

Effective Date/Time: 1/22/2026 10:31 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 ▶	104.954	104.934	104.901	104.865	104.296	104.250	104.223	105.153	105.138	105.113	102.006	101.950	101.858	100.786	100.738	100.699
7.875 ▶	104.722	104.702	104.668	104.632	104.116	104.070	104.039	104.916	104.901	104.876	101.833	101.778	101.686	100.648	100.600	100.556
7.750 ▶	104.472	104.452	104.418	104.382	103.889	103.842	103.804	104.660	104.645	104.620	101.641	101.585	101.493	100.393	100.345	100.292
7.625 ▶	104.372	104.352	104.319	104.283	104.039	104.013	103.995	104.284	104.269	104.244	102.125	102.099	102.069	101.625	101.599	101.569
7.500 ▶	104.105	104.089	104.061	104.027	103.831	103.806	103.779	103.990	103.975	103.950	101.985	101.959	101.922	101.485	101.459	101.422
7.375 ▶	103.842	103.835	103.818	103.787	103.607	103.584	103.544	103.669	103.654	103.629	101.642	101.625	101.557	101.142	101.125	101.057
7.250 ▶	103.734	103.727	103.710	103.679	103.257	103.240	103.173	103.332	103.329	103.321	101.292	101.275	101.197	100.792	100.775	100.697
7.125 ▶	103.476	103.451	103.427	103.393	103.253	103.181	103.176	103.217	103.159	103.083	102.010	101.938	101.931	101.510	101.438	101.431
7.000 ▶	103.217	103.177	103.127	103.085	102.947	102.875	102.857	102.934	102.875	102.800	101.734	101.661	101.643	101.234	101.161	101.143
6.875 ▶	102.944	102.904	102.854	102.808	102.573	102.501	102.470	102.636	102.578	102.502	101.451	101.396	101.321	100.895	100.822	100.791
6.750 ▶	102.592	102.552	102.502	102.456	102.116	102.041	101.997	102.299	102.241	102.166	101.162	101.107	101.032	100.440	100.364	100.321
6.625 ▶	102.591	102.526	102.451	102.388	102.352	102.245	102.221	102.511	102.420	102.345	101.708	101.623	101.514	100.960	100.854	100.829
6.500 ▶	102.277	102.212	102.137	102.074	102.048	101.940	101.907	102.185	102.089	102.018	101.453	101.368	101.259	100.659	100.552	100.518
6.375 ▶	101.908	101.843	101.768	101.705	101.796	101.688	101.647	101.813	101.715	101.642	101.132	101.047	100.938	100.409	100.302	100.260
6.250 ▶	101.484	101.419	101.344	101.281	101.367	101.259	101.207	101.407	101.307	101.229	100.778	100.693	100.584	99.983	99.875	99.823
6.125 ▶	101.467	101.394	101.310	101.240	101.330	101.231	101.217	101.702	101.606	101.489	101.202	101.129	101.046	100.106	100.008	99.993
6.000 ▶	101.032	100.959	100.875	100.805	100.966	100.869	100.843	101.294	101.198	101.080	100.849	100.776	100.692	99.746	99.650	99.623
5.875 ▶	100.566	100.493	100.409	100.338	100.505	100.410	100.378	100.888	100.753	100.667	100.460	100.387	100.303	99.290	99.195	99.162
5.750 ▶	100.069	99.996	99.912	99.841	99.876	99.787	99.748	100.368	100.272	100.155	100.024	99.951	99.867	98.664	98.576	98.535
5.625 ▶	99.709	99.643	99.559	99.489	99.638	99.563	99.532	100.329	100.245	100.128	99.490	99.417	99.333	98.274	98.200	98.167
5.500 ▶	99.167	99.100	99.017	98.946	99.105	99.032	98.995	99.841	99.757	99.640	98.906	98.833	98.749	97.745	97.673	97.635
5.375 ▶	98.586	98.519	98.435	98.365	98.518	98.446	98.404	99.335	99.223	99.130	98.277	98.204	98.120	97.161	97.090	97.047
5.250 ▶	97.969	97.903	97.819	97.749	97.571	97.507	97.457	98.749	98.666	98.549	97.610	97.537	97.453	96.216	96.153	96.102

