

Effective Date/Time: 12/22/2025 11:09 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 ▶	105.006	105.028	105.020	104.989	104.570	104.539	104.418	105.357	105.383	105.383	102.327	102.323	102.258	101.123	101.091	100.977
7.875 ▶	104.779	104.801	104.792	104.762	104.410	104.379	104.260	105.128	105.154	105.154	102.150	102.145	102.081	101.040	101.007	100.893
7.750 ▶	104.534	104.556	104.547	104.517	104.194	104.164	104.045	104.882	104.907	104.907	101.952	101.948	101.883	100.800	100.768	100.656
7.625 ▶	104.427	104.434	104.426	104.400	104.363	104.327	104.221	104.526	104.552	104.552	102.569	102.532	102.430	102.069	102.032	101.930
7.500 ▶	104.260	104.267	104.259	104.233	104.136	104.101	103.997	104.246	104.270	104.270	102.407	102.371	102.270	101.907	101.871	101.770
7.375 ▶	104.135	104.142	104.134	104.108	103.972	103.940	103.832	103.948	103.961	103.961	102.149	102.127	101.990	101.649	101.627	101.490
7.250 ▶	103.886	103.893	103.885	103.859	103.587	103.566	103.430	103.658	103.669	103.669	101.765	101.742	101.610	101.265	101.242	101.110
7.125 ▶	103.606	103.614	103.605	103.579	103.475	103.459	103.390	103.399	103.381	103.368	102.519	102.500	102.476	101.828	101.812	101.742
7.000 ▶	103.296	103.303	103.295	103.269	103.156	103.142	103.076	103.115	103.086	103.046	102.311	102.293	102.268	101.513	101.498	101.432
6.875 ▶	102.959	102.954	102.945	102.919	102.791	102.778	102.716	102.825	102.787	102.731	102.076	102.058	102.033	101.150	101.136	101.074
6.750 ▶	102.610	102.587	102.555	102.510	102.312	102.310	102.242	102.487	102.449	102.393	101.791	101.773	101.748	100.674	100.671	100.603
6.625 ▶	102.439	102.398	102.350	102.287	102.430	102.409	102.323	102.587	102.526	102.460	102.143	102.102	102.054	101.043	101.022	100.935
6.500 ▶	102.121	102.080	102.031	101.968	102.125	102.107	102.019	102.252	102.192	102.125	101.876	101.835	101.786	100.741	100.722	100.635
6.375 ▶	101.764	101.723	101.674	101.611	101.717	101.699	101.615	101.881	101.820	101.754	101.559	101.518	101.470	100.337	100.319	100.235
6.250 ▶	101.348	101.307	101.259	101.196	101.266	101.256	101.170	101.480	101.420	101.353	101.206	101.165	101.116	99.890	99.880	99.793
6.125 ▶	101.272	101.231	101.182	101.119	101.263	101.249	101.168	101.747	101.641	101.598	101.032	100.991	100.942	100.047	100.033	99.951
6.000 ▶	100.837	100.796	100.747	100.684	100.821	100.808	100.729	101.340	101.238	101.190	100.663	100.622	100.574	99.610	99.598	99.518
5.875 ▶	100.374	100.332	100.284	100.221	100.316	100.305	100.229	101.003	100.897	100.856	100.266	100.225	100.176	99.109	99.097	99.020
5.750 ▶	99.859	99.818	99.770	99.707	99.766	99.759	99.682	100.506	100.399	100.356	99.823	99.782	99.734	98.562	98.556	98.477
5.625 ▶	99.403	99.366	99.317	99.259	99.417	99.397	99.342	100.312	100.217	100.171	99.287	99.246	99.197	98.060	98.042	97.985
5.500 ▶	98.852	98.814	98.766	98.707	98.880	98.861	98.808	99.854	99.748	99.712	98.708	98.667	98.618	97.525	97.507	97.453
5.375 ▶	98.264	98.227	98.178	98.120	98.280	98.261	98.210	99.353	99.236	99.211	98.093	98.052	98.003	96.928	96.911	96.858
5.250 ▶	97.637	97.599	97.551	97.492	97.340	97.326	97.274	98.740	98.691	98.610	97.429	97.388	97.340	95.992	95.979	95.926

