

Effective Date/Time: 2/24/2026 10:56 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
7.875 ▶	104.981	104.977	104.970	104.937	104.526	104.497	104.474	105.576	105.578	105.578	102.507	102.455	102.396	101.102	101.073	101.045
7.750 ▶	104.760	104.756	104.748	104.716	104.308	104.279	104.260	105.320	105.322	105.322	102.320	102.267	102.209	100.856	100.827	100.805
7.625 ▶	104.914	104.908	104.901	104.868	104.716	104.684	104.516	105.079	105.079	105.079	102.511	102.484	102.455	101.932	101.900	101.904
7.500 ▶	104.701	104.695	104.688	104.655	104.548	104.516	104.352	104.826	104.826	104.826	102.331	102.300	102.308	101.831	101.799	101.808
7.375 ▶	104.490	104.484	104.477	104.444	104.306	104.274	104.120	104.407	104.407	104.407	102.138	102.111	102.082	101.512	101.479	101.518
7.250 ▶	104.411	104.405	104.397	104.365	103.937	103.904	103.780	104.128	104.129	104.129	102.077	102.050	102.021	101.119	101.086	101.134
7.125 ▶	104.159	104.152	104.145	104.112	103.904	103.892	103.747	103.971	103.927	103.883	102.440	102.402	102.402	101.914	101.902	101.902
7.000 ▶	103.885	103.879	103.872	103.839	103.636	103.624	103.490	103.692	103.648	103.604	102.231	102.188	102.174	101.677	101.664	101.674
6.875 ▶	103.567	103.556	103.546	103.513	103.214	103.202	103.082	103.396	103.352	103.308	102.001	101.958	101.914	101.289	101.276	101.300
6.750 ▶	103.284	103.261	103.239	103.203	102.748	102.735	102.636	103.079	103.035	102.992	101.724	101.680	101.636	100.825	100.812	100.857
6.625 ▶	103.248	103.204	103.160	103.101	103.112	103.072	103.003	103.392	103.319	103.246	102.192	102.152	102.084	101.692	101.652	101.584
6.500 ▶	102.934	102.889	102.845	102.787	102.810	102.770	102.712	103.076	103.003	102.930	101.893	101.853	101.795	101.393	101.353	101.295
6.375 ▶	102.614	102.570	102.526	102.467	102.471	102.430	102.381	102.724	102.651	102.578	101.558	101.518	101.468	101.058	101.018	100.968
6.250 ▶	102.246	102.201	102.157	102.099	102.062	102.021	101.978	102.335	102.262	102.189	101.151	101.110	101.067	100.651	100.610	100.567
6.125 ▶	102.329	102.277	102.226	102.159	102.232	102.202	102.089	102.812	102.732	102.651	102.066	102.036	101.923	101.566	101.536	101.423
6.000 ▶	101.941	101.889	101.838	101.771	101.931	101.902	101.796	102.420	102.340	102.260	101.772	101.742	101.636	101.272	101.242	101.136
5.875 ▶	101.523	101.471	101.420	101.353	101.504	101.475	101.380	101.994	101.914	101.834	101.403	101.374	101.278	100.903	100.874	100.778
5.750 ▶	101.030	100.977	100.926	100.859	100.889	100.862	100.773	101.516	101.435	101.355	100.714	100.687	100.599	100.214	100.187	100.099
5.625 ▶	101.028	100.983	100.939	100.868	101.028	101.002	100.901	101.853	101.782	101.709	100.804	100.778	100.677	100.304	100.278	100.177
5.500 ▶	100.552	100.507	100.463	100.392	100.458	100.431	100.338	101.386	101.315	101.241	100.236	100.209	100.117	99.736	99.709	99.617
5.375 ▶	100.009	99.965	99.921	99.849	99.894	99.867	99.779	100.865	100.794	100.721	99.673	99.646	99.559	99.173	99.146	99.059
5.250 ▶	99.417	99.372	99.328	99.257	98.949	98.922	98.843	100.319	100.248	100.175	98.789	98.761	98.682	98.289	98.261	98.182
5.125 ▶	99.333	99.208	99.076	98.974	99.142	99.132	98.968	100.363	100.198	100.022	97.196	97.083	96.966	96.557	96.545	96.387

