

Effective Date/Time: 12/23/2025 10:52 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 ▶	104.994	105.012	105.004	104.970	104.543	104.513	104.400	105.342	105.365	105.365	102.312	102.300	102.236	101.096	101.066	100.959
7.875 ▶	104.766	104.784	104.776	104.743	104.383	104.353	104.243	105.114	105.137	105.137	102.136	102.124	102.060	101.013	100.982	100.878
7.750 ▶	104.521	104.539	104.531	104.498	104.167	104.138	104.029	104.869	104.891	104.891	101.940	101.928	101.863	100.773	100.742	100.642
7.625 ▶	104.414	104.419	104.411	104.383	104.324	104.292	104.185	104.515	104.537	104.537	102.529	102.496	102.395	102.029	101.996	101.895
7.500 ▶	104.251	104.256	104.248	104.220	104.097	104.066	103.961	104.233	104.254	104.254	102.368	102.335	102.235	101.868	101.835	101.735
7.375 ▶	104.126	104.131	104.123	104.095	103.933	103.904	103.797	103.936	103.948	103.948	102.110	102.091	101.955	101.610	101.591	101.455
7.250 ▶	103.878	103.883	103.875	103.846	103.548	103.530	103.394	103.644	103.654	103.654	101.725	101.706	101.574	101.225	101.206	101.074
7.125 ▶	103.598	103.603	103.595	103.567	103.499	103.482	103.414	103.397	103.376	103.354	102.518	102.494	102.462	101.852	101.834	101.766
7.000 ▶	103.288	103.293	103.285	103.257	103.180	103.164	103.100	103.114	103.079	103.031	102.310	102.287	102.254	101.536	101.520	101.455
6.875 ▶	102.950	102.939	102.931	102.903	102.815	102.800	102.740	102.834	102.779	102.715	102.075	102.052	102.019	101.173	101.158	101.098
6.750 ▶	102.615	102.587	102.546	102.495	102.336	102.332	102.265	102.503	102.442	102.378	101.790	101.767	101.734	100.698	100.692	100.626
6.625 ▶	102.415	102.373	102.325	102.260	102.403	102.384	102.299	102.564	102.504	102.444	102.113	102.071	102.023	101.016	100.996	100.912
6.500 ▶	102.095	102.053	102.004	101.940	102.098	102.081	101.997	102.229	102.169	102.108	101.845	101.803	101.754	100.714	100.696	100.613
6.375 ▶	101.736	101.694	101.645	101.581	101.690	101.674	101.593	101.858	101.798	101.735	101.527	101.485	101.437	100.310	100.293	100.212
6.250 ▶	101.319	101.277	101.228	101.164	101.239	101.231	101.146	101.457	101.397	101.334	101.172	101.130	101.082	99.863	99.854	99.769
6.125 ▶	101.183	101.141	101.093	101.028	101.183	101.159	101.089	101.673	101.567	101.531	100.940	100.898	100.849	99.967	99.942	99.873
6.000 ▶	100.743	100.701	100.653	100.588	100.741	100.718	100.650	101.266	101.160	101.125	100.570	100.528	100.479	99.530	99.506	99.439
5.875 ▶	100.282	100.240	100.191	100.127	100.236	100.213	100.147	100.929	100.823	100.785	100.171	100.129	100.080	99.028	99.005	98.939
5.750 ▶	99.763	99.721	99.673	99.608	99.686	99.667	99.600	100.432	100.325	100.283	99.727	99.685	99.637	98.482	98.462	98.396
5.625 ▶	99.374	99.335	99.286	99.227	99.381	99.355	99.297	100.266	100.179	100.136	99.190	99.148	99.099	98.024	98.000	97.940
5.500 ▶	98.821	98.782	98.734	98.674	98.844	98.819	98.761	99.807	99.710	99.673	98.611	98.569	98.520	97.489	97.465	97.406
5.375 ▶	98.231	98.192	98.144	98.084	98.243	98.219	98.161	99.306	99.194	99.167	97.993	97.951	97.903	96.891	96.868	96.809
5.250 ▶	97.604	97.565	97.516	97.457	97.303	97.283	97.223	98.705	98.653	98.572	97.328	97.286	97.238	95.955	95.936	95.875

