

## 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 ►	105.047	105.084	105.076	105.057	104.635	104.579	104.458	105.398	105.437	105.437	102.361	102.386	102.322	101.193	101.134	101.022
7.875 ►	104.808	104.845	104.837	104.818	104.476	104.418	104.302	105.159	105.198	105.198	102.176	102.201	102.137	101.110	101.050	100.942
7.750 ►	104.552	104.589	104.581	104.562	104.258	104.202	104.087	104.902	104.941	104.941	101.971	101.996	101.932	100.869	100.811	100.706
7.625 ►	104.471	104.485	104.477	104.460	104.436	104.378	104.274	104.541	104.575	104.575	102.646	102.587	102.489	102.146	102.087	101.989
7.500 ►	104.296	104.311	104.303	104.286	104.209	104.152	104.050	104.261	104.284	104.284	102.484	102.426	102.330	101.984	101.926	101.830
7.375 ►	104.164	104.178	104.170	104.153	104.044	103.990	103.886	103.980	103.996	103.996	102.226	102.181	102.050	101.726	101.681	101.550
7.250 ►	103.907	103.922	103.914	103.897	103.660	103.617	103.487	103.686	103.703	103.703	101.842	101.797	101.673	101.342	101.297	101.173
7.125 ►	103.621	103.636	103.628	103.611	103.571	103.548	103.472	103.511	103.483	103.427	102.623	102.607	102.583	101.929	101.905	101.829
7.000 ►	103.327	103.322	103.314	103.297	103.252	103.231	103.159	103.216	103.188	103.131	102.408	102.392	102.368	101.613	101.591	101.519
6.875 ►	103.035	103.018	102.985	102.949	102.887	102.868	102.803	102.918	102.890	102.833	102.166	102.150	102.126	101.250	101.229	101.164
6.750 ►	102.707	102.689	102.657	102.615	102.407	102.402	102.333	102.579	102.544	102.488	101.873	101.857	101.833	100.773	100.767	100.697
6.625 ►	102.574	102.537	102.489	102.433	102.520	102.487	102.399	102.691	102.623	102.551	102.253	102.216	102.167	101.138	101.104	101.016
6.500 ►	102.249	102.212	102.163	102.107	102.215	102.184	102.101	102.356	102.289	102.221	101.978	101.941	101.892	100.836	100.804	100.721
6.375 ►	101.884	101.847	101.799	101.743	101.808	101.778	101.702	101.986	101.919	101.854	101.654	101.617	101.568	100.433	100.401	100.325
6.250 ►	101.461	101.423	101.375	101.319	101.358	101.334	101.258	101.586	101.518	101.461	101.293	101.256	101.207	99.986	99.961	99.886
6.125 ►	101.366	101.328	101.280	101.224	101.348	101.334	101.251	101.856	101.746	101.684	101.122	101.085	101.036	100.137	100.123	100.040
6.000 ►	100.923	100.886	100.837	100.782	100.907	100.894	100.817	101.450	101.341	101.287	100.747	100.710	100.661	99.699	99.686	99.609
5.875 ►	100.465	100.427	100.379	100.323	100.402	100.391	100.319	101.095	100.986	100.939	100.345	100.307	100.259	99.197	99.185	99.114
5.750 ►	99.931	99.893	99.845	99.789	99.851	99.846	99.776	100.598	100.488	100.450	99.895	99.857	99.809	98.650	98.644	98.574
5.625 ►	99.570	99.538	99.489	99.436	99.545	99.512	99.458	100.453	100.389	100.308	99.352	99.315	99.266	98.191	98.159	98.103
5.500 ►	99.015	98.983	98.934	98.881	99.008	98.975	98.924	99.995	99.914	99.834	98.777	98.739	98.691	97.657	97.626	97.573
5.375 ►	98.418	98.387	98.338	98.285	98.408	98.376	98.330	99.495	99.392	99.343	98.146	98.108	98.060	97.059	97.028	96.981
5.250 ►	97.785	97.753	97.704	97.651	97.470	97.442	97.397	98.895	98.862	98.782	97.476	97.438	97.390	96.124	96.097	96.052

