

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 ►	104.853	104.845	104.838	104.820	104.232	104.190	104.090	105.195	105.192	105.192	102.157	102.107	102.051	100.779	100.737	100.658				
7.875 ►	104.607	104.598	104.591	104.574	104.067	104.025	103.932	104.953	104.951	104.951	101.968	101.918	101.863	100.691	100.649	100.578				
7.750 ►	104.343	104.335	104.328	104.310	103.853	103.811	103.726	104.694	104.691	104.691	101.762	101.712	101.656	100.464	100.422	100.361				
7.625 ►	104.151	104.143	104.136	104.119	103.913	103.851	103.773	104.337	104.334	104.334	102.335	102.273	102.209	101.835	101.773	101.709				
7.500 ►	103.936	103.928	103.921	103.912	103.681	103.617	103.551	104.044	104.041	104.041	102.171	102.107	102.052	101.671	101.607	101.552				
7.375 ►	103.800	103.791	103.785	103.777	103.514	103.447	103.387	103.726	103.724	103.724	101.910	101.823	101.760	101.410	101.323	101.260				
7.250 ►	103.532	103.523	103.517	103.509	103.163	103.076	103.014	103.382	103.380	103.380	101.555	101.468	101.418	101.055	100.968	100.918				
7.125 ►	103.328	103.314	103.300	103.280	103.190	103.163	103.106	103.199	103.166	103.131	102.584	102.576	102.569	101.765	101.738	101.681				
7.000 ►	103.063	103.049	103.036	103.015	102.878	102.851	102.810	102.903	102.870	102.835	102.364	102.356	102.349	101.456	101.428	101.387				
6.875 ►	102.753	102.739	102.725	102.705	102.535	102.507	102.483	102.595	102.562	102.527	102.111	102.102	102.096	101.115	101.087	101.063				
6.750 ►	102.427	102.413	102.399	102.379	102.115	102.080	102.074	102.261	102.224	102.188	101.812	101.804	101.797	100.697	100.663	100.656				
6.625 ►	102.367	102.326	102.284	102.239	102.329	102.239	102.177	102.717	102.668	102.587	102.060	102.019	101.977	101.040	100.951	100.888				
6.500 ►	102.028	101.986	101.945	101.899	102.038	101.946	101.900	102.380	102.331	102.256	101.780	101.739	101.697	100.752	100.659	100.613				
6.375 ►	101.635	101.593	101.552	101.506	101.626	101.532	101.506	101.976	101.927	101.861	101.447	101.405	101.364	100.344	100.249	100.223				
6.250 ►	101.204	101.162	101.121	101.075	101.153	101.047	101.044	101.539	101.490	101.439	101.078	101.036	100.995	99.875	99.769	99.765				
6.125 ►	101.204	101.170	101.135	101.093	101.278	101.207	101.150	101.656	101.626	101.537	100.970	100.935	100.901	100.068	99.996	99.938				
6.000 ►	100.765	100.730	100.696	100.653	100.804	100.731	100.694	101.196	101.166	101.093	100.599	100.564	100.530	99.598	99.524	99.486				
5.875 ►	100.285	100.250	100.216	100.173	100.290	100.216	100.194	100.885	100.855	100.799	100.187	100.153	100.118	99.089	99.013	98.990				
5.750 ►	99.767	99.733	99.698	99.655	99.730	99.649	99.641	100.368	100.338	100.301	99.731	99.697	99.662	98.532	98.450	98.440				
5.625 ►	99.554	99.516	99.475	99.429	99.610	99.585	99.542	100.419	100.408	100.346	99.202	99.168	99.133	98.259	98.232	98.188				
5.500 ►	99.013	98.975	98.933	98.888	98.982	98.957	98.923	99.902	99.891	99.846	98.622	98.588	98.553	97.633	97.606	97.571				
5.375 ►	98.410	98.372	98.331	98.285	98.243	98.218	98.195	99.363	99.337	99.312	97.993	97.959	97.924	96.898	96.871	96.847				
5.250 ►	97.780	97.742	97.701	97.655	97.546	97.518	97.502	98.826	98.766	98.743	97.322	97.288	97.253	96.203	96.175	96.157				

