

Effective Date/Time: 1/16/2026 10:35 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 ▶ | 104.827 | 104.826 | 104.817 | 104.797 | 104.397 | 104.312 | 104.288 | 105.018 | 105.018 | 105.018 | 101.899 | 101.885 | 101.818 | 100.820 | 100.736 | 100.711 |
| 7.875 ▶ | 104.602 | 104.601 | 104.592 | 104.572 | 104.235 | 104.150 | 104.125 | 104.794 | 104.794 | 104.794 | 101.724 | 101.710 | 101.643 | 100.722 | 100.635 | 100.610 |
| 7.750 ▶ | 104.362 | 104.361 | 104.352 | 104.332 | 104.014 | 103.929 | 103.903 | 104.546 | 104.546 | 104.546 | 101.531 | 101.518 | 101.451 | 100.474 | 100.387 | 100.361 |
| 7.625 ▶ | 104.249 | 104.247 | 104.239 | 104.218 | 104.181 | 104.113 | 104.077 | 104.234 | 104.234 | 104.234 | 102.317 | 102.248 | 102.212 | 101.817 | 101.748 | 101.712 |
| 7.500 ▶ | 103.995 | 103.993 | 103.985 | 103.965 | 103.944 | 103.877 | 103.840 | 103.959 | 103.959 | 103.959 | 102.150 | 102.081 | 102.044 | 101.650 | 101.581 | 101.544 |
| 7.375 ▶ | 103.727 | 103.732 | 103.723 | 103.703 | 103.779 | 103.712 | 103.672 | 103.659 | 103.659 | 103.659 | 101.912 | 101.844 | 101.787 | 101.412 | 101.344 | 101.287 |
| 7.250 ▶ | 103.621 | 103.626 | 103.617 | 103.597 | 103.417 | 103.351 | 103.294 | 103.332 | 103.332 | 103.332 | 101.535 | 101.467 | 101.410 | 101.035 | 100.967 | 100.910 |
| 7.125 ▶ | 103.396 | 103.372 | 103.350 | 103.320 | 103.373 | 103.287 | 103.270 | 103.145 | 103.106 | 103.041 | 102.194 | 102.107 | 102.090 | 101.694 | 101.607 | 101.590 |
| 7.000 ▶ | 103.148 | 103.120 | 103.079 | 103.034 | 103.063 | 102.978 | 102.962 | 102.869 | 102.830 | 102.763 | 101.886 | 101.801 | 101.784 | 101.386 | 101.301 | 101.284 |
| 6.875 ▶ | 102.871 | 102.843 | 102.802 | 102.757 | 102.703 | 102.620 | 102.604 | 102.586 | 102.547 | 102.480 | 101.530 | 101.445 | 101.430 | 101.030 | 100.945 | 100.930 |
| 6.750 ▶ | 102.557 | 102.529 | 102.487 | 102.442 | 102.240 | 102.153 | 102.143 | 102.255 | 102.216 | 102.149 | 101.172 | 101.139 | 101.072 | 100.569 | 100.482 | 100.471 |
| 6.625 ▶ | 102.619 | 102.565 | 102.490 | 102.417 | 102.539 | 102.446 | 102.388 | 102.663 | 102.546 | 102.484 | 101.806 | 101.745 | 101.637 | 101.152 | 101.061 | 101.001 |
| 6.500 ▶ | 102.308 | 102.254 | 102.179 | 102.107 | 102.250 | 102.155 | 102.097 | 102.344 | 102.228 | 102.167 | 101.546 | 101.485 | 101.377 | 100.865 | 100.771 | 100.712 |
| 6.375 ▶ | 101.955 | 101.901 | 101.826 | 101.754 | 101.917 | 101.823 | 101.765 | 101.958 | 101.845 | 101.784 | 101.237 | 101.177 | 101.068 | 100.537 | 100.444 | 100.385 |
