

**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 ►	104.820	104.813	104.805	104.781	104.342	104.334	104.226	105.160	105.160	105.159	102.108	102.053	101.996	100.973	100.964	100.888				
7.875 ►	104.579	104.572	104.564	104.540	104.176	104.168	104.068	104.926	104.926	104.925	101.927	101.871	101.815	100.881	100.872	100.804				
7.750 ►	104.323	104.316	104.308	104.283	103.963	103.955	103.862	104.674	104.674	104.673	101.725	101.670	101.613	100.658	100.649	100.588				
7.625 ►	104.117	104.110	104.102	104.078	103.937	103.874	103.804	104.324	104.324	104.323	102.357	102.295	102.237	101.857	101.795	101.737				
7.500 ►	103.914	103.907	103.899	103.880	103.703	103.639	103.571	104.041	104.041	104.040	102.192	102.128	102.081	101.692	101.628	101.581				
7.375 ►	103.736	103.729	103.722	103.714	103.535	103.468	103.408	103.733	103.733	103.732	101.930	101.843	101.789	101.430	101.343	101.289				
7.250 ►	103.475	103.468	103.461	103.453	103.184	103.096	103.036	103.402	103.402	103.401	101.575	101.487	101.449	101.075	100.987	100.949				
7.125 ►	103.253	103.233	103.212	103.187	103.208	103.181	103.107	103.188	103.147	103.089	102.541	102.527	102.513	101.784	101.757	101.686				
7.000 ►	102.997	102.977	102.956	102.931	102.896	102.868	102.810	102.898	102.858	102.806	102.326	102.312	102.298	101.473	101.445	101.392				
6.875 ►	102.714	102.693	102.672	102.648	102.551	102.522	102.484	102.635	102.594	102.547	102.079	102.066	102.052	101.131	101.103	101.068				
6.750 ►	102.391	102.370	102.349	102.325	102.128	102.094	102.072	102.299	102.258	102.218	101.791	101.777	101.763	100.711	100.677	100.658				
6.625 ►	102.245	102.204	102.162	102.114	102.319	102.244	102.176	102.621	102.571	102.469	101.945	101.904	101.862	101.030	100.955	100.887				
6.500 ►	101.921	101.879	101.838	101.789	101.985	101.908	101.861	102.283	102.233	102.138	101.673	101.631	101.590	100.698	100.621	100.574				
6.375 ►	101.552	101.510	101.469	101.420	101.585	101.507	101.477	101.909	101.859	101.770	101.349	101.308	101.266	100.302	100.224	100.194				
6.250 ►	101.141	101.100	101.058	101.010	101.131	101.044	101.039	101.503	101.454	101.374	100.993	100.951	100.910	99.852	99.766	99.760				
6.125 ►	101.050	101.015	100.980	100.931	101.134	101.083	101.027	101.490	101.460	101.333	100.802	100.767	100.732	99.924	99.871	99.816				
6.000 ►	100.634	100.599	100.564	100.515	100.666	100.614	100.580	101.081	101.050	100.933	100.432	100.397	100.362	99.460	99.406	99.374				
5.875 ►	100.153	100.118	100.083	100.035	100.153	100.100	100.084	100.721	100.691	100.581	100.043	100.009	99.973	98.951	98.896	98.882				
5.750 ►	99.639	99.605	99.570	99.521	99.604	99.547	99.548	100.220	100.189	100.090	99.597	99.562	99.527	98.405	98.347	98.349				
5.625 ►	99.336	99.295	99.253	99.205	99.395	99.369	99.312	100.280	100.269	100.139	99.097	99.062	99.027	98.043	98.016	97.960				
5.500 ►	98.810	98.769	98.727	98.678	98.793	98.768	98.723	99.818	99.806	99.686	98.527	98.492	98.457	97.444	97.416	97.373				
5.375 ►	98.215	98.174	98.132	98.083	98.203	98.177	98.145	99.316	99.304	99.195	97.906	97.871	97.836	96.857	96.829	96.799				
5.250 ►	97.598	97.557	97.515	97.467	97.324	97.297	97.281	98.642	98.573	98.502	97.232	97.197	97.162	95.981	95.952	95.938				

