

Effective Date/Time: 12/15/2025 10:29 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 ▶	104.953	105.001	104.993	104.981	104.527	104.483	104.340	105.296	105.344	105.344	102.254	102.302	102.238	101.096	101.036	100.893
7.875 ▶	104.703	104.751	104.743	104.731	104.370	104.321	104.181	105.049	105.098	105.098	102.063	102.111	102.047	101.015	100.951	100.810
7.750 ▶	104.433	104.481	104.473	104.461	104.167	104.106	103.963	104.785	104.834	104.834	101.852	101.900	101.835	100.803	100.715	100.572
7.625 ▶	104.335	104.356	104.348	104.337	104.271	104.235	104.137	104.411	104.459	104.459	102.497	102.444	102.346	101.997	101.944	101.846
7.500 ▶	104.149	104.170	104.162	104.151	104.058	104.009	103.909	104.119	104.159	104.159	102.347	102.283	102.183	101.847	101.783	101.683
7.375 ▶	104.006	104.026	104.018	104.007	103.906	103.847	103.740	103.816	103.837	103.837	102.106	102.037	101.898	101.606	101.537	101.398
7.250 ▶	103.729	103.749	103.741	103.730	103.541	103.474	103.335	103.513	103.534	103.534	101.733	101.654	101.516	101.233	101.154	101.016
7.125 ▶	103.480	103.466	103.445	103.422	103.343	103.311	103.262	103.317	103.296	103.249	102.725	102.711	102.687	101.701	101.668	101.618
7.000 ▶	103.208	103.194	103.162	103.129	103.040	102.994	102.941	103.013	102.993	102.936	102.486	102.472	102.448	101.402	101.353	101.301
6.875 ▶	102.888	102.874	102.842	102.808	102.691	102.629	102.577	102.705	102.684	102.627	102.216	102.202	102.178	101.054	100.990	100.939
6.750 ▶	102.549	102.536	102.503	102.470	102.242	102.160	102.101	102.368	102.325	102.268	101.909	101.895	101.871	100.608	100.525	100.465
6.625 ▶	102.405	102.370	102.322	102.272	102.269	102.237	102.180	102.446	102.406	102.349	102.054	102.019	101.971	100.904	100.870	100.813
6.500 ▶	102.054	102.019	101.971	101.921	101.969	101.907	101.851	102.112	102.064	102.012	101.762	101.727	101.679	100.605	100.543	100.486
6.375 ▶	101.651	101.616	101.568	101.518	101.566	101.494	101.438	101.741	101.693	101.639	101.415	101.381	101.332	100.206	100.133	100.077
6.250 ▶	101.207	101.172	101.124	101.074	101.127	101.037	100.981	101.345	101.289	101.237	101.034	101.000	100.951	99.771	99.680	99.624
6.125 ▶	101.071	101.036	100.988	100.938	101.001	100.968	100.928	101.379	101.290	101.256	100.840	100.806	100.757	99.790	99.759	99.716
6.000 ▶	100.647	100.612	100.564	100.514	100.567	100.523	100.483	100.975	100.880	100.848	100.467	100.433	100.385	99.360	99.317	99.275
5.875 ▶	100.137	100.103	100.054	100.004	100.067	100.016	99.977	100.621	100.522	100.491	100.031	99.997	99.948	98.863	98.813	98.772
5.750 ▶	99.578	99.544	99.495	99.446	99.522	99.465	99.427	100.125	100.019	99.990	99.549	99.515	99.466	98.322	98.266	98.225
5.625 ▶	99.253	99.226	99.177	99.127	99.150	99.110	99.066	99.979	99.959	99.878	99.012	98.978	98.929	97.795	97.757	97.712
5.500 ▶	98.696	98.668	98.620	98.570	98.612	98.568	98.524	99.493	99.472	99.391	98.403	98.369	98.320	97.262	97.219	97.174