| 6.250 ▶ | 101.549 | 101.495 | 101.420 | 101.348 | 101.487 | 101.391 | 101.334 | 101.552 | 101.439 | 101.377 | 100.891 | 100.830 | 100.722 | 100.111 | 100.016 | 99.958 |
| 6.125 ▶ | 101.720 | 101.657 | 101.565 | 101.479 | 101.649 | 101.551 | 101.516 | 101.991 | 101.858 | 101.751 | 101.564 | 101.501 | 101.409 | 100.434 | 100.336 | 100.300 |
| 6.000 ▶ | 101.307 | 101.244 | 101.151 | 101.066 | 101.312 | 101.216 | 101.182 | 101.587 | 101.472 | 101.349 | 101.202 | 101.138 | 101.046 | 100.100 | 100.005 | 99.969 |
| 5.875 ▶ | 100.837 | 100.773 | 100.681 | 100.595 | 100.833 | 100.739 | 100.705 | 101.268 | 101.075 | 101.031 | 100.812 | 100.748 | 100.656 | 99.624 | 99.532 | 99.496 |
| 5.750 ▶ | 100.354 | 100.291 | 100.199 | 100.113 | 100.217 | 100.131 | 100.098 | 100.745 | 100.581 | 100.510 | 100.374 | 100.311 | 100.219 | 99.011 | 98.926 | 98.892 |
| 5.625 ▶ | 100.169 | 100.118 | 100.026 | 99.943 | 100.118 | 100.026 | 99.987 | 100.750 | 100.691 | 100.565 | 99.842 | 99.778 | 99.686 | 98.761 | 98.669 | 98.629 |
| 5.500 ▶ | 99.624 | 99.573 | 99.481 | 99.398 | 99.580 | 99.489 | 99.450 | 100.283 | 100.225 | 100.099 | 99.249 | 99.186 | 99.094 | 98.224 | 98.135 | 98.094 |
| 5.375 ▶ | 99.039 | 98.988 | 98.896 | 98.813 | 98.995 | 98.908 | 98.868 | 99.792 | 99.728 | 99.602 | 98.622 | 98.558 | 98.466 | 97.642 | 97.556 | 97.515 |
| 5.250 ▶ | 98.414 | 98.363 | 98.271 | 98.188 | 98.046 | 97.968 | 97.927 | 99.237 | 99.186 | 99.060 | 97.959 | 97.896 | 97.804 | 96.698 | 96.620 | 96.578 |

| 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) | (1.125) | 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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Effective Date/Time: 1/16/2026 10:35 AM

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 ▶ | 103.769 | 104.337 | 104.185 | 102.175 | 102.775 | 102.623 | 102.257 | 102.418 | 102.235 | 100.725 | 100.887 | 100.735 | 104.167 | 104.673 | 104.460 | |
| 7.000 ▶ | 103.413 | 103.981 | 103.829 | 101.793 | 102.293 | 102.142 | 101.838 | 102.000 | 101.817 | 100.182 | 100.343 | 100.192 | 103.733 | 104.239 | 104.026 | |
| 6.875 ▶ | 102.819 | 103.387 | 103.235 | 101.788 | 102.387 | 102.235 | 101.663 | 101.825 | 101.642 | 100.663 | 100.825 | 100.673 | 103.165 | 103.670 | 103.457 | |
| 6.750 ▶ | 102.925 | 103.493 | 103.342 | 102.769 | 103.368 | 103.217 | 101.507 | 101.668 | 101.485 | 101.382 | 101.543 | 101.392 | 103.232 | 103.738 | 103.525 | |