## LTV/FICO Adjustments

# imPROVED PRICING

Effective Date/Time: 12/18/2025 10:17 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 ►	103.618	104.237	104.074	102.094	102.674	102.511	102.106	102.318	102.124	100.575	100.787	100.624	104.060	104.522	104.359
7.000 ►	103.262	103.880	103.717	101.771	102.193	102.030	101.687	101.899	101.705	100.031	100.243	100.080	103.626	104.088	103.925
6.875 ►	102.668	103.287	103.124	101.637	102.287	102.124	101.512	101.724	101.530	100.512	100.724	100.561	103.058	103.520	103.357
6.750 ►	102.775	103.393	103.230	102.618	103.268	103.105	101.356	101.568	101.374	101.231	101.443	101.280	103.125	103.587	103.424
6.625 ►	102.221	102.915	102.827	101.221	101.946	101.858	101.197	101.485	101.366	100.260	100.547	100.460	102.594	102.991	102.903
6.500 ►	101.771	102.465	102.377	101.021	101.746	101.658	100.784	101.071	100.952	100.096	100.383	100.296	102.207	102.604	102.516
6.375 ►	101.327	102.021	101.933	100.609	101.333	101.246	100.682	100.970	100.851	100.026	100.313	100.226	101.569	101.966	101.878
6.250 ►	101.509	102.202	102.115	101.352	102.077	101.990	100.590	100.877	100.758	100.496	100.783	100.696	101.689	102.086	101.998
6.125 ►	101.368	102.045	101.941	101.106	101.814	101.710	100.543	100.814	100.678	100.543	100.814	100.710	101.705	102.116	102.012
6.000 ►	100.887	101.564	101.460	100.631	101.339	101.235	100.112	100.383	100.247	100.018	100.289	100.185	101.271	101.682	101.578
5.875 ►	100.506	101.183	101.078	100.306	101.014	100.910	99.681	99.952	99.816	99.743	100.014	99.910	100.702	101.113	101.009
5.750 ►	100.612	101.289	101.185	100.475	101.183	101.078	100.037	100.308	100.172	100.162	100.433	100.328	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.147	100.807	100.686	99.884	100.576	100.455	99.603	99.857	99.705	99.603	99.857	99.736	680+	0.000	
5.500 ►	99.666	100.326	100.205	99.441	100.132	100.011	99.172	99.426	99.273	99.109	99.363	99.242	660-679	(0.750)	
5.375 ►	99.284	99.945	99.823	99.178	99.870	99.748	98.741	98.995	98.842	98.897	99.151	99.030	640-659	(1.750)	
5.250 ►	99.028	99.688	99.567	98.922	99.613	99.492	98.734	98.988	98.836	98.891	99.145	99.023	620-639	(2.250)	
5.125 ►	97.909	98.586	98.482	97.616	98.325	98.220	97.296	97.567	97.431	97.278	97.548	97.444	600-619	(3.250)	
5.000 ►	97.574	98.251	98.147	97.151	97.859	97.754	97.002	97.272	97.137	96.615	96.886	96.782	Cashout Refi	(0.250)	
4.875 ►	96.996	97.673	97.569	96.878	97.586	97.482	96.089	96.360	96.224	96.096	96.367	96.263	2 units	(0.500)	
4.750 ►	96.721	97.398	97.294	96.596	97.305	97.200	95.668	95.938	95.803	95.565	95.836	95.732	3-4 units	(1.000)	
4.625 ►	93.971	93.925	93.909	93.971	93.925	93.909	90.858	90.813	90.796	90.858	90.813	90.796	\$100k < \$125k	(0.125)	
4.500 ►	93.274	93.229	93.212	93.274	93.229	93.212	90.162	90.116	90.099	90.162	90.116	90.099	\$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: 12/18/2025 10:17 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 ►	107.715	107.565	107.415					
9.875 ►	107.465	107.315	107.165					
9.750 ►	107.215	107.065	106.915					
9.625 ►	106.965	106.815	106.665					
9.500 ►	106.715	106.565	106.415					
9.375 ►	106.465	106.315	106.165					
9.250 ►	106.215	106.065	105.915					
9.125 ►	105.965	105.815	105.665					
9.000 ►								
8.990 ►	105.715	105.565	105.415					
8.875 ►	105.465	105.315	105.165					
8.750 ►	105.215	105.065	104.915					
8.625 ►	104.965	104.815	104.665					
8.500 ►	104.715	104.565	104.415					
8.375 ►	104.465	104.315	104.165					
8.250 ►	104.215	104.065	103.915					
8.125 ►	103.965	103.815	103.665					
8.000 ►								
7.990 ►	103.715	103.565	103.415					
7.875 ►	103.465	103.315	103.165					
7.750 ►	103.215	103.065	102.915					
7.625 ►	102.940	102.790	102.640					
7.500 ►	102.690	102.540	102.390					
7.375 ►	102.365	102.215	102.065					
7.250 ►	101.990	101.840	101.690					
7.125 ►	101.590	101.440	101.290					
7.000 ►								
6.990 ►	101.215	101.065	100.915					
6.875 ►	100.765	100.615	100.465					
6.750 ►	100.315	100.165	100.015					

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>