

Effective Date/Time: 2/20/2026 10:42 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 ▶	105.038	105.044	105.036	105.012	104.680	104.642	104.607	105.633	105.644	105.644	102.562	102.534	102.475	101.256	101.217	101.185
7.750 ▶	104.814	104.820	104.813	104.788	104.460	104.422	104.387	105.375	105.386	105.386	102.373	102.345	102.287	101.009	100.970	100.935
7.625 ▶	104.982	104.980	104.973	104.949	104.796	104.758	104.733	105.151	105.154	105.154	102.579	102.562	102.532	102.013	101.975	101.950
7.500 ▶	104.781	104.779	104.772	104.748	104.628	104.589	104.563	104.892	104.894	104.894	102.412	102.376	102.348	101.912	101.874	101.848
7.375 ▶	104.569	104.567	104.560	104.535	104.386	104.348	104.323	104.472	104.475	104.475	102.201	102.184	102.155	101.592	101.552	101.528
7.250 ▶	104.488	104.486	104.479	104.455	104.017	103.977	103.954	104.190	104.192	104.192	102.137	102.121	102.091	101.200	101.159	101.136
7.125 ▶	104.238	104.236	104.229	104.205	103.917	103.904	103.879	104.010	103.966	103.922	102.472	102.431	102.390	101.928	101.915	101.890
7.000 ▶	103.957	103.955	103.948	103.924	103.649	103.636	103.610	103.727	103.684	103.640	102.263	102.223	102.179	101.690	101.677	101.651
6.875 ▶	103.637	103.626	103.618	103.594	103.227	103.215	103.188	103.427	103.384	103.340	102.029	101.989	101.945	101.301	101.288	101.262
6.750 ▶	103.328	103.302	103.281	103.254	102.758	102.748	102.715	103.107	103.064	103.020	101.750	101.709	101.665	100.834	100.824	100.791
6.625 ▶	103.213	103.167	103.123	103.073	103.084	103.043	103.000	103.375	103.304	103.231	102.165	102.123	102.080	101.665	101.623	101.580
6.500 ▶	102.928	102.882	102.838	102.788	102.782	102.740	102.699	103.055	102.984	102.911	101.867	101.825	101.783	101.367	101.325	101.283
6.375 ▶	102.603	102.557	102.514	102.464	102.443	102.401	102.358	102.700	102.628	102.555	101.531	101.488	101.446	101.031	100.988	100.946
6.250 ▶	102.230	102.184	102.140	102.090	102.034	101.991	101.946	102.307	102.236	102.162	101.124	101.081	101.035	100.624	100.581	100.535
6.125 ▶	102.238	102.182	102.131	102.073	102.117	102.081	102.029	102.715	102.637	102.556	101.951	101.915	101.863	101.451	101.415	101.363
6.000 ▶	101.855	101.798	101.747	101.690	101.816	101.781	101.728	102.324	102.245	102.165	101.656	101.621	101.568	101.156	101.121	101.068
5.875 ▶	101.420	101.363	101.312	101.255	101.386	101.353	101.299	101.892	101.814	101.733	101.287	101.253	101.199	100.787	100.753	100.699
5.750 ▶	100.922	100.866	100.815	100.757	100.771	100.741	100.684	101.411	101.332	101.252	100.596	100.566	100.509	100.096	100.066	100.009
5.625 ▶	100.779	100.733	100.689	100.635	100.763	100.715	100.676	101.650	101.587	101.514	100.539	100.492	100.453	100.039	99.992	99.953
5.500 ▶	100.299	100.253	100.209	100.155	100.192	100.144	100.104	101.178	101.115	101.042	99.969	99.922	99.882	99.469	99.422	99.382
5.375 ▶	99.757	99.711	99.667	99.613	99.628	99.581	99.540	100.657	100.595	100.521	99.407	99.360	99.319	98.907	98.860	98.819
5.250 ▶	99.164	99.118	99.074	99.020	98.682	98.636	98.594	100.112	100.049	99.976	98.521	98.475	98.433	98.021	97.975	97.933
5.125 ▶	98.845	98.738	98.599	98.475	98.908	98.666	98.631	99.959	99.834	99.651	96.953	96.858	96.741	96.319	96.116	96.076