| 6.625 ▶ | 102.262 | 102.922 | 102.789 | 101.231 | 101.922 | 101.789 | 101.238 | 101.492 | 101.327 | 100.269 | 100.523 | 100.390 | 102.575 | 103.001 | 102.879 | |
| 6.500 ▶ | 101.812 | 102.472 | 102.339 | 101.031 | 101.722 | 101.589 | 100.824 | 101.078 | 100.914 | 100.106 | 100.359 | 100.226 | 102.187 | 102.613 | 102.492 | |
| 6.375 ▶ | 101.337 | 101.997 | 101.864 | 100.618 | 101.309 | 101.176 | 100.692 | 100.946 | 100.781 | 100.036 | 100.289 | 100.156 | 101.550 | 101.976 | 101.854 | |
| 6.250 ▶ | 101.549 | 102.209 | 102.076 | 101.362 | 102.053 | 101.920 | 100.631 | 100.884 | 100.720 | 100.506 | 100.759 | 100.626 | 101.669 | 102.095 | 101.974 | |
| 6.125 ▶ | 101.459 | 102.136 | 102.026 | 101.166 | 101.874 | 101.763 | 100.634 | 100.905 | 100.763 | 100.603 | 100.874 | 100.763 | 101.764 | 102.176 | 102.071 | |
| 6.000 ▶ | 101.041 | 101.717 | 101.607 | 100.691 | 101.399 | 101.288 | 100.266 | 100.536 | 100.394 | 100.078 | 100.349 | 100.238 | 101.331 | 101.742 | 101.637 | |
| 5.875 ▶ | 100.566 | 101.242 | 101.132 | 100.366 | 101.074 | 100.963 | 99.741 | 100.011 | 99.869 | 99.803 | 100.074 | 99.963 | 100.762 | 101.173 | 101.069 | |
| 5.750 ▶ | 100.672 | 101.349 | 101.238 | 100.534 | 101.242 | 101.132 | 100.097 | 100.367 | 100.226 | 100.222 | 100.492 | 100.382 | FHA/VA Price Adjustments | | | |
| 5.625 ▶ | 100.377 | 101.038 | 100.923 | 100.177 | 100.869 | 100.754 | 99.834 | 100.088 | 99.941 | 99.896 | 100.150 | 100.035 | 680+ | | 0.000 | |
| 5.500 ▶ | 99.959 | 100.619 | 100.504 | 99.734 | 100.425 | 100.310 | 99.465 | 99.719 | 99.573 | 99.402 | 99.656 | 99.541 | 660-679 | | (0.750) | |
| 5.375 ▶ | 99.452 | 100.113 | 99.998 | 99.346 | 100.038 | 99.923 | 98.909 | 99.163 | 99.016 | 99.065 | 99.319 | 99.204 | 640-659 | | (1.750) | |
| 5.250 ▶ | 99.196 | 99.856 | 99.741 | 99.090 | 99.781 | 99.666 | 98.902 | 99.156 | 99.010 | 99.059 | 99.313 | 99.198 | 620-639 | | (2.250) | |
| 5.125 ▶ | 98.364 | 99.050 | 98.941 | 98.197 | 98.913 | 98.805 | 97.752 | 98.031 | 97.891 | 97.858 | 98.137 | 98.029 | 600-619 | | (3.250) | |
| 5.000 ▶ | 98.029 | 98.715 | 98.606 | 97.731 | 98.447 | 98.339 | 97.457 | 97.736 | 97.597 | 97.196 | 97.475 | 97.366 | Cashout Refi | | (0.250) | |
| 4.875 ▶ | 97.452 | 98.137 | 98.029 | 97.333 | 98.050 | 97.941 | 96.544 | 96.823 | 96.684 | 96.552 | 96.831 | 96.723 | 2 units | | (0.500) | |
| 4.750 ▶ | 97.177 | 97.862 | 97.754 | 97.052 | 97.768 | 97.660 | 96.123 | 96.402 | 96.262 | 96.021 | 96.300 | 96.191 | 3-4 units | | (1.000) | |
| 4.625 ▶ | 94.349 | 94.290 | 94.256 | 94.349 | 94.290 | 94.256 | 91.236 | 91.177 | 91.144 | 91.236 | 91.177 | 91.144 | \$100k < \$125k | | (0.125) | |