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)	ARM LTV > 90		0.250								
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	LoanAmt \$100k<\$125k		0.250								
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	LoanAmt \$75k<\$100k		1.000								
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	LoanAmt \$40k<\$75k		0.750								
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	TX Property		0.250								
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)											
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)											
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)											
Rate/Term Refinance																				
780+	>15yr	0.000	0.000	(0.125)	(0.500)	(0.625)	(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)	(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)	(2.875)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(3.250)	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)	(5.125)	n/a	n/a	n/a										
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	(5.125)	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)															

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**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	103.152	103.784	103.634	101.810	102.221	102.072	101.640	101.865	101.684	100.109	100.334	100.184	103.565	104.056	103.906
7.000 ►	102.796	103.428	103.278	101.294	101.740	101.591	101.221	101.446	101.266	99.565	99.790	99.641	103.131	103.622	103.473
6.875 ►	102.202	102.834	102.684	101.171	101.834	101.684	101.046	101.271	101.091	100.046	100.271	100.122	102.562	103.054	102.904
6.750 ►	102.309	102.940	102.791	102.152	102.815	102.666	100.890	101.115	100.934	100.765	100.990	100.841	102.630	103.121	102.971
6.625 ►	102.189	102.895	102.819	101.189	101.926	101.850	101.228	101.527	101.420	100.291	100.590	100.514	102.566	102.959	102.883
6.500 ►	101.802	102.507	102.431	100.989	101.726	101.650	100.877	101.176	101.069	100.127	100.426	100.350	102.179	102.572	102.496
6.375 ►	101.358	102.063	101.988	100.577	101.313	101.238	100.776	101.075	100.968	100.057	100.356	100.280	101.541	101.934	101.858
6.250 ►	101.539	102.245	102.169	101.321	102.057	101.981	100.683	100.982	100.875	100.527	100.826	100.750	101.661	102.054	101.978
6.125 ►	101.286	101.971	101.875	101.023	101.740	101.644	100.617	100.896	100.769	100.617	100.896	100.800	101.614	102.033	101.937
6.000 ►	100.805	101.490	101.394	100.548	101.265	101.169	100.186	100.465	100.338	100.092	100.371	100.275	101.180	101.600	101.504
5.875 ►	100.423	101.109	101.013	100.223	100.940	100.844	99.755	100.034	99.906	99.817	100.096	100.000	100.611	101.031	100.935
5.750 ►	100.530	101.215	101.119	100.392	101.109	101.013	100.111	100.390	100.263	100.236	100.515	100.419	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.046	100.704	100.581	99.783	100.473	100.350	99.408	99.660	99.506	99.408	99.660	99.538	680+	0.000	
5.500 ►	99.564	100.223	100.100	99.339	100.029	99.906	98.977	99.229	99.075	98.914	99.167	99.044	660-679	(0.750)	
5.375 ►	99.183	99.842	99.719	99.077	99.767	99.644	98.546	98.798	98.644	98.702	98.954	98.831	640-659	(1.750)	
5.250 ►	98.927	99.585	99.463	98.821	99.510	99.388	98.539	98.792	98.638	98.696	98.948	98.825	620-639	(2.250)	
5.125 ►	97.918	98.617	98.534	97.626	98.356	98.273	97.306	97.598	97.484	97.287	97.580	97.497	600-619	(3.250)	
5.000 ►	97.583	98.282	98.199	97.160	97.890	97.807	97.011	97.304	97.190	96.625	96.917	96.834	Cashout Refi	(0.250)	
4.875 ►	97.006	97.705	97.622	96.887	97.617	97.534	96.098	96.391	96.277	96.106	96.398	96.316	2 units	(0.500)	
4.750 ►	96.731	97.430	97.347	96.606	97.336	97.253	95.677	95.969	95.855	95.575	95.867	95.784	3-4 units	(1.000)	
4.625 ►	93.956	93.913	93.898	93.956	93.913	93.898	90.844	90.800	90.785	90.844	90.800	90.785	\$100k < \$125k	(0.125)	
4.500 ►	93.263	93.220	93.205	93.263	93.220	93.205	90.151	90.107	90.092	90.151	90.107	90.092	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**Jumbo AUS**

<b>Rate</b>	<b>30yr Fixed</b>			<b>15yr Fixed</b>			<b>CLTV Price Adjustments</b>								
	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: 12/1/2025 10:53 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>