

**Conventional**

<b>Rate</b>	<b>30yr Fixed DU</b>				<b>30yr Fixed LPA</b>			<b>20yr Fixed DU</b>			<b>30yr Fixed HighBal</b>			<b>30yr Fixed SuperConf</b>		
	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 ►	105.000	104.993	104.986	104.949	104.465	104.432	104.391	105.513	105.513	105.513	102.384	102.325	102.266	100.997	100.964	100.933
7.875 ►	104.677	104.670	104.662	104.625	104.290	104.257	104.218	105.273	105.273	105.273	102.199	102.141	102.082	100.866	100.833	100.805
7.750 ►	104.456	104.448	104.441	104.404	104.071	104.038	104.000	105.016	105.016	105.016	102.012	101.953	101.894	100.619	100.586	100.559
7.625 ►	104.581	104.573	104.566	104.529	104.401	104.366	104.188	104.746	104.746	104.746	102.172	102.143	102.113	101.617	101.582	101.592
7.500 ►	104.380	104.373	104.366	104.329	104.233	104.197	104.022	104.489	104.489	104.489	102.016	101.980	101.992	101.516	101.480	101.492
7.375 ►	104.168	104.160	104.153	104.116	104.004	103.968	103.796	104.071	104.071	104.071	101.799	101.770	101.741	101.209	101.172	101.206
7.250 ►	104.089	104.082	104.074	104.038	103.635	103.598	103.447	103.792	103.792	103.792	101.738	101.709	101.680	100.817	100.780	100.816
7.125 ►	103.841	103.834	103.826	103.790	103.551	103.537	103.388	103.627	103.583	103.540	102.097	102.053	102.056	101.561	101.547	101.556
7.000 ►	103.565	103.557	103.550	103.513	103.288	103.275	103.127	103.349	103.305	103.261	101.891	101.847	101.825	101.328	101.315	101.325
6.875 ►	103.243	103.234	103.224	103.187	102.876	102.862	102.721	103.052	103.009	102.965	101.658	101.614	101.570	100.950	100.936	100.952
6.750 ►	102.960	102.938	102.916	102.878	102.409	102.395	102.264	102.736	102.692	102.648	101.381	101.337	101.293	100.487	100.472	100.499
6.625 ►	102.826	102.782	102.738	102.677	102.707	102.662	102.613	102.979	102.905	102.832	101.787	101.742	101.694	101.287	101.242	101.194
6.500 ►	102.542	102.498	102.454	102.393	102.405	102.360	102.313	102.664	102.590	102.517	101.488	101.443	101.396	100.988	100.943	100.896
6.375 ►	102.222	102.179	102.135	102.073	102.089	102.044	101.999	102.313	102.240	102.167	101.177	101.131	101.086	100.677	100.631	100.586
6.250 ►	101.854	101.810	101.766	101.705	101.703	101.657	101.613	101.925	101.852	101.779	100.792	100.747	100.703	100.292	100.247	100.203
6.125 ►	101.857	101.806	101.755	101.686	101.765	101.729	101.634	102.316	102.235	102.154	101.599	101.563	101.468	101.099	101.063	100.968
6.000 ►	101.477	101.426	101.374	101.305	101.432	101.397	101.302	101.926	101.846	101.765	101.272	101.237	101.142	100.772	100.737	100.642
5.875 ►	101.049	100.998	100.947	100.878	101.012	100.978	100.887	101.501	101.421	101.340	100.911	100.877	100.787	100.411	100.377	100.287
5.750 ►	100.559	100.508	100.457	100.388	100.490	100.457	100.369	101.026	100.945	100.865	100.316	100.282	100.195	99.816	99.782	99.695
5.625 ►	100.518	100.474	100.430	100.369	100.532	100.508	100.404	101.336	101.262	101.189	100.308	100.284	100.180	99.808	99.784	99.680
5.500 ►	100.049	100.005	99.961	99.900	100.016	99.992	99.891	100.873	100.800	100.727	99.794	99.770	99.669	99.294	99.270	99.169
5.375 ►	99.518	99.474	99.430	99.369	99.470	99.446	99.348	100.357	100.284	100.211	99.250	99.226	99.128	98.750	98.726	98.628
5.250 ►	98.922	98.878	98.834	98.773	98.474	98.450	98.358	99.817	99.743	99.670	98.313	98.289	98.197	97.813	97.789	97.697

<b>LTV/FICO Adjustments</b>												<b>Price Adjustments</b>				
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)	(1.875)	(1.750)	TX Property						0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(2.125)	(1.625)							
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.500)	(2.000)							
<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	0.000	(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)	(2.375)	(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)	(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 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)	(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)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)						
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)	(2.500)	(2.500)				</		

