

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.714	104.703	104.696	104.684	104.183	104.152	104.050	105.070	105.063	105.063	102.033	101.993	101.938	100.729	100.698	100.610	101.623	101.537	101.481	
7.875 ►	104.473	104.462	104.455	104.442	104.018	103.987	103.889	104.823	104.816	104.816	101.843	101.803	101.748	100.643	100.611	100.527	101.415	100.383	100.306	
7.750 ►	104.207	104.196	104.189	104.176	103.804	103.773	103.680	104.559	104.552	104.552	101.625	101.586	101.530	100.415	100.383	100.306	101.787	101.702	101.641	
7.625 ►	104.051	104.040	104.033	104.021	103.864	103.781	103.710	104.196	104.189	104.189	102.287	102.202	102.141	101.787	101.702	101.641	101.623	101.537	101.481	
7.500 ►	103.837	103.826	103.819	103.812	103.633	103.548	103.485	103.897	103.890	103.890	102.123	102.037	101.981	101.623	101.537	101.481	101.361	101.253	101.185	
7.375 ►	103.712	103.701	103.694	103.687	103.466	103.377	103.318	103.570	103.563	103.563	101.861	101.753	101.685	101.008	100.899	100.839	101.332	101.301	101.301	
7.250 ►	103.435	103.424	103.417	103.410	103.116	103.007	102.940	103.222	103.215	103.215	101.508	101.399	101.343	100.901	100.805	100.758	101.380	101.332	101.301	
7.125 ►	103.238	103.224	103.210	103.192	103.114	103.067	103.025	103.120	103.090	103.055	102.538	102.520	101.688	101.641	101.599	101.380	101.332	101.301		
7.000 ►	102.966	102.951	102.937	102.920	102.802	102.755	102.724	102.820	102.789	102.755	102.287	102.276	102.269	101.380	101.332	101.301	101.361	101.253	101.185	
6.875 ►	102.656	102.642	102.628	102.610	102.459	102.410	102.390	102.502	102.471	102.437	102.010	101.999	101.992	101.039	100.991	100.971	101.380	101.332	101.301	
6.750 ►	102.312	102.298	102.284	102.266	102.039	101.984	101.975	102.181	102.132	102.098	101.712	101.702	101.695	100.621	100.566	100.557	101.380	101.332	101.301	
6.625 ►	102.268	102.231	102.196	102.155	102.191	102.095	102.047	102.593	102.536	102.464	101.855	101.817	101.783	100.901	100.805	100.758	101.380	101.332	101.301	
6.500 ►	101.915	101.878	101.843	101.801	101.918	101.819	101.783	102.255	102.198	102.130	101.577	101.540	101.505	100.631	100.531	100.495	101.380	101.332	101.301	
6.375 ►	101.517	101.479	101.445	101.403	101.502	101.401	101.380	101.851	101.794	101.734	101.273	101.236	101.201	100.218	100.117	100.096	101.380	101.332	101.301	
6.250 ►	101.068	101.031	100.996	100.955	101.032	100.919	100.915	101.415	101.359	101.309	100.917	100.880	100.845	99.753	99.640	99.636	101.380	101.332	101.301	
6.125 ►	100.998	100.964	100.929	100.890	101.069	100.988	100.940	101.497	101.397	101.321	100.687	100.653	100.618	99.856	99.776	99.727	101.380	101.332	101.301	
6.000 ►	100.534	100.500	100.466	100.427	100.591	100.508	100.475	101.035	100.935	100.872	100.334	100.300	100.266	99.382	99.300	99.266	101.380	101.332	101.301	
5.875 ►	100.065	100.031	99.997	99.958	100.078	99.993	99.972	100.725	100.625	100.575	99.956	99.922	99.887	98.873	98.790	98.768	101.380	101.332	101.301	
5.750 ►	99.510	99.476	99.442	99.403	99.509	99.417	99.408	100.209	100.109	100.073	99.485	99.451	99.416	98.307	98.216	98.207	101.380	101.332	101.301	
5.625 ►	99.190	99.171	99.150	99.126	99.303	99.278	99.243	100.207	100.107	100.053	98.961	98.927	98.892	97.948	97.925	97.889	101.380	101.332	101.301	
5.500 ►	98.636	98.617	98.596	98.572	98.569	98.545	98.518	99.690	99.590	99.551	98.355	98.321	98.287	97.217	97.195	97.166	101.380	101.332	101.301	
5.375 ►	98.014	97.995	97.974	97.949	97.918	97.894	97.877	99.136	99.036	99.013	97.740	97.706	97.672	96.569	96.547	96.528	101.380	101.332	101.301	
5.250 ►	97.379	97.360	97.339	97.314	97.135	97.113	97.104	98.554	98.454	98.442	97.050	97.016	96.982	95.789	95.769	95.758	101.380	101.332	101.301	

LTV/FICO Adjustments

	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)	(1.000)	(0.875)	(0.750)										
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.125)										
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.500)										
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.000)	(1.750)	(1.625)										
660-679	>15yr	(0.125)	(0.125)	(1.250)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(1.750)										
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.000)										
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.000)										
Cashout Refinance																				
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	(5.625)	n/a	n/a	n/a										
Other Adjustments																				
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3														

