

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 ►	105.164	105.156	105.143	105.092	104.621	104.613	104.532	105.513	105.513	105.507	102.482	102.417	102.347	101.173	101.165	101.120
7.875 ►	104.941	104.933	104.919	104.869	104.461	104.453	104.375	105.288	105.288	105.283	102.308	102.243	102.173	101.090	101.082	101.039
7.750 ►	104.699	104.691	104.678	104.627	104.245	104.237	104.165	105.047	105.047	105.041	102.114	102.050	101.979	100.850	100.842	100.807
7.625 ►	104.539	104.531	104.518	104.467	104.387	104.347	104.262	104.696	104.696	104.691	102.591	102.552	102.516	102.091	102.052	102.016
7.500 ►	104.342	104.334	104.320	104.270	104.161	104.121	104.045	104.419	104.419	104.414	102.431	102.391	102.362	101.931	101.891	101.862
7.375 ►	104.161	104.153	104.140	104.098	104.000	103.959	103.890	104.115	104.115	104.109	102.191	102.146	102.125	101.691	101.646	101.625
7.250 ►	103.912	103.903	103.891	103.849	103.630	103.585	103.525	103.785	103.785	103.780	101.807	101.762	101.748	101.307	101.262	101.248
7.125 ►	103.641	103.633	103.620	103.578	103.646	103.618	103.472	103.554	103.490	103.427	102.682	102.650	102.614	101.999	101.970	101.908
7.000 ►	103.372	103.344	103.314	103.273	103.329	103.300	103.165	103.276	103.212	103.147	102.482	102.450	102.414	101.684	101.656	101.604
6.875 ►	103.103	103.063	103.019	102.952	102.965	102.936	102.811	102.992	102.928	102.863	102.251	102.218	102.182	101.322	101.294	101.252
6.750 ►	102.795	102.754	102.710	102.644	102.496	102.467	102.353	102.658	102.593	102.528	101.969	101.937	101.901	100.856	100.828	100.797
6.625 ►	102.645	102.596	102.544	102.469	102.656	102.608	102.494	102.765	102.704	102.598	102.364	102.315	102.263	101.269	101.220	101.108
6.500 ►	102.333	102.285	102.233	102.157	102.354	102.305	102.197	102.430	102.369	102.262	102.099	102.050	101.998	100.969	100.921	100.815
6.375 ►	101.980	101.931	101.879	101.804	101.946	101.898	101.799	102.059	101.998	101.889	101.785	101.737	101.685	100.566	100.517	100.420
6.250 ►	101.572	101.524	101.472	101.396	101.503	101.455	101.362	101.661	101.597	101.495	101.434	101.385	101.333	100.127	100.078	99.987
6.125 ►	101.425	101.377	101.325	101.249	101.438	101.408	101.326	101.840	101.806	101.670	101.190	101.142	101.090	100.223	100.192	100.111
6.000 ►	100.997	100.949	100.897	100.822	100.996	100.967	100.893	101.455	101.399	101.290	100.824	100.775	100.723	99.787	99.756	99.683
5.875 ►	100.527	100.479	100.427	100.351	100.491	100.463	100.394	101.096	101.062	100.889	100.430	100.382	100.330	99.285	99.255	99.188
5.750 ►	100.022	99.973	99.921	99.846	99.942	99.917	99.856	100.599	100.565	100.404	99.989	99.940	99.888	98.740	98.712	98.653
5.625 ►	99.565	99.516	99.465	99.399	99.559	99.551	99.468	100.433	100.352	100.267	99.455	99.407	99.355	98.204	98.195	98.113
5.500 ►	99.019	98.970	98.919	98.852	99.022	99.015	98.933	99.965	99.884	99.798	98.869	98.820	98.768	97.669	97.660	97.580
5.375 ►	98.431	98.383	98.332	98.265	98.422	98.414	98.335	99.451	99.370	99.284	98.262	98.214	98.162	97.072	97.063	96.984
5.250 ►	97.806	97.758	97.707	97.640	97.482	97.476	97.402	98.911	98.830	98.744	97.600	97.551	97.499	96.136	96.128	96.055

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 12/31/2025 10:28 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 ►	103.500	104.152	104.022	102.069	102.589	102.460	101.988	102.233	102.072	100.456	100.702	100.572	103.971	104.404	104.274
7.000 ►	103.144	103.796	103.666	101.753	102.108	101.979	101.569	101.814	101.654	99.913	100.158	100.029	103.537	103.970	103.841
6.875 ►	102.550	103.202	103.072	101.519	102.202	102.072	101.394	101.639	101.479	100.394	100.639	100.510	102.968	103.401	103.272
6.750 ►	102.656	103.308	103.179	102.500	103.183	103.054	101.238	101.483	101.322	101.113	101.358	101.229	103.036	103.469	103.339
