

Effective Date/Time: 1/29/2026 10:23 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	15-Day	30-Day	45-Day	
8.000 ►	104.730	104.713	104.693	104.656	104.098	104.060	103.985	104.929	104.921	104.909	101.785	101.710	101.632	100.586	100.548	100.520				
7.875 ►	104.508	104.491	104.470	104.433	103.919	103.880	103.805	104.700	104.692	104.679	101.617	101.542	101.464	100.448	100.407	100.379				
7.750 ►	104.268	104.251	104.230	104.193	103.694	103.655	103.579	104.453	104.445	104.432	101.432	101.357	101.279	100.196	100.154	100.126				
7.625 ►	104.316	104.308	104.297	104.275	104.043	104.000	103.904	104.089	104.081	104.071	102.127	102.081	102.066	101.627	101.581	101.566				
7.500 ►	104.108	104.100	104.089	104.067	103.839	103.793	103.697	103.826	103.826	103.823	101.992	101.944	101.929	101.492	101.444	101.429				
7.375 ►	103.880	103.872	103.861	103.839	103.615	103.567	103.471	103.568	103.568	103.565	101.665	101.608	101.596	101.165	101.108	101.096				
7.250 ►	103.779	103.771	103.760	103.738	103.253	103.195	103.102	103.284	103.284	103.281	101.286	101.225	101.213	100.786	100.725	100.713				
7.125 ►	103.537	103.514	103.491	103.469	103.283	103.252	103.161	103.198	103.131	103.071	102.039	102.008	101.990	101.539	101.508	101.490				
7.000 ►	103.286	103.244	103.205	103.179	102.976	102.942	102.851	102.928	102.861	102.802	101.763	101.729	101.711	101.263	101.229	101.211				
6.875 ►	103.025	102.984	102.943	102.906	102.603	102.562	102.472	102.642	102.575	102.516	101.465	101.398	101.366	100.924	100.884	100.866				
6.750 ►	102.720	102.678	102.637	102.601	102.146	102.094	102.007	102.320	102.254	102.194	101.195	101.128	101.062	100.470	100.418	100.404				
6.625 ►	102.725	102.658	102.592	102.534	102.506	102.432	102.386	102.597	102.531	102.421	101.812	101.712	101.614	101.117	101.042	100.995				
6.500 ►	102.424	102.357	102.292	102.233	102.202	102.122	102.077	102.280	102.206	102.096	101.571	101.471	101.373	100.816	100.735	100.688				
6.375 ►	102.073	102.006	101.941	101.882	101.949	101.863	101.817	101.922	101.830	101.724	101.264	101.163	101.065	100.567	100.480	100.433				
6.250 ►	101.672	101.605	101.540	101.481	101.520	101.425	101.380	101.527	101.427	101.329	100.924	100.823	100.725	100.140	100.043	99.997				
6.125 ►	101.667	101.583	101.505	101.446	101.518	101.504	101.430	101.966	101.849	101.737	101.375	101.291	101.212	100.297	100.283	100.209				
6.000 ►	101.247	101.163	101.085	101.026	101.154	101.131	101.056	101.573	101.456	101.344	101.050	100.967	100.888	99.937	99.913	99.840				
5.875 ►	100.780	100.697	100.618	100.559	100.693	100.663	100.589	101.141	101.024	100.913	100.665	100.581	100.502	99.482	99.450	99.378				
5.750 ►	100.276	100.192	100.113	100.055	100.066	100.029	99.957	100.671	100.554	100.443	100.230	100.146	100.067	98.858	98.821	98.750				
5.625 ►	99.928	99.861	99.796	99.737	99.857	99.837	99.739	100.636	100.535	100.437	99.716	99.633	99.554	98.497	98.476	98.380				
5.500 ►	99.397	99.330	99.265	99.206	99.324	99.299	99.202	100.160	100.059	99.961	99.143	99.060	98.981	97.969	97.943	97.847				
5.375 ►	98.824	98.757	98.692	98.633	98.738	98.704	98.607	99.635	99.534	99.436	98.502	98.418	98.340	97.385	97.350	97.254				
5.250 ►	98.214	98.147	98.082	98.023	97.799	97.757	97.659	99.085	98.984	98.887	97.841	97.757	97.678	96.448	96.405	96.309				

LTV/FICO Adjustments

	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		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)	(0.250)	ARM LTV > 90									0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(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)	(0.750)	LoanAmt \$75k<\$100k									1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(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)	(1.125)	TX Property									0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)										
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)	(2.000)	(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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	(3.250)	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)</td												

