

Effective Date/Time: 12/8/2025 10:06 AM

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.860	104.853	104.846	104.838	104.254	104.216	104.101	105.206	105.206	105.206	105.206	102.120	102.065	102.005	100.914	100.854	100.773			
7.875 ►	104.606	104.599	104.592	104.584	104.097	104.052	103.939	104.959	104.959	104.959	104.959	101.928	101.873	101.812	100.834	100.767	100.687			
7.750 ►	104.335	104.328	104.321	104.313	103.895	103.841	103.729	104.693	104.693	104.693	104.693	101.715	101.660	101.600	100.620	100.542	100.466			
7.625 ►	104.187	104.180	104.172	104.164	104.060	104.067	103.997	104.318	104.318	104.318	104.318	102.440	102.431	102.421	101.940	101.931	101.921			
7.500 ►	103.996	103.989	103.982	103.974	103.847	103.838	103.769	104.016	104.016	104.016	104.016	102.290	102.269	102.259	101.790	101.769	101.759			
7.375 ►	103.848	103.841	103.834	103.826	103.696	103.672	103.602	103.690	103.690	103.690	103.690	102.055	101.996	101.975	101.555	101.496	101.475			
7.250 ►	103.574	103.567	103.560	103.552	103.336	103.272	103.192	103.377	103.377	103.377	103.377	101.681	101.605	101.582	101.181	101.105	101.082			
7.125 ►	103.390	103.356	103.318	103.278	103.235	103.241	103.180	103.217	103.161	103.114	102.671	102.643	102.613	101.748	101.754	101.735				
7.000 ►	103.119	103.085	103.047	103.007	102.933	102.918	102.855	102.915	102.859	102.812	102.450	102.423	102.392	101.448	101.433	101.412				
6.875 ►	102.816	102.782	102.744	102.704	102.584	102.545	102.484	102.605	102.550	102.503	102.175	102.147	102.117	101.101	101.063	101.044				
6.750 ►	102.464	102.429	102.391	102.351	102.135	102.064	102.004	102.249	102.194	102.146	101.864	101.836	101.806	100.656	100.585	100.566				
6.625 ►	102.239	102.198	102.153	102.104	102.142	102.098	102.070	102.305	102.290	102.196	101.919	101.878	101.832	100.836	100.793	100.764				
6.500 ►	101.889	101.848	101.803	101.754	101.842	101.773	101.747	101.971	101.948	101.851	101.618	101.577	101.531	100.540	100.471	100.445				
6.375 ►	101.494	101.453	101.407	101.359	101.440	101.349	101.325	101.600	101.572	101.479	101.267	101.225	101.180	100.141	100.050	100.026				
6.250 ►	101.052	101.011	100.966	100.917	101.003	100.878	100.859	101.203	101.164	101.070	100.888	100.847	100.802	99.709	99.583	99.565				
6.125 ►	100.871	100.829	100.789	100.758	100.837	100.810	100.791	101.119	101.050	100.979	100.642	100.600	100.559	99.626	99.599	99.580				
6.000 ►	100.453	100.412	100.371	100.362	100.403	100.354	100.337	100.685	100.619	100.545	100.277	100.236	100.195	99.196	99.147	99.131				
5.875 ►	99.954	99.912	99.872	99.862	99.904	99.838	99.823	100.258	100.252	100.147	99.877	99.836	99.795	98.701	98.634	98.620				
5.750 ►	99.401	99.360	99.319	99.310	99.361	99.276	99.266	99.762	99.740	99.636	99.400	99.359	99.318	98.162	98.075	98.066				
5.625 ►	99.018	98.976	98.935	98.926	99.005	98.980	98.954	99.721	99.723	99.620	98.844	98.802	98.762	97.652	97.626	97.602				
5.500 ►	98.466	98.425	98.384	98.375	98.469	98.432	98.408	99.239	99.252	99.151	98.236	98.195	98.154	97.118	97.080	97.057				
5.375 ►	97.853	97.811	97.770	97.761	97.868	97.820	97.796	98.740	98.741	98.641	97.601	97.560	97.519	96.521	96.471	96.449				
5.250 ►	97.214	97.172	97.132	97.122	96.917	96.853	96.833	98.167	98.098	98.019	96.926	96.885	96.844	95.573	95.509	95.490				

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)	(0.250)		ARM LTV > 90								0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)		LoanAmt \$100k<\$125k								0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)		LoanAmt \$75k<\$100k								1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)		LoanAmt \$40k<\$75k								0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)		TX Property								0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)										
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)	(2.000)	(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		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	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)	(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)	(