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

PRICING





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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 ▶	104.527	105.153	104.999	102.959	103.591	103.436	103.015	103.235	103.049	101.483	101.703	101.549	104.945	105.431	105.276	
7.000 ▶	104.171	104.797	104.642	102.651	103.110	102.955	102.596	102.816	102.630	100.940	101.160	101.005	104.511	104.997	104.842	
6.875 ▶	103.577	104.203	104.049	102.546	103.203	103.049	102.421	102.641	102.455	101.421	101.641	101.486	103.942	104.428	104.273	
6.750 ▶	103.683	104.310	104.155	103.527	104.185	104.030	102.265	102.485	102.299	102.140	102.360	102.205	104.010	104.496	104.341	
6.625 ▶	102.837	103.506	103.394	101.805	102.506	102.394	101.938	102.201	102.057	100.969	101.232	101.120	103.141	103.575	103.463	
6.500 ▶	102.387	103.056	102.944	101.605	102.306	102.194	101.524	101.787	101.644	100.805	101.068	100.956	102.753	103.188	103.076	
6.375 ▶	101.912	102.581	102.469	101.193	101.893	101.781	101.392	101.654	101.511	100.735	100.998	100.886	102.116	102.550	102.438	
6.250 ▶	102.124	102.793	102.681	101.937	102.637	102.525	101.330	101.593	101.450	101.205	101.468	101.356	102.235	102.670	102.558	
6.125 ▶	102.124	102.786	102.666	101.830	102.523	102.404	101.181	101.437	101.287	101.150	101.406	101.287	102.397	102.840	102.721	
6.000 ▶	101.705	102.367	102.247	101.355	102.048	101.929	100.813	101.068	100.918	100.625	100.881	100.762	101.963	102.406	102.287	
5.875 ▶	101.230	101.892	101.772	101.030	101.723	101.604	100.288	100.543	100.393	100.350	100.606	100.487	101.394	101.837	101.718	
5.750 ▶	101.336	101.998	101.879	101.199	101.892	101.772	100.644	100.900	100.749	100.769	101.025	100.905	FHA/VA Price Adjustments			
5.625 ▶	101.089	101.744	101.617	100.889	101.575	101.448	100.514	100.762	100.605	100.576	100.825	100.698	680+		0.000	
5.500 ▶	100.670	101.325	101.198	100.445	101.131	101.005	100.145	100.394	100.236	100.082	100.331	100.205	660-679		(0.750)	
5.375 ▶	100.164	100.819	100.692	100.057	100.744	100.617	99.589	99.837	99.680	99.745	99.994	99.867	640-659		(1.750)	
5.250 ▶	99.907	100.562	100.436	99.801	100.487	100.361	99.582	99.831	99.673	99.739	99.987	99.861	620-639		(2.250)	
5.125 ▶	99.257	99.940	99.842	99.089	99.804	99.706	98.769	99.046	98.917	98.875	99.152	99.054	600-619		(3.250)	
5.000 ▶	98.922	99.605	99.507	98.623	99.338	99.240	98.474	98.751	98.622	98.213	98.490	98.392	Cashout Refi		(0.250)	
4.875 ▶	98.344	99.027	98.929	98.225	98.940	98.842	97.562	97.839	97.709	97.569	97.846	97.748	2 units		(0.500)	
4.750 ▶	98.069	98.752	98.654	97.944	98.659	98.561	97.140	97.417	97.288	97.038	97.315	97.217	3-4 units		(1.000)	
4.625 ▶	95.591	95.532	95.504	95.591	95.532	95.504	92.478	92.420	92.391	92.478	92.420	92.391	\$100k < \$125k		(0.125)	
4.500 ▶	94.903	94.844	94.816	94.903	94.844	94.816	91.790	91.732	91.703	91.790	91.732	91.703	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

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>	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 ▶	108.300	108.150	108.000					Prepay	101.000
9.375 ▶	108.050	107.900	107.750					No Prepay	100.000
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						