

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 ►	104.815	104.808	104.801	104.783	104.249	104.220	104.123	105.157	105.156	105.156	102.119	102.067	102.011	100.796	100.766	100.704				
7.875 ►	104.572	104.564	104.557	104.539	104.084	104.055	103.968	104.916	104.915	104.915	101.934	101.882	101.826	100.708	100.679	100.627				
7.750 ►	104.310	104.303	104.296	104.278	103.870	103.841	103.767	104.661	104.659	104.659	101.729	101.677	101.621	100.481	100.452	100.418				
7.625 ►	104.127	104.119	104.112	104.105	103.974	103.912	103.819	104.291	104.289	104.289	102.396	102.334	102.264	101.896	101.834	101.764				
7.500 ►	103.943	103.935	103.929	103.921	103.742	103.678	103.605	104.002	104.001	104.001	102.232	102.168	102.113	101.732	101.668	101.613				
7.375 ►	103.805	103.797	103.790	103.783	103.575	103.508	103.448	103.689	103.688	103.688	101.971	101.884	101.828	101.471	101.384	101.328				
7.250 ►	103.543	103.535	103.528	103.521	103.224	103.137	103.085	103.386	103.384	103.384	101.616	101.529	101.495	101.116	101.029	100.995				
7.125 ►	103.385	103.365	103.344	103.321	103.280	103.256	103.173	103.279	103.239	103.197	102.651	102.637	102.623	101.855	101.832	101.748				
7.000 ►	103.125	103.104	103.083	103.060	102.968	102.944	102.886	102.986	102.946	102.905	102.435	102.421	102.408	101.546	101.521	101.463				
6.875 ►	102.838	102.817	102.796	102.773	102.625	102.600	102.570	102.681	102.641	102.599	102.174	102.160	102.146	101.205	101.180	101.151				
6.750 ►	102.491	102.471	102.450	102.427	102.204	102.174	102.173	102.352	102.315	102.277	101.875	101.861	101.848	100.786	100.756	100.755				
6.625 ►	102.468	102.426	102.385	102.339	102.463	102.378	102.280	102.836	102.787	102.683	102.152	102.111	102.070	101.174	101.089	100.991				
6.500 ►	102.138	102.097	102.055	102.009	102.173	102.084	102.016	102.499	102.450	102.358	101.874	101.832	101.791	100.886	100.798	100.729				
6.375 ►	101.760	101.719	101.677	101.631	101.760	101.671	101.634	102.095	102.046	101.968	101.544	101.502	101.461	100.477	100.388	100.351				
6.250 ►	101.337	101.296	101.254	101.208	101.286	101.186	101.184	101.659	101.610	101.554	101.181	101.140	101.098	100.008	99.907	99.905				
6.125 ►	101.422	101.381	101.340	101.294	101.527	101.462	101.371	101.888	101.858	101.730	101.163	101.122	101.080	100.318	100.251	100.159				
6.000 ►	100.997	100.956	100.915	100.869	101.053	100.986	100.929	101.427	101.397	101.298	100.786	100.745	100.704	99.848	99.779	99.721				
5.875 ►	100.524	100.484	100.442	100.396	100.540	100.471	100.440	101.116	101.086	101.012	100.403	100.362	100.320	99.338	99.268	99.236				
5.750 ►	100.015	99.974	99.933	99.886	99.979	99.905	99.898	100.600	100.570	100.527	99.957	99.916	99.874	98.780	98.705	98.697				
5.625 ►	99.788	99.755	99.720	99.676	99.905	99.880	99.801	100.679	100.668	100.577	99.440	99.399	99.358	98.553	98.527	98.447				
5.500 ►	99.254	99.221	99.187	99.143	99.277	99.252	99.194	100.162	100.151	100.087	98.872	98.831	98.790	97.928	97.901	97.841				
5.375 ►	98.656	98.622	98.588	98.544	98.538	98.513	98.474	99.608	99.597	99.563	98.252	98.211	98.170	97.193	97.166	97.126				
5.250 ►	98.029	97.996	97.962	97.918	97.840	97.814	97.788	99.056	99.015	99.003	97.590	97.549	97.508	96.498	96.470	96.443				

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)	ARM LTV > 90		0.250									
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	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)	(1.125)	LoanAmt \$40k<\$75k		0.750									
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	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	(0.125)	(0.500)	(0.625)	(0.625)	(0.500)	(0.375)	IMPROVED PRICING											
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)	(2.000)	(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)	(1.750)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.875)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(3.250)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
700-719		(0.375)	(0.500)	(1.625)	(2.250)	(3.250)	(3.500)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	(5.625)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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)</td																