**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 ►	104.629	104.580	104.530	103.098	103.048	102.999	102.711	102.661	102.611	101.179	101.130	101.080	104.755	104.814	104.765
7.000 ►	104.273	104.223	104.174	102.617	102.567	102.517	102.292	102.242	102.192	100.636	100.586	100.536	104.321	104.381	104.331
6.875 ►	103.679	103.630	103.580	102.711	102.661	102.611	102.117	102.067	102.017	101.117	101.067	101.017	103.752	103.812	103.762
6.750 ►	103.786	103.736	103.686	103.692	103.642	103.592	101.961	101.911	101.861	101.836	101.786	101.736	103.820	103.879	103.830
6.625 ►	103.014	102.979	102.943	102.046	102.010	101.974	101.709	101.674	101.638	100.741	100.705	100.669	102.992	103.034	102.999
6.500 ►	102.564	102.529	102.493	101.846	101.810	101.774	101.296	101.260	101.224	100.577	100.541	100.506	102.604	102.647	102.611
6.375 ►	102.089	102.054	102.018	101.433	101.397	101.362	101.163	101.127	101.092	100.507	100.471	100.436	101.967	102.009	101.974
6.250 ►	102.302	102.266	102.231	102.177	102.141	102.106	101.102	101.066	101.031	100.977	100.941	100.906	102.086	102.129	102.093
6.125 ►	102.330	102.287	102.244	102.098	102.056	102.013	100.981	100.939	100.896	100.950	100.907	100.865	102.276	102.327	102.284
6.000 ►	101.911	101.868	101.826	101.623	101.581	101.538	100.612	100.570	100.527	100.425	100.382	100.340	101.842	101.893	101.851
5.875 ►	101.436	101.393	101.351	101.298	101.256	101.213	100.087	100.045	100.002	100.150	100.107	100.065	101.273	101.325	101.282
5.750 ►	101.542	101.499	101.457	101.467	101.424	101.382	100.444	100.401	100.358	100.569	100.526	100.483	<b>FHA/VA Price Adjustments</b>		
5.625 ►	101.342	101.285	101.228	101.204	101.147	101.090	100.360	100.303	100.247	100.423	100.366	100.309	680+	0.000	
5.500 ►	100.923	100.866	100.809	100.760	100.703	100.647	99.992	99.935	99.878	99.929	99.872	99.815	660-679	(0.750)	
5.375 ►	100.417	100.360	100.303	100.373	100.316	100.259	99.435	99.378	99.322	99.592	99.535	99.478	640-659	(1.750)	
5.250 ►	100.160	100.103	100.047	100.117	100.060	100.003	99.429	99.372	99.315	99.585	99.528	99.472	620-639	(2.250)	
5.125 ►	99.657	99.600	99.544	99.552	99.495	99.439	98.763	98.707	98.650	98.870	98.813	98.756	600-619	(3.250)	
5.000 ►	99.322	99.265	99.209	99.086	99.029	98.973	98.469	98.412	98.355	98.207	98.150	98.094	Cashout Refi	(0.250)	
4.875 ►	98.745	98.688	98.631	98.688	98.632	98.575	97.556	97.499	97.442	97.563	97.507	97.450	2 units	(0.500)	
4.750 ►	98.470	98.413	98.356	98.407	98.350	98.294	97.134	97.078	97.021	97.032	96.975	96.919	3-4 units	(1.000)	
4.625 ►	95.211	95.167	95.145	95.211	95.167	95.145	92.099	92.054	92.033	92.099	92.054	92.033	\$100k < \$125k	(0.125)	
4.500 ►	94.524	94.480	94.458	94.524	94.480	94.458	91.411	91.367	91.346	91.411	91.367	91.346	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**NonQM**

<b>Rate</b>	<b>RESIDENTIAL NonQM Standard</b>			<b>DSCR NonQM Standard</b>									<b>NonQM Price Adjustments</b>		
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day							Price all NonQM loans in Soar		
10.250 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►															
9.625 ►															
9.500 ►	107.525	107.375	107.225												
9.375 ►	107.275	107.125	106.975												
9.250 ►	107.025	106.875	106.725												
9.125 ►	106.775	106.625	106.475												
9.000 ►															
8.875 ►	106.275	106.125	105.975	107.784	107.634	107.484									
8.750 ►	106.025	105.875	105.725	107.503	107.353	107.203									
8.625 ►	105.775	105.625	105.475	107.221	107.071	106.921									
8.500 ►	105.525	105.375	105.225	106.940	106.790	106.640									
8.375 ►	105.275	105.125	104.975	106.640	106.490	106.340									
8.250 ►	105.025	104.875	104.725	106.340	106.190	106.040									
8.125 ►	104.775	104.625	104.475	106.000	105.850	105.700									
8.000 ►															
7.875 ►	104.275	104.125	103.975	105.250	105.100	104.950									
7.750 ►	104.025	103.875	103.725	104.875	104.725	104.575									
7.625 ►	103.750	103.600	103.450	104.500	104.350	104.200									
7.500 ►	103.500	103.350	103.200	104.125	103.975	103.825									
7.375 ►	103.175	103.025	102.875	103.750	103.600	103.450									
7.250 ►	102.800	102.650	102.500	103.375	103.225	103.075									
7.125 ►	102.400	102.250	102.100	102.925	102.775	102.625									
7.000 ►															
6.875 ►	101.550	101.400	101.250	102.025	101.875	101.725									
6.750 ►	101.075	100.925	100.775	101.550	101.400	101.250									
6.625 ►	100.600	100.450	100.300	101.050	100.900	100.750									
6.500 ►	100.050	99.900	99.750	100.550	100.400	100.250									
6.375 ►	99.475	99.325	99.175	100.000	99.850	99.700									
6.250 ►	98.875	98.725	98.575	99.350	99.200	99.050									
6.125 ►	98.275	98.125	97.975	98.475	98.325	98.175									
6.000 ►															
5.875 ►	96.400	96.250	96.100												

<b>NonQM Price Adjustments</b>		
Price all NonQM loans on our website		
<a href="https://www.uff.pro">https://www.uff.pro</a>		

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