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 ▶	105.046	104.960	104.875	103.514	103.429	103.344	103.127	103.042	102.956	101.596	101.510	101.425	105.128	105.231	105.145
7.000 ▶	104.689	104.604	104.519	103.033	102.948	102.863	102.708	102.623	102.538	101.052	100.967	100.881	104.694	104.797	104.712
6.875 ▶	104.096	104.010	103.925	103.127	103.042	102.956	102.533	102.448	102.363	101.533	101.448	101.363	104.126	104.228	104.143
6.750 ▶	104.202	104.117	104.031	104.108	104.023	103.938	102.377	102.292	102.206	102.252	102.167	102.081	104.193	104.296	104.210
6.625 ▶	103.421	103.393	103.365	102.453	102.424	102.396	102.116	102.088	102.060	101.148	101.119	101.091	103.407	103.441	103.413
6.500 ▶	102.971	102.943	102.915	102.253	102.224	102.196	101.703	101.674	101.646	100.984	100.956	100.927	103.020	103.054	103.026
6.375 ▶	102.496	102.468	102.440	101.840	101.812	101.783	101.570	101.542	101.513	100.914	100.886	100.857	102.382	102.416	102.388
6.250 ▶	102.709	102.681	102.652	102.584	102.556	102.527	101.509	101.481	101.452	101.384	101.356	101.327	102.502	102.536	102.508
6.125 ▶	102.738	102.702	102.667	102.506	102.471	102.435	101.389	101.354	101.318	101.358	101.323	101.287	102.693	102.735	102.700
6.000 ▶	102.319	102.283	102.248	102.031	101.996	101.960	101.021	100.985	100.950	100.833	100.798	100.762	102.259	102.301	102.266
5.875 ▶	101.844	101.808	101.773	101.706	101.671	101.635	100.496	100.460	100.425	100.558	100.523	100.487	101.690	101.733	101.697
5.750 ▶	101.950	101.915	101.879	101.875	101.840	101.804	100.852	100.816	100.781	100.977	100.941	100.906	<b>FHA/VA Price Adjustments</b> 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	101.825	101.754	101.683	101.688	101.617	101.546	100.844	100.773	100.702	100.907	100.836	100.765			
5.500 ▶	101.407	101.336	101.265	101.244	101.173	101.102	100.475	100.404	100.333	100.413	100.342	100.271			
5.375 ▶	100.900	100.829	100.758	100.857	100.786	100.715	99.919	99.848	99.777	100.075	100.004	99.933			
5.250 ▶	100.644	100.573	100.502	100.600	100.529	100.458	99.913	99.842	99.771	100.069	99.998	99.927			
5.125 ▶	100.087	100.030	99.973	99.982	99.925	99.868	99.193	99.136	99.079	99.299	99.242	99.185			
5.000 ▶	99.752	99.695	99.638	99.516	99.459	99.402	98.898	98.841	98.784	98.637	98.580	98.523			
4.875 ▶	99.174	99.117	99.060	99.118	99.061	99.004	97.985	97.929	97.872	97.993	97.936	97.879			
4.750 ▶	98.899	98.842	98.785	98.837	98.780	98.723	97.564	97.507	97.450	97.462	97.405	97.348			
4.625 ▶	95.839	95.781	95.751	95.839	95.781	95.751	92.727	92.668	92.639	92.727	92.668	92.639			
4.500 ▶	95.155	95.097	95.067	95.155	95.097	95.067	92.042	91.984	91.955	92.042	91.984	91.955			
4.375 ▶															

## NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard						NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day				Price all NonQM loans in Soar	
10.250 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uffwest.com</div>			<b>NonQM Max Prices</b> <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶											
9.625 ▶											
9.500 ▶	108.300	108.150	108.000								
9.375 ▶	108.050	107.900	107.750								
9.250 ▶	107.800	107.650	107.500								
9.125 ▶	107.550	107.400	107.250								
9.000 ▶											
8.875 ▶	107.050	106.900	106.750	108.559	108.409	108.259					
8.750 ▶	106.800	106.650	106.500	108.278	108.128	107.978					
8.625 ▶	106.550	106.400	106.250	107.996	107.846	107.696					
8.500 ▶	106.300	106.150	106.000	107.715	107.565	107.415					
8.375 ▶	106.050	105.900	105.750	107.415	107.265	107.115					
8.250 ▶	105.800	105.650	105.500	107.115	106.965	106.815					
8.125 ▶	105.550	105.400	105.250	106.775	106.625	106.475					
8.000 ▶											
7.875 ▶	105.050	104.900	104.750	106.025	105.875	105.725					
7.750 ▶	104.800	104.650	104.500	105.650	105.500	105.350					
7.625 ▶	104.525	104.375	104.225	105.275	105.125	104.975					
7.500 ▶	104.275	104.125	103.975	104.900	104.750	104.600					
7.375 ▶	103.950	103.800	103.650	104.525	104.375	104.225					
7.250 ▶	103.575	103.425	103.275	104.150	104.000	103.850					
7.125 ▶	103.175	103.025	102.875	103.700	103.550	103.400					
7.000 ▶											
6.875 ▶	102.325	102.175	102.025	102.800	102.650	102.500					
6.750 ▶	101.850	101.700	101.550	102.325	102.175	102.025					
6.625 ▶	101.375	101.225	101.075	101.825	101.675	101.525					
6.500 ▶	100.825	100.675	100.525	101.325	101.175	101.025					
6.375 ▶	100.250	100.100	99.950	100.775	100.625	100.475					
6.250 ▶	99.650	99.500	99.350	100.125	99.975	99.825					
6.125 ▶	99.050	98.900	98.750	99.250	99.100	98.950					
6.000 ▶											
5.875 ▶	97.175	97.025	96.875								