| 4.500 ▶ | 93.660 | 93.601 | 93.568 | 93.660 | 93.601 | 93.568 | 90.548 | 90.489 | 90.455 | 90.548 | 90.489 | 90.455 | \$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 ▶ | 107.515 | 107.365 | 107.215 | | | | | Loan Amt \$1.75m<\$2.0m | 100.500 |
| 9.750 ▶ | 107.265 | 107.115 | 106.965 | | | | | Loan Amt \$2.0m-\$3.0m | 100.000 |
| 9.625 ▶ | 107.015 | 106.865 | 106.715 | | | | | Standard DSCR | |
| 9.500 ▶ | 106.765 | 106.615 | 106.465 | | | | | Prepay | 101.000 |
| 9.375 ▶ | 106.515 | 106.365 | 106.215 | | | | | No Prepay | 100.000 |
| 9.250 ▶ | 106.265 | 106.115 | 105.965 | | | | | | |
| 9.125 ▶ | 106.015 | 105.865 | 105.715 | 107.780 | 107.630 | 107.480 | | | |
| 9.000 ▶ | | | | | | | | | |
| 8.875 ▶ | 105.515 | 105.365 | 105.215 | 107.249 | 107.099 | 106.949 | | | |
| 8.750 ▶ | 105.265 | 105.115 | 104.965 | 106.968 | 106.818 | 106.668 | | | |
| 8.625 ▶ | 105.015 | 104.865 | 104.715 | 106.686 | 106.536 | 106.386 | | | |
| 8.500 ▶ | 104.765 | 104.615 | 104.465 | 106.405 | 106.255 | 106.105 | | | |
| 8.375 ▶ | 104.515 | 104.365 | 104.215 | 106.105 | 105.955 | 105.805 | | | |
| 8.250 ▶ | 104.265 | 104.115 | 103.965 | 105.805 | 105.655 | 105.505 | | | |
| 8.125 ▶ | 104.015 | 103.865 | 103.715 | 105.465 | 105.315 | 105.165 | | | |
| 8.000 ▶ | | | | | | | | | |
| 7.875 ▶ | 103.515 | 103.365 | 103.215 | 104.715 | 104.565 | 104.415 | | | |
| 7.750 ▶ | 103.265 | 103.115 | 102.965 | 104.340 | 104.190 | 104.040 | | | |
| 7.625 ▶ | 102.990 | 102.840 | 102.690 | 103.965 | 103.815 | 103.665 | | | |
| 7.500 ▶ | 102.740 | 102.590 | 102.440 | 103.590 | 103.440 | 103.290 | | | |
| 7.375 ▶ | 102.415 | 102.265 | 102.115 | 103.215 | 103.065 | 102.915 | | | |
| 7.250 ▶ | 102.040 | 101.890 | 101.740 | 102.840 | 102.690 | 102.540 | | | |
| 7.125 ▶ | 101.640 | 101.490 | 101.340 | 102.390 | 102.240 | 102.090 | | | |
| 7.000 ▶ | | | | | | | | | |
| 6.875 ▶ | 100.815 | 100.665 | 100.515 | 101.490 | 101.340 | 101.190 | | | |
| 6.750 ▶ | 100.365 | 100.215 | 100.065 | 101.015 | 100.865 | 100.715 | | | |
| 6.625 ▶ | 99.815 | 99.665 | 99.515 | 100.515 | 100.365 | 100.215 | | | |
| 6.500 ▶ | 99.215 | 99.065 | 98.915 | 100.015 | 99.865 | 99.715 | | | |
| 6.375 ▶ | 98.440 | 98.290 | 98.140 | 99.340 | 99.190 | 99.040 | | | |
| 6.250 ▶ | 97.690 | 97.540 | 97.390 | 98.590 | 98.440 | 98.290 | | | |
| 6.125 ▶ | | | | 97.590 | 97.440 | 97.290 | | | |
| 6.000 ▶ | | | | | | | | | |
| 5.875 ▶ | | | | | | | | | |