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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 ►	103.191	103.816	103.659	101.935	102.253	102.097	101.491	101.709	101.522	99.995	100.178	100.022	103.594	104.094	103.938	
7.000 ►	102.834	103.459	103.303	101.406	101.772	101.616	101.072	101.291	101.103	99.466	99.634	99.478	103.161	103.661	103.504	
6.875 ►	102.241	102.866	102.709	101.209	101.866	101.709	100.897	101.116	100.928	99.897	100.116	99.959	102.592	103.092	102.936	
6.750 ►	102.347	102.972	102.816	102.191	102.847	102.691	100.741	100.959	100.772	100.616	100.834	100.678	102.659	103.159	103.003	
6.625 ►	102.074	102.780	102.704	101.074	101.811	101.735	101.113	101.412	101.305	100.175	100.475	100.399	102.451	102.844	102.768	
6.500 ►	101.687	102.392	102.316	100.874	101.611	101.535	100.762	101.061	100.954	100.012	100.311	100.235	102.064	102.457	102.381	
6.375 ►	101.243	101.948	101.872	100.462	101.198	101.122	100.660	100.960	100.852	99.942	100.241	100.165	101.426	101.819	101.743	
6.250 ►	101.424	102.130	102.054	101.205	101.942	101.866	100.568	100.867	100.760	100.412	100.711	100.635	101.546	101.939	101.863	
6.125 ►	101.129	101.807	101.705	100.866	101.576	101.473	100.397	100.670	100.536	100.397	100.670	100.567	101.448	101.876	101.773	
6.000 ►	100.647	101.326	101.223	100.391	101.101	100.998	99.966	100.238	100.105	99.872	100.145	100.042	101.014	101.442	101.340	
5.875 ►	100.266	100.945	100.842	100.066	100.776	100.673	99.535	99.807	99.673	99.597	99.870	99.767	100.445	100.874	100.771	
5.750 ►	100.372	101.051	100.948	100.235	100.945	100.842	99.891	100.163	100.030	100.016	100.288	100.186	FHA/VA Price Adjustments			
5.625 ►	99.799	100.450	100.321	99.536	100.219	100.090	99.161	99.407	99.246	99.161	99.407	99.277	680+	0.000		
5.500 ►	99.317	99.969	99.840	99.092	99.775	99.646	98.730	98.975	98.815	98.667	98.913	98.784	660-679	(0.750)		
5.375 ►	98.936	99.588	99.459	98.830	99.513	99.384	98.299	98.544	98.384	98.455	98.700	98.571	640-659	(1.750)		
5.250 ►	98.680	99.332	99.202	98.574	99.257	99.127	98.292	98.538	98.377	98.449	98.694	98.565	620-639	(2.250)		
5.125 ►	97.542	98.241	98.159	97.250	97.980	97.897	96.680	96.972	96.858	96.661	96.954	96.871	600-619	(3.250)		
5.000 ►	97.207	97.906	97.824	96.784	97.514	97.431	96.385	96.678	96.564	95.999	96.291	96.209	Cashout Refi	(0.250)		
4.875 ►	96.630	97.329	97.246	96.511	97.241	97.159	95.472	95.765	95.651	95.480	95.772	95.690	2 units	(0.500)		
4.750 ►	96.355	97.054	96.971	96.230	96.960	96.877	95.051	95.343	95.230	94.949	95.241	95.159	3-4 units	(1.000)		
4.625 ►	93.680	93.637	93.624	93.680	93.637	93.624	90.568	90.525	90.511	90.568	90.525	90.511	\$100k < \$125k	(0.125)		
4.500 ►	92.978	92.935	92.922	92.978	92.935	92.922	89.866	89.823	89.809	89.866	89.823	89.809	\$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: 11/20/2025 10:25 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 ►	107.600	107.450	107.300					
9.875 ►	107.350	107.200	107.050					
9.750 ►	107.100	106.950	106.800					
9.625 ►	106.850	106.700	106.550					
9.500 ►	106.600	106.450	106.300					
9.375 ►	106.350	106.200	106.050	107.778	107.628	107.478		
9.250 ►	106.100	105.950	105.800	107.590	107.440	107.290		
9.125 ►	105.850	105.700	105.550	107.324	107.174	107.024		
9.000 ►								
8.990 ►	105.600	105.450	105.300	107.059	106.909	106.759		
8.875 ►	105.350	105.200	105.050	106.778	106.628	106.478		
8.750 ►	105.100	104.950	104.800	106.496	106.346	106.196		
8.625 ►	104.850	104.700	104.550	106.215	106.065	105.915		
8.500 ►	104.600	104.450	104.300	105.915	105.765	105.615		
8.375 ►	104.350	104.200	104.050	105.615	105.465	105.315		
8.250 ►	104.100	103.950	103.800	105.275	105.125	104.975		
8.125 ►	103.850	103.700	103.550	104.900	104.750	104.600		
8.000 ►								
7.990 ►	103.600	103.450	103.300	104.525	104.375	104.225		
7.875 ►	103.350	103.200	103.050	104.150	104.000	103.850		
7.750 ►	103.100	102.950	102.800	103.775	103.625	103.475		
7.625 ►	102.825	102.675	102.525	103.400	103.250	103.100		
7.500 ►	102.575	102.425	102.275	103.025	102.875	102.725		
7.375 ►	102.250	102.100	101.950	102.650	102.500	102.350		
7.250 ►	101.875	101.725	101.575	102.200	102.050	101.900		
7.125 ►	101.475	101.325	101.175	101.750	101.600	101.450		
7.000 ►								
6.990 ►	101.100	100.950	100.800	101.300	101.150	101.000		
6.875 ►	100.650	100.500	100.350	100.825	100.675	100.525		
6.750 ►	100.200	100.050	99.900	100.325	100.175	100.025		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>