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 ►	103.551	104.220	104.107	101.974	102.657	102.545	102.039	102.301	102.157	100.508	100.770	100.657	104.037	104.455	104.342
7.000 ►	103.195	103.864	103.751	101.662	102.176	102.063	101.620	101.882	101.738	99.964	100.226	100.113	103.603	104.021	103.909
6.875 ►	102.601	103.270	103.157	101.570	102.270	102.157	101.445	101.707	101.563	100.445	100.707	100.595	103.034	103.453	103.340
6.750 ►	102.708	103.376	103.263	102.551	103.251	103.138	101.289	101.551	101.407	101.164	101.426	101.313	103.102	103.520	103.407
6.625 ►	102.517	103.077	102.855	101.486	102.077	101.855	101.681	101.834	101.581	100.712	100.865	100.644	102.743	103.256	103.034
6.500 ►	102.067	102.627	102.405	101.286	101.877	101.655	101.267	101.420	101.167	100.548	100.702	100.480	102.355	102.868	102.647
6.375 ►	101.592	102.152	101.930	100.873	101.464	101.242	101.134	101.288	101.035	100.478	100.632	100.410	101.718	102.231	102.009
6.250 ►	101.804	102.364	102.142	101.617	102.208	101.986	101.073	101.227	100.974	100.948	101.102	100.880	101.837	102.350	102.129
6.125 ►	101.515	102.158	102.020	101.221	101.895	101.758	100.807	101.044	100.875	100.775	101.013	100.875	101.791	102.231	102.093
6.000 ►	101.096	101.739	101.601	100.746	101.420	101.283	100.438	100.675	100.506	100.250	100.488	100.350	101.357	101.797	101.659
5.875 ►	100.621	101.264	101.126	100.421	101.095	100.958	99.913	100.150	99.981	99.975	100.213	100.075	100.788	101.228	101.090
5.750 ►	100.727	101.370	101.233	100.590	101.264	101.126	100.269	100.506	100.337	100.394	100.631	100.494	FHA/VA Price Adjustments		
5.625 ►	100.403	101.029	100.875	100.203	100.860	100.706	99.828	100.048	99.862	99.890	100.110	99.956	680+	0.000	
5.500 ►	99.984	100.610	100.456	99.759	100.417	100.262	99.459	99.679	99.493	99.396	99.617	99.462	660-679	(0.750)	
5.375 ►	99.478	100.104	99.950	99.371	100.029	99.875	98.903	99.123	98.937	99.059	99.279	99.125	640-659	(1.750)	
5.250 ►	99.221	99.848	99.693	99.115	99.773	99.618	98.896	99.117	98.931	99.053	99.273	99.118	620-639	(2.250)	
5.125 ►	98.095	98.756	98.634	97.928	98.619	98.498	97.608	97.862	97.709	97.714	97.968	97.847	600-619	(3.250)	
5.000 ►	97.760	98.421	98.299	97.462	98.153	98.032	97.313	97.567	97.415	97.052	97.306	97.184	Cashout Refi	(0.250)	
4.875 ►	97.183	97.843	97.722	97.064	97.756	97.634	96.400	96.654	96.502	96.408	96.662	96.541	2 units	(0.500)	
4.750 ►	96.908	97.568	97.447	96.783	97.474	97.353	95.979	96.233	96.080	95.877	96.131	96.009	3-4 units	(1.000)	
4.625 ►	94.089	94.009	93.975	94.089	94.009	93.975	90.977	90.897	90.862	90.977	90.897	90.862	\$100k < \$125k	(0.125)	
4.500 ►	93.398	93.318	93.283	93.398	93.318	93.283	90.285	90.205	90.171	90.285	90.205	90.171	\$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 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►	107.275	107.125	106.975												
9.625 ►	107.025	106.875	106.725												
9.500 ►	106.775	106.625	106.475												
9.375 ►	106.525	106.375	106.225												
9.250 ►	106.275	106.125	105.975												
9.125 ►	106.025	105.875	105.725	107.815	107.665	107.515									
9.000 ►															
8.875 ►	105.525	105.375	105.225	107.284	107.134	106.984									
8.750 ►	105.275	105.125	104.975	107.003	106.853	106.703									
8.625 ►	105.025	104.875	104.725	106.721	106.571	106.421									
8.500 ►	104.775	104.625	104.475	106.440	106.290	106.140									
8.375 ►	104.525	104.375	104.225	106.140	105.990	105.840									
8.250 ►	104.275	104.125	103.975	105.840	105.690	105.540									
8.125 ►	104.025	103.875	103.725	105.500	105.350	105.200									
8.000 ►															
7.875 ►	103.525	103.375	103.225	104.750	104.600	104.450									
7.750 ►	103.275	103.125	102.975	104.375	104.225	104.075									
7.625 ►	103.000	102.850	102.700	104.000	103.850	103.700									
7.500 ►	102.750	102.600	102.450	103.625	103.475	103.325									
7.375 ►	102.425	102.275	102.125	103.250	103.100	102.950									
7.250 ►	102.050	101.900	101.750	102.875	102.725	102.575									
7.125 ►	101.650	101.500	101.350	102.425	102.275	102.125									
7.000 ►															
6.875 ►	100.825	100.675	100.525	101.525	101.375	101.225									
6.750 ►	100.375	100.225	100.075	101.050	100.900	100.750									
6.625 ►	99.925	99.775	99.625	100.550	100.400	100.250									
6.500 ►	99.375	99.225	99.075	100.050	99.900	99.750									
6.375 ►	98.800	98.650	98.500	99.500	99.350	99.200									
6.250 ►	98.175	98.025	97.875	98.850	98.700	98.550									
6.125 ►	97.425	97.275	97.125	97.975	97.825	97.675									
6.000 ►															
5.875 ►															

NonQM Price Adjustments		
Price all NonQM loans on our website https://www.uff.pro		

NonQM Max Prices	
Standard Residential	Max Price
Loan Amt <=\$1.75m	101.000
Loan Amt \$1.75m<\$2.0m	100.500
Loan Amt \$2.0m-\$3.0m	100.000
Standard DSCR	
Prepay	101.000
No Prepay	100.000

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