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		(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 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)															

Effective Date/Time: 11/24/2025 11:00 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 ►	103.173	103.812	103.669	101.884	102.249	102.106	101.661	101.893	101.719	100.130	100.362	100.219	103.595	104.077	103.934
7.000 ►	102.817	103.455	103.313	101.359	101.768	101.625	101.242	101.474	101.300	99.586	99.818	99.675	103.161	103.643	103.500
6.875 ►	102.223	102.862	102.719	101.192	101.862	101.719	101.067	101.299	101.125	100.067	100.299	100.156	102.592	103.075	102.932
6.750 ►	102.330	102.968	102.825	102.173	102.843	102.700	100.911	101.143	100.969	100.786	101.018	100.875	102.660	103.142	102.999
6.625 ►	102.121	102.820	102.738	101.121	101.851	101.769	101.160	101.453	101.339	100.223	100.515	100.433	102.490	102.891	102.809
6.500 ►	101.734	102.433	102.350	100.921	101.651	101.569	100.809	101.101	100.988	100.059	100.351	100.269	102.102	102.504	102.421
6.375 ►	101.290	101.989	101.906	100.509	101.239	101.156	100.708	101.000	100.886	99.989	100.281	100.199	101.465	101.866	101.784
6.250 ►	101.471	102.170	102.088	101.253	101.983	101.900	100.615	100.908	100.794	100.459	100.751	100.669	101.584	101.986	101.903
6.125 ►	101.376	102.041	101.925	101.113	101.810	101.694	100.707	100.966	100.819	100.707	100.966	100.850	101.677	102.123	102.007
6.000 ►	100.895	101.560	101.444	100.638	101.335	101.219	100.276	100.535	100.388	100.182	100.441	100.325	101.243	101.690	101.574
5.875 ►	100.513	101.179	101.063	100.313	101.010	100.894	99.845	100.104	99.956	99.907	100.166	100.050	100.675	101.121	101.005
5.750 ►	100.620	101.285	101.169	100.482	101.179	101.063	100.201	100.460	100.313	100.326	100.585	100.469	FHA/VA Price Adjustments		
5.625 ►	100.152	100.810	100.688	99.889	100.579	100.456	99.514	99.767	99.613	99.514	99.767	99.644	680+	0.000	
5.500 ►	99.671	100.329	100.206	99.446	100.135	100.013	99.083	99.335	99.181	99.021	99.273	99.150	660-679	(0.750)	
5.375 ►	99.289	99.948	99.825	99.183	99.873	99.750	98.652	98.904	98.750	98.808	99.060	98.938	640-659	(1.750)	
5.250 ►	99.033	99.692	99.569	98.927	99.617	99.494	98.646	98.898	98.744	98.802	99.054	98.931	620-639	(2.250)	
5.125 ►	98.061	98.746	98.650	97.768	98.485	98.389	97.448	97.727	97.600	97.430	97.709	97.613	600-619	(3.250)	
5.000 ►	97.726	98.411	98.315	97.302	98.019	97.923	97.154	97.433	97.305	96.767	97.046	96.950	Cashout Refi	(0.250)	
4.875 ►	97.148	97.834	97.738	97.030	97.746	97.650	96.241	96.520	96.393	96.248	96.527	96.431	2 units	(0.500)	
4.750 ►	96.873	97.559	97.463	96.748	97.465	97.369	95.819	96.098	95.971	95.717	95.996	95.900	3-4 units	(1.000)	
4.625 ►	94.134	94.090	94.077	94.134	94.090	94.077	91.021	90.978	90.964	91.021	90.978	90.964	\$100k < \$125k	(0.125)	
4.500 ►	93.436	93.392	93.379	93.436	93.392	93.379	90.323	90.280	90.266	90.323	90.280	90.266	\$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: 11/24/2025 11:00 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 ►	107.750	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>