Effective Date/Time: 12/8/2025 10:06 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 ►	103.190	103.821	103.672	101.884	102.259	102.109	101.677	101.903	101.722	100.146	100.371	100.222	103.602	104.094	103.944
7.000 ►	102.834	103.465	103.316	101.360	101.778	101.628	101.259	101.484	101.303	99.602	99.828	99.678	103.169	103.660	103.510
6.875 ►	102.240	102.871	102.722	101.209	101.871	101.722	101.084	101.309	101.128	100.084	100.309	100.159	102.600	103.091	102.941
6.750 ►	102.346	102.978	102.828	102.190	102.853	102.703	100.927	101.153	100.972	100.802	101.028	100.878	102.667	103.159	103.009
6.625 ►	102.181	102.880	102.797	101.181	101.911	101.828	101.157	101.450	101.336	100.220	100.512	100.429	102.549	102.951	102.868
6.500 ►	101.731	102.430	102.347	100.981	101.711	101.628	100.743	101.036	100.922	100.056	100.348	100.266	102.162	102.563	102.481
6.375 ►	101.287	101.986	101.903	100.568	101.298	101.216	100.642	100.935	100.821	99.986	100.278	100.196	101.524	101.926	101.843
6.250 ►	101.468	102.167	102.084	101.312	102.042	101.959	100.550	100.842	100.728	100.456	100.748	100.666	101.644	102.045	101.963
6.125 ►	101.156	101.828	101.719	100.894	101.597	101.488	100.488	100.753	100.613	100.488	100.753	100.644	101.466	101.904	101.794
6.000 ►	100.675	101.347	101.238	100.419	101.122	101.013	100.056	100.322	100.181	99.963	100.228	100.119	101.033	101.470	101.361
5.875 ►	100.294	100.966	100.856	100.094	100.797	100.688	99.625	99.891	99.750	99.688	99.953	99.844	100.464	100.901	100.792
5.750 ►	100.400	101.072	100.963	100.263	100.966	100.856	99.981	100.247	100.106	100.106	100.372	100.263	FHA/VA Price Adjustments		
5.625 ►	99.924	100.582	100.459	99.661	100.351	100.228	99.380	99.632	99.478	99.380	99.632	99.509	680+	0.000	
5.500 ►	99.442	100.101	99.978	99.217	99.907	99.784	98.949	99.201	99.047	98.886	99.138	99.016	660-679	(0.750)	
5.375 ►	99.061	99.720	99.597	98.955	99.645	99.522	98.517	98.770	98.616	98.674	98.926	98.803	640-659	(1.750)	
5.250 ►	98.805	99.463	99.341	98.699	99.388	99.266	98.511	98.763	98.609	98.667	98.920	98.797	620-639	(2.250)	
5.125 ►	97.619	98.291	98.181	97.326	98.029	97.920	97.006	97.272	97.131	96.988	97.253	97.144	600-619	(3.250)	
5.000 ►	97.284	97.956	97.846	96.860	97.563	97.454	96.712	96.977	96.837	96.325	96.591	96.481	Cashout Refi	(0.250)	
4.875 ►	96.706	97.378	97.269	96.588	97.291	97.181	95.799	96.064	95.924	95.806	96.072	95.963	2 units	(0.500)	
4.750 ►	96.431	97.103	96.994	96.306	97.009	96.900	95.377	95.643	95.502	95.275	95.541	95.431	3-4 units	(1.000)	
4.625 ►	93.636	93.593	93.576	93.636	93.593	93.576	90.523	90.480	90.463	90.523	90.480	90.463	\$100k < \$125k	(0.125)	
4.500 ►	92.938	92.895	92.878	92.938	92.895	92.878	89.826	89.782	89.766	89.826	89.782	89.766	\$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: 12/8/2025 10:06 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 ►	107.550	107.400	107.250					
9.875 ►	107.300	107.150	107.000					
9.750 ►	107.050	106.900	106.750					
9.625 ►	106.800	106.650	106.500					
9.500 ►	106.550	106.400	106.250					
9.375 ►	106.300	106.150	106.000	107.778	107.628	107.478		
9.250 ►	106.050	105.900	105.750	107.590	107.440	107.290		
9.125 ►	105.800	105.650	105.500	107.324	107.174	107.024		
9.000 ►								
8.990 ►	105.550	105.400	105.250	107.059	106.909	106.759		
8.875 ►	105.300	105.150	105.000	106.778	106.628	106.478		
8.750 ►	105.050	104.900	104.750	106.496	106.346	106.196		
8.625 ►	104.800	104.650	104.500	106.215	106.065	105.915		
8.500 ►	104.550	104.400	104.250	105.915	105.765	105.615		
8.375 ►	104.300	104.150	104.000	105.615	105.465	105.315		
8.250 ►	104.050	103.900	103.750	105.275	105.125	104.975		
8.125 ►	103.800	103.650	103.500	104.900	104.750	104.600		
8.000 ►								
7.990 ►	103.550	103.400	103.250	104.525	104.375	104.225		
7.875 ►	103.300	103.150	103.000	104.150	104.000	103.850		
7.750 ►	103.050	102.900	102.750	103.775	103.625	103.475		
7.625 ►	102.775	102.625	102.475	103.400	103.250	103.100		
7.500 ►	102.525	102.375	102.225	103.025	102.875	102.725		
7.375 ►	102.200	102.050	101.900	102.650	102.500	102.350		
7.250 ►	101.825	101.675	101.525	102.200	102.050	101.900		
7.125 ►	101.425	101.275	101.125	101.750	101.600	101.450		
7.000 ►								
6.990 ►	101.050	100.900	100.750	101.300	101.150	101.000		
6.875 ►	100.600	100.450	100.300	100.825	100.675	100.525		
6.750 ►	100.150	100.000	99.850	100.325	100.175	100.025		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>