6.625 ►	102.176	102.853	102.748	101.176	101.884	101.780	101.152	101.423	101.287	100.215	100.485	100.381	102.535	102.946	102.841
6.500 ►	101.726	102.403	102.298	100.976	101.684	101.580	100.738	101.009	100.873	100.051	100.321	100.217	102.147	102.558	102.454
6.375 ►	101.282	101.959	101.855	100.563	101.271	101.167	100.637	100.908	100.772	99.981	100.251	100.147	101.510	101.921	101.816
6.250 ►	101.463	102.140	102.036	101.307	102.015	101.911	100.545	100.815	100.680	100.451	100.721	100.617	101.629	102.040	101.936
6.125 ►	101.332	102.009	101.905	101.070	101.778	101.673	100.507	100.778	100.642	100.507	100.778	100.673	101.668	102.080	101.975
6.000 ►	100.851	101.528	101.423	100.595	101.303	101.198	100.076	100.346	100.211	99.982	100.253	100.148	101.235	101.646	101.541
5.875 ►	100.470	101.146	101.042	100.270	100.978	100.873	99.645	99.915	99.780	99.707	99.978	99.873	100.666	101.077	100.973
5.750 ►	100.576	101.253	101.148	100.438	101.146	101.042	100.001	100.271	100.136	100.126	100.396	100.292	FHA/VA Price Adjustments		
5.625 ►	100.147	100.799	100.669	99.884	100.567	100.438	99.603	99.849	99.688	99.603	99.849	99.719	680+	0.000	
5.500 ►	99.666	100.317	100.188	99.441	100.124	99.994	99.172	99.417	99.257	99.109	99.355	99.225	660-679	(0.750)	
5.375 ►	99.284	99.936	99.807	99.178	99.861	99.732	98.741	98.986	98.825	98.897	99.142	99.013	640-659	(1.750)	
5.250 ►	99.028	99.680	99.550	98.922	99.605	99.475	98.734	98.980	98.819	98.891	99.136	99.007	620-639	(2.250)	
5.125 ►	97.841	98.518	98.414	97.549	98.257	98.153	97.229	97.500	97.364	97.210	97.481	97.376	600-619	(3.250)	
5.000 ►	97.506	98.183	98.079	97.083	97.791	97.687	96.934	97.205	97.069	96.548	96.818	96.714	Cashout Refi	(0.250)	
4.875 ►	96.929	97.606	97.501	96.810	97.518	97.414	96.021	96.292	96.157	96.029	96.300	96.195	2 units	(0.500)	
4.750 ►	96.654	97.331	97.227	96.529	97.237	97.133	95.600	95.871	95.735	95.498	95.768	95.664	3-4 units	(1.000)	
4.625 ►	93.880	93.834	93.817	93.880	93.834	93.817	90.768	90.721	90.705	90.768	90.721	90.705	\$100k < \$125k	(0.125)	
4.500 ►	93.188	93.141	93.124	93.188	93.141	93.124	90.075	90.028	90.012	90.075	90.028	90.012	\$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: 12/31/2025 10:28 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 ►	107.665	107.515	107.365					
9.875 ►	107.415	107.265	107.115					
9.750 ►	107.165	107.015	106.865					
9.625 ►	106.915	106.765	106.615					
9.500 ►	106.665	106.515	106.365					
9.375 ►	106.415	106.265	106.115					
9.250 ►	106.165	106.015	105.865	107.993	107.843	107.693		
9.125 ►	105.915	105.765	105.615	107.805	107.655	107.505		
9.000 ►								
8.990 ►	105.665	105.515	105.365	107.539	107.389	107.239		
8.875 ►	105.415	105.265	105.115	107.274	107.124	106.974		
8.750 ►	105.165	105.015	104.865	106.993	106.843	106.693		
8.625 ►	104.915	104.765	104.615	106.711	106.561	106.411		
8.500 ►	104.665	104.515	104.365	106.430	106.280	106.130		
8.375 ►	104.415	104.265	104.115	106.130	105.980	105.830		
8.250 ►	104.165	104.015	103.865	105.830	105.680	105.530		
8.125 ►	103.915	103.765	103.615	105.490	105.340	105.190		
8.000 ►								
7.990 ►	103.665	103.515	103.365	105.115	104.965	104.815		
7.875 ►	103.415	103.265	103.115	104.740	104.590	104.440		
7.750 ►	103.165	103.015	102.865	104.365	104.215	104.065		
7.625 ►	102.890	102.740	102.590	103.990	103.840	103.690		
7.500 ►	102.640	102.490	102.340	103.615	103.465	103.315		
7.375 ►	102.315	102.165	102.015	103.240	103.090	102.940		
7.250 ►	101.940	101.790	101.640	102.865	102.715	102.565		
7.125 ►	101.540	101.390	101.240	102.415	102.265	102.115		
7.000 ►								
6.990 ►	101.165	101.015	100.865	101.965	101.815	101.665		
6.875 ►	100.715	100.565	100.415	101.515	101.365	101.215		
6.750 ►	100.265	100.115	99.965	101.040	100.890	100.740		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>