Effective Date/Time: 11/25/2025 10:37 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 ►	103.137	103.775	103.632	101.830	102.213	102.070	101.624	101.856	101.682	100.093	100.325	100.182	103.558	104.040	103.898	
7.000 ►	102.780	103.419	103.276	101.308	101.731	101.588	101.205	101.438	101.263	99.549	99.781	99.638	103.125	103.607	103.464	
6.875 ►	102.187	102.825	102.682	101.155	101.825	101.682	101.030	101.263	101.088	100.030	100.263	100.120	102.556	103.038	102.895	
6.750 ►	102.293	102.931	102.788	102.137	102.806	102.663	100.874	101.106	100.932	100.749	100.981	100.838	102.623	103.105	102.963	
6.625 ►	102.167	102.866	102.783	101.167	101.897	101.814	101.206	101.498	101.384	100.268	100.561	100.478	102.535	102.937	102.854	
6.500 ►	101.780	102.478	102.396	100.967	101.697	101.614	100.855	101.147	101.033	100.105	100.397	100.314	102.148	102.550	102.467	
6.375 ►	101.336	102.034	101.952	100.555	101.284	101.202	100.753	101.046	100.932	100.035	100.327	100.244	101.510	101.912	101.829	
6.250 ►	101.517	102.216	102.133	101.298	102.028	101.946	100.661	100.953	100.839	100.505	100.797	100.714	101.630	102.032	101.949	
6.125 ►	101.419	102.084	101.968	101.157	101.853	101.737	100.750	101.009	100.862	100.750	101.009	100.893	101.720	102.167	102.051	
6.000 ►	100.938	101.603	101.487	100.682	101.378	101.262	100.319	100.578	100.431	100.225	100.484	100.368	101.287	101.733	101.617	
5.875 ►	100.557	101.222	101.106	100.357	101.053	100.937	99.888	100.147	100.000	99.950	100.209	100.093	100.718	101.164	101.048	
5.750 ►	100.663	101.328	101.212	100.525	101.222	101.106	100.244	100.503	100.356	100.369	100.628	100.512	FHA/VA Price Adjustments			
5.625 ►	100.304	100.963	100.840	100.042	100.731	100.609	99.667	99.919	99.765	99.667	99.919	99.796	680+		0.000	
5.500 ►	99.823	100.481	100.359	99.598	100.288	100.165	99.235	99.488	99.334	99.173	99.425	99.302	660-679		(0.750)	
5.375 ►	99.442	100.100	99.977	99.335	100.025	99.902	98.804	99.056	98.902	98.960	99.213	99.090	640-659		(1.750)	
5.250 ►	99.185	99.844	99.721	99.079	99.769	99.646	98.798	99.050	98.896	98.954	99.206	99.084	620-639		(2.250)	
5.125 ►	98.239	98.938	98.855	97.946	98.676	98.594	97.626	97.919	97.805	97.608	97.900	97.817	600-619		(3.250)	
5.000 ►	97.904	98.603	98.520	97.480	98.210	98.128	97.332	97.624	97.510	96.945	97.238	97.155	Cashout Refi		(0.250)	
4.875 ►	97.326	98.025	97.942	97.208	97.938	97.855	96.419	96.711	96.597	96.426	96.719	96.636	2 units		(0.500)	
4.750 ►	97.051	97.750	97.667	96.926	97.656	97.574	95.997	96.290	96.176	95.895	96.188	96.105	3-4 units		(1.000)	
4.625 ►	94.283	94.239	94.226	94.283	94.239	94.226	91.170	91.127	91.113	91.170	91.127	91.113	\$100k < \$125k		(0.125)	
4.500 ►	93.587	93.543	93.530	93.587	93.543	93.530	90.474	90.431	90.417	90.474	90.431	90.417	\$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 ►	107.750	107.600	107.450					
9.875 ►	107.500	107.350	107.200					
9.750 ►	107.250	107.100	106.950					
9.625 ►	107.000	106.850	106.700					
9.500 ►	106.750	106.600	106.450					
9.375 ►	106.500	106.350	106.200	107.928	107.778	107.628		
9.250 ►	106.250	106.100	105.950	107.740	107.590	107.440		
9.125 ►	106.000	105.850	105.700	107.474	107.324	107.174		
9.000 ►								
8.990 ►	105.750	105.600	105.450	107.209	107.059	106.909		
8.875 ►	105.500	105.350	105.200	106.928	106.778	106.628		
8.750 ►	105.250	105.100	104.950	106.646	106.496	106.346		
8.625 ►	105.000	104.850	104.700	106.365	106.215	106.065		
8.500 ►	104.750	104.600	104.450	106.065	105.915	105.765		
8.375 ►	104.500	104.350	104.200	105.765	105.615	105.465		
8.250 ►	104.250	104.100	103.950	105.425	105.275	105.125		
8.125 ►	104.000	103.850	103.700	105.050	104.900	104.750		
8.000 ►								
7.990 ►	103.750	103.600	103.450	104.675	104.525	104.375		
7.875 ►	103.500	103.350	103.200	104.300	104.150	104.000		
7.750 ►	103.250	103.100	102.950	103.925	103.775	103.625		
7.625 ►	102.975	102.825	102.675	103.550	103.400	103.250		
7.500 ►	102.725	102.575	102.425	103.175	103.025	102.875		
7.375 ►	102.400	102.250	102.100	102.800	102.650	102.500		
7.250 ►	102.025	101.875	101.725	102.350	102.200	102.050		
7.125 ►	101.625	101.475	101.325	101.900	101.750	101.600		
7.000 ►								
6.990 ►	101.250	101.100	100.950	101.450	101.300	101.150		
6.875 ►	100.800	100.650	100.500	100.975	100.825	100.675		
6.750 ►	100.350	100.200	100.050	100.475	100.325	100.175		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>