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		

improved

PRICING



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Effective Date/Time: 1/22/2026 10:31 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 ▶	103.714	104.366	104.237	102.121	102.804	102.674	102.202	102.447	102.287	100.671	100.916	100.787	104.185	104.618	104.489
7.000 ▶	103.358	104.010	103.880	101.801	102.322	102.193	101.783	102.029	101.868	100.127	100.372	100.243	103.751	104.184	104.055
6.875 ▶	102.764	103.416	103.287	101.733	102.416	102.287	101.608	101.854	101.693	100.608	100.854	100.724	103.183	103.616	103.486
6.750 ▶	102.871	103.522	103.393	102.714	103.397	103.268	101.452	101.697	101.537	101.327	101.572	101.443	103.250	103.683	103.554
6.625 ▶	102.278	102.946	102.834	101.247	101.946	101.834	101.442	101.704	101.560	100.473	100.735	100.623	102.598	103.017	102.904
6.500 ▶	101.828	102.496	102.384	101.047	101.746	101.634	101.028	101.290	101.146	100.309	100.571	100.459	102.211	102.629	102.516
6.375 ▶	101.353	102.021	101.909	100.634	101.334	101.221	100.895	101.158	101.014	100.239	100.501	100.389	101.573	101.992	101.879
6.250 ▶	101.565	102.234	102.121	101.378	102.078	101.965	100.834	101.096	100.953	100.709	100.971	100.859	101.693	102.111	101.998
6.125 ▶	101.470	102.097	101.943	101.177	101.835	101.680	100.645	100.866	100.680	100.614	100.835	100.680	101.732	102.187	102.032
6.000 ▶	101.052	101.678	101.524	100.702	101.360	101.205	100.277	100.497	100.311	100.089	100.310	100.155	101.298	101.753	101.598
5.875 ▶	100.577	101.203	101.049	100.377	101.035	100.880	99.752	99.972	99.786	99.814	100.035	99.880	100.729	101.184	101.030
5.750 ▶	100.683	101.310	101.155	100.545	101.203	101.049	100.108	100.328	100.143	100.233	100.453	100.299	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.173	100.808	100.661	99.973	100.639	100.493	99.629	99.858	99.680	99.691	99.920	99.774			
5.500 ▶	99.754	100.389	100.243	99.529	100.195	100.049	99.260	99.489	99.311	99.198	99.426	99.280			
5.375 ▶	99.248	99.883	99.736	99.141	99.808	99.661	98.704	98.933	98.755	98.860	99.089	98.943			
5.250 ▶	98.991	99.626	99.480	98.885	99.551	99.405	98.698	98.926	98.749	98.854	99.083	98.936			
5.125 ▶	97.934	98.578	98.440	97.767	98.441	98.303	97.322	97.559	97.390	97.428	97.665	97.527			
5.000 ▶	97.599	98.243	98.105	97.301	97.975	97.837	97.027	97.264	97.095	96.765	97.003	96.865			
4.875 ▶	97.022	97.665	97.527	96.903	97.578	97.440	96.114	96.351	96.182	96.122	96.359	96.221			
4.750 ▶	96.747	97.390	97.252	96.622	97.296	97.158	95.693	95.930	95.761	95.590	95.828	95.690			
4.625 ▶	93.806	93.743	93.707	93.806	93.743	93.707	90.694	90.630	90.595	90.694	90.630	90.595			
4.500 ▶	93.114	93.050	93.014	93.114	93.050	93.014	90.001	89.938	89.902	90.001	89.938	89.902			
4.375 ▶															

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 Standard Residential Max Price Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 Standard DSCR Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶	107.175	107.025	106.875								
9.625 ▶	106.925	106.775	106.625								
9.500 ▶	106.675	106.525	106.375								
9.375 ▶	106.425	106.275	106.125								
9.250 ▶	106.175	106.025	105.875								
9.125 ▶	105.925	105.775	105.625	107.715	107.565	107.415					
9.000 ▶											
8.875 ▶	105.425	105.275	105.125	107.184	107.034	106.884					
8.750 ▶	105.175	105.025	104.875	106.903	106.753	106.603					
8.625 ▶	104.925	104.775	104.625	106.621	106.471	106.321					
8.500 ▶	104.675	104.525	104.375	106.340	106.190	106.040					
8.375 ▶	104.425	104.275	104.125	106.040	105.890	105.740					
8.250 ▶	104.175	104.025	103.875	105.740	105.590	105.440					
8.125 ▶	103.925	103.775	103.625	105.400	105.250	105.100					
8.000 ▶											
7.875 ▶	103.425	103.275	103.125	104.650	104.500	104.350					
7.750 ▶	103.175	103.025	102.875	104.275	104.125	103.975					
7.625 ▶	102.900	102.750	102.600	103.900	103.750	103.600					
7.500 ▶	102.650	102.500	102.350	103.525	103.375	103.225					
7.375 ▶	102.325	102.175	102.025	103.150	103.000	102.850					
7.250 ▶	101.950	101.800	101.650	102.775	102.625	102.475					
7.125 ▶	101.550	101.400	101.250	102.325	102.175	102.025					
7.000 ▶											
6.875 ▶	100.725	100.575	100.425	101.425	101.275	101.125					
6.750 ▶	100.275	100.125	99.975	100.950	100.800	100.650					
6.625 ▶	99.825	99.675	99.525	100.450	100.300	100.150					
6.500 ▶	99.275	99.125	98.975	99.950	99.800	99.650					
6.375 ▶	98.650	98.500	98.350	99.350	99.200	99.050					
6.250 ▶	98.025	97.875	97.725	98.650	98.500	98.350					
6.125 ▶	97.275	97.125	96.975	97.775	97.625	97.475					
6.000 ▶											
5.875 ▶											