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 ▶	103.442	104.069	103.914	101.989	102.506	102.352	101.930	102.150	101.964	100.398	100.619	100.464	103.891	104.346	104.191	
7.000 ▶	103.086	103.712	103.558	101.669	102.025	101.870	101.511	101.731	101.545	99.855	100.075	99.920	103.457	103.912	103.757	
6.875 ▶	102.492	103.119	102.964	101.461	102.119	101.964	101.336	101.556	101.370	100.336	100.556	100.402	102.888	103.343	103.189	
6.750 ▶	102.598	103.225	103.070	102.442	103.100	102.945	101.180	101.400	101.214	101.055	101.275	101.120	102.956	103.411	103.256	
6.625 ▶	102.121	102.814	102.727	101.121	101.845	101.758	101.097	101.384	101.265	100.159	100.447	100.359	102.494	102.891	102.803	
6.500 ▶	101.671	102.364	102.277	100.921	101.645	101.558	100.683	100.970	100.852	99.996	100.283	100.195	102.106	102.503	102.415	
6.375 ▶	101.227	101.920	101.833	100.508	101.233	101.145	100.582	100.869	100.750	99.926	100.213	100.125	101.469	101.866	101.778	
6.250 ▶	101.408	102.102	102.014	101.252	101.977	101.889	100.489	100.777	100.658	100.396	100.683	100.595	101.588	101.985	101.897	
6.125 ▶	101.310	101.987	101.883	101.048	101.756	101.652	100.485	100.756	100.620	100.485	100.756	100.652	101.647	102.058	101.953	
6.000 ▶	100.829	101.506	101.402	100.573	101.281	101.177	100.054	100.325	100.189	99.960	100.231	100.127	101.213	101.624	101.520	
5.875 ▶	100.448	101.125	101.020	100.248	100.956	100.852	99.623	99.893	99.758	99.685	99.956	99.852	100.644	101.055	100.951	
5.750 ▶	100.554	101.231	101.127	100.417	101.125	101.020	99.979	100.250	100.114	100.104	100.375	100.270	FHA/VA Price Adjustments			
5.625 ▶	100.084	100.745	100.623	99.822	100.513	100.392	99.541	99.795	99.642	99.541	99.795	99.673	680+			0.000
5.500 ▶	99.603	100.263	100.142	99.378	100.070	99.948	99.109	99.363	99.211	99.047	99.301	99.180	660-679			(0.750)
5.375 ▶	99.222	99.882	99.761	99.116	99.807	99.686	98.678	98.932	98.780	98.834	99.088	98.967	640-659			(1.750)
5.250 ▶	98.966	99.626	99.505	98.859	99.551	99.430	98.672	98.926	98.773	98.828	99.082	98.961	620-639			(2.250)
5.125 ▶	97.780	98.465	98.369	97.487	98.204	98.108	97.167	97.446	97.319	97.148	97.427	97.331	600-619			(3.250)
5.000 ▶	97.445	98.130	98.034	97.021	97.738	97.642	96.872	97.151	97.024	96.486	96.765	96.669	Cashout Refi			(0.250)
4.875 ▶	96.867	97.552	97.456	96.748	97.465	97.369	95.960	96.239	96.111	95.967	96.246	96.150	2 units			(0.500)
4.750 ▶	96.592	97.277	97.181	96.467	97.184	97.088	95.538	95.817	95.690	95.436	95.715	95.619	3-4 units			(1.000)
4.625 ▶	93.822	93.775	93.758	93.822	93.775	93.758	90.709	90.663	90.646	90.709	90.663	90.646	\$100k < \$125k			(0.125)
4.500 ▶	93.127	93.080	93.063	93.127	93.080	93.063	90.014	89.968	89.951	90.014	89.968	89.951	\$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	>= 800	<= 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 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				ε						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				ε						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				ε						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 ▶							> 2.0115=3.011	0.220	0.220	0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶																
5.875 ▶																

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**NonQM**

Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.715	107.565	107.415						Prepay 101.000		
9.875 ▶	107.465	107.315	107.165						No Prepay 100.000		
9.750 ▶	107.215	107.065	106.915						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.965	106.815	106.665						Full Doc 99.500 103.000		
9.500 ▶	106.715	106.565	106.415						Alt Doc 99.500 103.000		
9.375 ▶	106.465	106.315	106.165						Inv w/Prepay 99.500 103.000		
9.250 ▶	106.215	106.065	105.915			108.043	107.893		107.743	<u>Plus DSCR</u>	
9.125 ▶	105.965	105.815	105.665			107.855	107.705		107.555	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.715	105.565	105.415			107.589	107.439		107.289	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.465	105.315	105.165			107.324	107.174		107.024	5yr Prepay 99.500 104.500	
8.750 ▶	105.215	105.065	104.915			107.043	106.893		106.743	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.625 ▶	104.965	104.815	104.665			106.761	106.611		106.461	5yr Hard PP 101.500	
8.500 ▶	104.715	104.565	104.415			106.480	106.330		106.180	4yr Hard PP 101.500	
8.375 ▶	104.465	104.315	104.165			106.180	106.030		105.880	3yr Hard PP 101.500	
8.250 ▶	104.215	104.065	103.915			105.880	105.730		105.580	2yr Hard PP 100.500	
8.125 ▶	103.965	103.815	103.665			105.540	105.390		105.240	1yr Hard PP 100.000	
8.000 ▶										No Prepay 99.500	
7.990 ▶	103.715	103.565	103.415			105.165	105.015		104.865		
7.875 ▶	103.465	103.315	103.165			104.790	104.640		104.490		
7.750 ▶	103.215	103.065	102.915			104.415	104.265		104.115		
7.625 ▶	102.940	102.790	102.640			104.040	103.890		103.740		
7.500 ▶	102.690	102.540	102.390			103.665	103.515		103.365		
7.375 ▶	102.365	102.215	102.065			103.290	103.140		102.990		
7.250 ▶	101.990	101.840	101.690		102.915	102.765	102.615				
7.125 ▶	101.590	101.440	101.290		102.465	102.315	102.165				
7.000 ▶											
6.990 ▶	101.215	101.065	100.915		102.015	101.865	101.715				
6.875 ▶	100.765	100.615	100.465		101.565	101.415	101.265				
6.750 ▶	100.315	100.165	100.015		101.090	100.940	100.790				

**New Product  
Coming Soon**

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**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>