

Effective Date/Time: 2/19/2026 10:28 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 ▶	105.042	105.051	105.044	105.022	104.492	104.431	104.395	105.502	105.515	105.515	102.384	102.362	102.304	101.026	100.964	100.922
7.875 ▶	104.693	104.702	104.694	104.672	104.318	104.257	104.220	105.260	105.273	105.273	102.195	102.173	102.114	100.895	100.833	100.790
7.750 ▶	104.443	104.452	104.444	104.422	104.098	104.038	103.997	105.003	105.016	105.016	102.002	101.980	101.922	100.647	100.586	100.537
7.625 ▶	104.699	104.698	104.691	104.669	104.430	104.373	104.359	104.778	104.781	104.781	102.228	102.214	102.184	101.648	101.590	101.570
7.500 ▶	104.474	104.473	104.466	104.444	104.262	104.205	104.187	104.520	104.523	104.523	102.047	102.024	101.994	101.547	101.489	101.467
7.375 ▶	104.233	104.232	104.225	104.203	104.020	103.963	103.941	104.101	104.104	104.104	101.843	101.829	101.799	101.227	101.167	101.141
7.250 ▶	104.122	104.121	104.114	104.091	103.651	103.593	103.566	103.820	103.823	103.823	101.768	101.754	101.724	100.834	100.775	100.743
7.125 ▶	103.849	103.845	103.837	103.815	103.563	103.547	103.529	103.640	103.597	103.553	102.139	102.099	102.055	101.575	101.558	101.539
7.000 ▶	103.557	103.542	103.535	103.513	103.295	103.280	103.253	103.356	103.313	103.269	101.922	101.882	101.838	101.337	101.321	101.293
6.875 ▶	103.271	103.245	103.223	103.193	102.873	102.859	102.822	103.058	103.015	102.971	101.672	101.632	101.588	100.947	100.933	100.895
6.750 ▶	102.965	102.938	102.916	102.886	102.404	102.396	102.341	102.740	102.697	102.653	101.386	101.346	101.302	100.481	100.472	100.417
6.625 ▶	102.865	102.819	102.775	102.722	102.748	102.693	102.671	103.018	102.948	102.874	101.829	101.774	101.751	101.329	101.274	101.251
6.500 ▶	102.573	102.526	102.483	102.430	102.436	102.381	102.351	102.701	102.630	102.557	101.520	101.465	101.435	101.020	100.965	100.935
6.375 ▶	102.237	102.191	102.147	102.094	102.105	102.050	102.012	102.349	102.279	102.205	101.193	101.138	101.099	100.693	100.638	100.599
6.250 ▶	101.852	101.806	101.762	101.709	101.701	101.645	101.598	101.958	101.887	101.814	100.791	100.735	100.687	100.291	100.235	100.187
6.125 ▶	101.903	101.845	101.794	101.737	101.742	101.699	101.665	102.316	102.238	102.157	101.576	101.532	101.499	101.076	101.032	100.999
6.000 ▶	101.512	101.455	101.404	101.347	101.372	101.330	101.289	101.926	101.848	101.767	101.213	101.171	101.130	100.713	100.671	100.630
5.875 ▶	101.054	100.996	100.945	100.888	100.926	100.884	100.835	101.494	101.416	101.335	100.826	100.785	100.737	100.326	100.285	100.237
5.750 ▶	100.542	100.485	100.434	100.377	100.425	100.387	100.330	101.015	100.937	100.856	100.250	100.212	100.155	99.750	99.712	99.655
5.625 ▶	100.418	100.372	100.328	100.275	100.385	100.329	100.302	101.244	101.184	101.110	100.161	100.105	100.079	99.661	99.605	99.579
5.500 ▶	99.910	99.864	99.820	99.767	99.820	99.764	99.730	100.775	100.715	100.641	99.598	99.542	99.508	99.098	99.042	99.008
5.375 ▶	99.363	99.316	99.272	99.220	99.257	99.202	99.164	100.257	100.196	100.123	99.036	98.981	98.943	98.536	98.481	98.443
5.250 ▶	98.768	98.721	98.677	98.625	98.294	98.240	98.196	99.714	99.653	99.580	98.133	98.079	98.035	97.633	97.579	97.535

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 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	0.000	(0.375)	(0.375)	(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)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(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)	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)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a		