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

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**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 ▶	103.435	104.078	103.940	102.017	102.516	102.378	101.922	102.159	101.990	100.391	100.628	100.490	103.898	104.339	104.201
7.000 ▶	103.079	103.722	103.584	101.695	102.034	101.897	101.504	101.741	101.572	99.847	100.084	99.947	103.464	103.905	103.767
6.875 ▶	102.485	103.128	102.990	101.454	102.128	101.990	101.329	101.566	101.397	100.329	100.566	100.428	102.896	103.336	103.198
6.750 ▶	102.591	103.234	103.097	102.435	103.109	102.972	101.172	101.409	101.240	101.047	101.284	101.147	102.963	103.404	103.266
6.625 ▶	101.986	102.688	102.608	100.986	101.719	101.640	100.962	101.258	101.147	100.024	100.320	100.241	102.366	102.756	102.676
6.500 ▶	101.536	102.238	102.158	100.786	101.519	101.440	100.548	100.844	100.733	99.861	100.156	100.077	101.979	102.368	102.289
6.375 ▶	101.092	101.794	101.715	100.373	101.106	101.027	100.447	100.743	100.632	99.791	100.086	100.007	101.341	101.731	101.651
6.250 ▶	101.273	101.975	101.896	101.117	101.850	101.771	100.354	100.650	100.540	100.261	100.556	100.477	101.461	101.850	101.771
6.125 ▶	101.229	101.906	101.802	100.967	101.675	101.571	100.404	100.675	100.539	100.404	100.675	100.571	101.566	101.977	101.873
6.000 ▶	100.748	101.425	101.321	100.492	101.200	101.096	99.973	100.244	100.108	99.879	100.150	100.046	101.132	101.543	101.439
5.875 ▶	100.367	101.044	100.939	100.167	100.875	100.771	99.542	99.813	99.677	99.604	99.875	99.771	100.563	100.974	100.870
5.750 ▶	100.473	101.150	101.046	100.336	101.044	100.939	99.898	100.169	100.033	100.023	100.294	100.189	FHA/VA Price Adjustments		
5.625 ▶	99.987	100.647	100.526	99.724	100.416	100.295	99.443	99.697	99.545	99.443	99.697	99.576	680+		0.000
5.500 ▶	99.506	100.166	100.045	99.281	99.972	99.851	99.012	99.266	99.113	98.949	99.203	99.082	660-679		(0.750)
5.375 ▶	99.124	99.784	99.663	99.018	99.709	99.588	98.581	98.834	98.682	98.737	98.991	98.870	640-659		(1.750)
5.250 ▶	98.868	99.528	99.407	98.762	99.453	99.332	98.574	98.828	98.676	98.731	98.984	98.863	620-639		(2.250)
5.125 ▶	97.597	98.291	98.203	97.305	98.029	97.942	96.984	97.272	97.153	96.966	97.253	97.166	600-619		(3.250)
5.000 ▶	97.262	97.956	97.868	96.839	97.563	97.476	96.690	96.977	96.858	96.303	96.591	96.503	Cashout Refi		(0.250)
4.875 ▶	96.685	97.378	97.291	96.566	97.291	97.203	95.777	96.064	95.946	95.785	96.072	95.984	2 units		(0.500)
4.750 ▶	96.410	97.103	97.016	96.285	97.009	96.922	95.356	95.643	95.524	95.253	95.541	95.453	3-4 units		(1.000)
4.625 ▶	93.570	93.524	93.507	93.570	93.524	93.507	90.458	90.411	90.394	90.458	90.411	90.394	\$100k < \$125k		(0.125)
4.500 ▶	92.874	92.828	92.811	92.874	92.828	92.811	89.762	89.715	89.698	89.762	89.715	89.698	\$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 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220

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NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.715	107.565	107.415						No Prepay 100.000		
9.875 ▶	107.465	107.315	107.165						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.215	107.065	106.915						Full Doc 99.500 103.000		
9.625 ▶	106.965	106.815	106.665						Alt Doc 99.500 103.000		
9.500 ▶	106.715	106.565	106.415						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.465	106.315	106.165						<u>Plus DSCR</u>		
9.250 ▶	106.215	106.065	105.915			108.043	107.893		107.743	No Prepay 99.500 100.000	
9.125 ▶	105.965	105.815	105.665			107.855	107.705		107.555	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.715	105.565	105.415			107.589	107.439		107.289	5yr Prepay 99.500 104.500	
8.875 ▶	105.465	105.315	105.165			107.324	107.174		107.024	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.215	105.065	104.915			107.043	106.893		106.743	5yr Hard PP 101.500	
8.625 ▶	104.965	104.815	104.665			106.761	106.611		106.461	4yr Hard PP 101.500	
8.500 ▶	104.715	104.565	104.415			106.480	106.330		106.180	3yr Hard PP 101.500	
8.375 ▶	104.465	104.315	104.165			106.180	106.030		105.880	2yr Hard PP 100.500	
8.250 ▶	104.215	104.065	103.915			105.880	105.730		105.580	1yr Hard PP 100.000	
8.125 ▶	103.965	103.815	103.665			105.540	105.390		105.240	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.715	103.565	103.415			105.165	105.015		104.865		
7.875 ▶	103.465	103.315	103.165			104.790	104.640		104.490		
7.750 ▶	103.215	103.065	102.915			104.415	104.265		104.115		
7.625 ▶	102.940	102.790	102.640			104.040	103.890		103.740		
7.500 ▶	102.690	102.540	102.390			103.665	103.515		103.365		
7.375 ▶	102.365	102.215	102.065			103.290	103.140		102.990		
7.250 ▶	101.990	101.840	101.690			102.915	102.765		102.615		
7.125 ▶	101.590	101.440	101.290			102.465	102.315		102.165		
7.000 ▶											
6.990 ▶	101.215	101.065	100.915			102.015	101.865		101.715		
6.875 ▶	100.765	100.615	100.465			101.565	101.415		101.265		
6.750 ▶	100.315	100.165	100.015			101.090	100.940		100.790		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>