101.010	101.090	100.998	100.942	101.311	101.255	101.211	100.979	100.944	100.898	99.735	99.641	99.585
6.125 ►	100.931	100.896	100.850	100.802	100.909	100.887	100.851	101.171	101.137	101.065	100.697	100.662	100.617	99.698	99.677	99.639
6.000 ►	100.485	100.450	100.405	100.356	100.475	100.436	100.401	100.761	100.701	100.638	100.308	100.274	100.228	99.268	99.230	99.193
5.875 ►	100.014	99.979	99.934	99.885	99.975	99.924	99.889	100.407	100.308	100.281	99.902	99.867	99.822	98.772	98.722	98.685
5.750 ►	99.460	99.426	99.380	99.332	99.431	99.370	99.336	99.911	99.807	99.779	99.424	99.390	99.344	98.231	98.171	98.135
5.625 ►	99.088	99.060	99.009	98.953	99.080	99.031	98.984	99.794	99.780	99.707	98.893	98.858	98.813	97.727	97.679	97.631
5.500 ►	98.535	98.507	98.457	98.400	98.544	98.488	98.444	99.331	99.297	99.223	98.295	98.261	98.215	97.193	97.138	97.093
5.375 ►	97.919	97.891	97.840	97.784	97.943	97.881	97.837	98.832	98.771	98.697	97.660	97.626	97.580	96.595	96.534	96.489
5.250 ►	97.280	97.252	97.202	97.145	96.989	96.925	96.880	98.233	98.220	98.146	96.985	96.951	96.905	95.645	95.583	95.536

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 12/12/2025 10:26 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 ►	103.206	103.878	103.763	102.002	102.316	102.201	101.694	101.959	101.813	100.163	100.428	100.313	103.673	104.110	104.001
7.000 ►	102.850	103.522	103.407	101.478	101.834	101.720	101.275	101.541	101.395	99.619	99.884	99.770	103.239	103.676	103.567
6.875 ►	102.256	102.928	102.813	101.225	101.928	101.813	101.100	101.366	101.220	100.100	100.366	100.251	102.670	103.108	102.998
6.750 ►	102.363	103.034	102.920	102.206	102.909	102.795	100.944	101.209	101.063	100.819	101.084	100.970	102.738	103.175	103.066
6.625 ►	102.144	102.843	102.750	101.144	101.874	101.781	101.120	101.413	101.289	100.183	100.475	100.383	102.512	102.914	102.832
6.500 ►	101.694	102.393	102.300	100.944	101.674	101.581	100.707	100.999	100.875	100.019	100.312	100.219	102.125	102.527	102.444
6.375 ►	101.250	101.949	101.856	100.532	101.262	101.169	100.605	100.898	100.774	99.949	100.242	100.149	101.487	101.889	101.807
6.250 ►	101.432	102.130	102.038	101.275	102.005	101.913	100.513	100.805	100.681	100.419	100.712	100.619	101.607	102.009	101.926
6.125 ►	101.074	101.786	101.703	100.812	101.555	101.472	100.249	100.555	100.441	100.249	100.555	100.472	101.438	101.822	101.752
6.000 ►	100.593	101.305	101.222	100.337	101.080	100.997	99.818	100.124	100.009	99.724	100.030	99.947	101.004	101.388	101.319
5.875 ►	100.212	100.924	100.841	100.012	100.755	100.672	99.387	99.692	99.578	99.449	99.755	99.672	100.435	100.819	100.750
5.750 ►	100.318	101.030	100.947	100.180	100.924	100.841	99.743	100.049	99.934	99.868	100.174	100.091	FHA/VA Price Adjustments		
5.625 ►	99.740	100.405	100.285	99.477	100.174	100.054	99.196	99.455	99.304	99.196	99.455	99.335	680+	0.000	
5.500 ►	99.259	99.924	99.804	99.034	99.730	99.610	98.765	99.024	98.873	98.702	98.961	98.842	660-679	(0.750)	
5.375 ►	98.877	99.542	99.423	98.771	99.467	99.348	98.334	98.592	98.442	98.490	98.749	98.629	640-659	(1.750)	
5.250 ►	98.621	99.286	99.167	98.515	99.211	99.092	98.327	98.586	98.435	98.484	98.742	98.623	620-639	(2.250)	
5.125 ►	97.415	98.107	98.021	97.123	97.846	97.759	96.803	97.088	96.971	96.784	97.070	96.983	600-619	(3.250)	
5.000 ►	97.080	97.772	97.686	96.657	97.380	97.293	96.508	96.794	96.676	96.121	96.407	96.321	Cashout Refi	(0.250)	
4.875 ►	96.503	97.195	97.108	96.384	97.107	97.021	95.595	95.881	95.763	95.603	95.888	95.802	2 units	(0.500)	
4.750 ►	96.228	96.920	96.833	96.103	96.826	96.739	95.174	95.459	95.342	95.071	95.357	95.271	3-4 units	(1.000)	
4.625 ►	93.444	93.399	93.383	93.444	93.399	93.383	90.331	90.287	90.270	90.331	90.287	90.270	\$100k < \$125k	(0.125)	
4.500 ►	92.746	92.702	92.685	92.746	92.702	92.685	89.634	89.589	89.573	89.634	89.589	89.573	\$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: 12/12/2025 10:26 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 ►	107.590	107.440	107.290					
9.875 ►	107.340	107.190	107.040					
9.750 ►	107.090	106.940	106.790					
9.625 ►	106.840	106.690	106.540					
9.500 ►	106.590	106.440	106.290					
9.375 ►	106.340	106.190	106.040	107.818	107.668	107.518		
9.250 ►	106.090	105.940	105.790	107.630	107.480	107.330		
9.125 ►	105.840	105.690	105.540	107.364	107.214	107.064		
9.000 ►								
8.990 ►	105.590	105.440	105.290	107.099	106.949	106.799		
8.875 ►	105.340	105.190	105.040	106.818	106.668	106.518		
8.750 ►	105.090	104.940	104.790	106.536	106.386	106.236		
8.625 ►	104.840	104.690	104.540	106.255	106.105	105.955		
8.500 ►	104.590	104.440	104.290	105.955	105.805	105.655		
8.375 ►	104.340	104.190	104.040	105.655	105.505	105.355		
8.250 ►	104.090	103.940	103.790	105.315	105.165	105.015		
8.125 ►	103.840	103.690	103.540	104.940	104.790	104.640		
8.000 ►								
7.990 ►	103.590	103.440	103.290	104.565	104.415	104.265		
7.875 ►	103.340	103.190	103.040	104.190	104.040	103.890		
7.750 ►	103.090	102.940	102.790	103.815	103.665	103.515		
7.625 ►	102.815	102.665	102.515	103.440	103.290	103.140		
7.500 ►	102.565	102.415	102.265	103.065	102.915	102.765		
7.375 ►	102.240	102.090	101.940	102.690	102.540	102.390		
7.250 ►	101.865	101.715	101.565	102.240	102.090	101.940		
7.125 ►	101.465	101.315	101.165	101.790	101.640	101.490		
7.000 ►								
6.990 ►	101.090	100.940	100.790	101.340	101.190	101.040		
6.875 ►	100.640	100.490	100.340	100.865	100.715	100.565		
6.750 ►	100.190	100.040	99.890	100.365	100.215	100.065		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>