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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 ▶	104.077	104.689	104.520	102.483	103.126	102.957	102.564	102.770	102.570	101.033	101.239	101.070	104.478	104.981	104.811	
7.000 ▶	103.721	104.333	104.164	102.170	102.645	102.476	102.146	102.351	102.151	100.489	100.695	100.526	104.044	104.547	104.378	
6.875 ▶	103.127	103.739	103.570	102.096	102.739	102.570	101.971	102.176	101.976	100.971	101.176	101.007	103.475	103.978	103.809	
6.750 ▶	103.233	103.845	103.676	103.077	103.720	103.551	101.814	102.020	101.820	101.689	101.895	101.726	103.543	104.046	103.876	
6.625 ▶	102.343	103.027	102.929	101.312	102.027	101.929	101.445	101.722	101.592	100.476	100.753	100.655	102.664	103.082	102.984	
6.500 ▶	101.893	102.577	102.479	101.112	101.827	101.729	101.031	101.308	101.179	100.312	100.589	100.491	102.277	102.695	102.597	
6.375 ▶	101.418	102.102	102.004	100.700	101.414	101.316	100.898	101.175	101.046	100.242	100.519	100.421	101.639	102.057	101.959	
6.250 ▶	101.631	102.314	102.216	101.443	102.158	102.060	100.837	101.114	100.985	100.712	100.989	100.891	101.759	102.177	102.079	
6.125 ▶	101.690	102.352	102.233	101.396	102.089	101.970	100.748	101.003	100.853	100.716	100.972	100.853	101.963	102.406	102.287	
6.000 ▶	101.271	101.933	101.814	100.921	101.614	101.495	100.379	100.635	100.484	100.191	100.447	100.328	101.529	101.972	101.853	
5.875 ▶	100.796	101.458	101.339	100.596	101.289	101.170	99.854	100.110	99.959	99.916	100.172	100.053	100.960	101.404	101.284	
5.750 ▶	100.902	101.564	101.445	100.765	101.458	101.339	100.210	100.466	100.315	100.335	100.591	100.472	FHA/VA Price Adjustments			
5.625 ▶	100.599	101.247	101.113	100.399	101.078	100.945	100.024	100.266	100.101	100.087	100.328	100.195	680+		0.000	
5.500 ▶	100.180	100.828	100.695	99.955	100.634	100.501	99.655	99.897	99.732	99.593	99.834	99.701	660-679		(0.750)	
5.375 ▶	99.674	100.322	100.188	99.568	100.247	100.113	99.099	99.341	99.176	99.255	99.497	99.363	640-659		(1.750)	
5.250 ▶	99.418	100.066	99.932	99.312	99.991	99.857	99.093	99.334	99.170	99.249	99.491	99.357	620-639		(2.250)	
5.125 ▶	98.640	99.316	99.211	98.473	99.180	99.075	98.153	98.422	98.286	98.259	98.529	98.424	600-619		(3.250)	
5.000 ▶	98.305	98.981	98.876	98.007	98.714	98.609	97.858	98.128	97.991	97.596	97.866	97.761	Cashout Refi		(0.250)	
4.875 ▶	97.728	98.404	98.299	97.609	98.316	98.211	96.945	97.215	97.079	96.953	97.222	97.117	2 units		(0.500)	
4.750 ▶	97.453	98.129	98.024	97.328	98.035	97.930	96.524	96.794	96.657	96.421	96.691	96.586	3-4 units		(1.000)	
4.625 ▶	94.857	94.799	94.771	94.857	94.799	94.771	91.745	91.686	91.658	91.745	91.686	91.658	\$100k < \$125k		(0.125)	
4.500 ▶	94.170	94.111	94.083	94.170	94.111	94.083	91.057	90.999	90.970	91.057	90.999	90.970	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div> <div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div> </div>	NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		Price all NonQM loans in Soar	
10.250 ▶								NonQM Max Prices	
10.125 ▶								Standard Residential	Max Price
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m-\$2.0m	100.500
9.750 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								Standard DSCR	
9.500 ▶	107.425	107.275	107.125					Prepay	101.000
9.375 ▶	107.175	107.025	106.875					No Prepay	100.000
9.250 ▶	106.925	106.775	106.625						
9.125 ▶	106.675	106.525	106.375						
9.000 ▶									
8.875 ▶	106.175	106.025	105.875	107.684	107.534	107.384			
8.750 ▶	105.925	105.775	105.625	107.403	107.253	107.103			
8.625 ▶	105.675	105.525	105.375	107.121	106.971	106.821			
8.500 ▶	105.425	105.275	105.125	106.840	106.690	106.540			
8.375 ▶	105.175	105.025	104.875	106.540	106.390	106.240			
8.250 ▶	104.925	104.775	104.625	106.240	106.090	105.940			
8.125 ▶	104.675	104.525	104.375	105.900	105.750	105.600			
8.000 ▶									
7.875 ▶	104.175	104.025	103.875	105.150	105.000	104.850			
7.750 ▶	103.925	103.775	103.625	104.775	104.625	104.475			
7.625 ▶	103.650	103.500	103.350	104.400	104.250	104.100			
7.500 ▶	103.400	103.250	103.100	104.025	103.875	103.725			
7.375 ▶	103.075	102.925	102.775	103.650	103.500	103.350			
7.250 ▶	102.700	102.550	102.400	103.275	103.125	102.975			
7.125 ▶	102.300	102.150	102.000	102.825	102.675	102.525			
7.000 ▶									
6.875 ▶	101.450	101.300	101.150	101.925	101.775	101.625			
6.750 ▶	100.975	100.825	100.675	101.450	101.300	101.150			
6.625 ▶	100.500	100.350	100.200	100.950	100.800	100.650			
6.500 ▶	99.950	99.800	99.650	100.450	100.300	100.150			
6.375 ▶	99.375	99.225	99.075	99.900	99.750	99.600			
6.250 ▶	98.775	98.625	98.475	99.250	99.100	98.950			
6.125 ▶	98.175	98.025	97.875	98.375	98.225	98.075			
6.000 ▶									
5.875 ▶	96.300	96.150	96.000						