5.375 ▶	98.076	98.048	98.000	97.950	98.011	97.964	97.920	98.989	98.937	98.857	97.763	97.729	97.680	96.663	96.617	96.572
5.250 ▶	97.431	97.403	97.355	97.305	97.057	97.011	96.965	98.418	98.398	98.317	97.088	97.054	97.005	95.712	95.667	95.620

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 ▶	103.208	103.893	103.770	101.791	102.330	102.207	101.695	101.974	101.820	100.164	100.443	100.320	103.692	104.111	104.015
7.000 ▶	102.851	103.537	103.413	101.465	101.849	101.726	101.276	101.555	101.401	99.620	99.899	99.776	103.258	103.678	103.582
6.875 ▶	102.258	102.943	102.820	101.226	101.943	101.820	101.101	101.380	101.226	100.101	100.380	100.257	102.689	103.109	103.013
6.750 ▶	102.364	103.049	102.926	102.208	102.924	102.801	100.945	101.224	101.070	100.820	101.099	100.976	102.757	103.176	103.080
6.625 ▶	102.093	102.771	102.668	101.093	101.803	101.699	101.069	101.341	101.207	100.132	100.404	100.301	102.434	102.863	102.760
6.500 ▶	101.643	102.321	102.218	100.893	101.603	101.499	100.655	100.928	100.793	99.968	100.240	100.137	102.047	102.475	102.373
6.375 ▶	101.199	101.878	101.774	100.480	101.190	101.087	100.554	100.826	100.692	99.898	100.170	100.067	101.409	101.838	101.735
6.250 ▶	101.380	102.059	101.956	101.224	101.934	101.831	100.462	100.734	100.599	100.368	100.640	100.537	101.529	101.957	101.855
6.125 ▶	101.098	101.784	101.676	100.836	101.552	101.445	100.273	100.552	100.413	100.273	100.552	100.445	101.426	101.846	101.750
6.000 ▶	100.617	101.302	101.195	100.361	101.077	100.970	99.842	100.121	99.982	99.748	100.027	99.920	100.992	101.412	101.316
5.875 ▶	100.236	100.921	100.813	100.036	100.752	100.645	99.411	99.690	99.551	99.473	99.752	99.645	100.424	100.843	100.747
5.750 ▶	100.342	101.027	100.920	100.205	100.921	100.813	99.767	100.046	99.907	99.892	100.171	100.063	FHA/VA Price Adjustments		
5.625 ▶	99.823	100.488	100.362	99.560	100.257	100.131	99.279	99.538	99.381	99.279	99.538	99.412	680+		0.000
5.500 ▶	99.342	100.007	99.881	99.117	99.813	99.687	98.848	99.107	98.949	98.785	99.044	98.918	660-679		(0.750)
5.375 ▶	98.960	99.625	99.499	98.854	99.550	99.424	98.417	98.675	98.518	98.573	98.832	98.706	640-659		(1.750)
5.250 ▶	98.704	99.369	99.243	98.598	99.294	99.168	98.410	98.669	98.512	98.567	98.825	98.699	620-639		(2.250)
5.125 ▶	97.483	98.168	98.068	97.190	97.907	97.807	96.870	97.149	97.018	96.851	97.130	97.031	600-619		(3.250)
5.000 ▶	97.148	97.833	97.733	96.724	97.441	97.341	96.575	96.854	96.723	96.189	96.468	96.368	Cashout Refi		(0.250)
4.875 ▶	96.570	97.255	97.156	96.451	97.168	97.068	95.663	95.942	95.811	95.670	95.949	95.849	2 units		(0.500)
4.750 ▶	96.295	96.980	96.881	96.170	96.887	96.787	95.241	95.520	95.389	95.139	95.418	95.318	3-4 units		(1.000)
4.625 ▶	93.451	93.406	93.390	93.451	93.406	93.390	90.339	90.294	90.277	90.339	90.294	90.277	\$100k < \$125k		(0.125)
4.500 ▶	92.752	92.707	92.690	92.752	92.707	92.690	89.639	89.594	89.577	89.639	89.594	89.577	\$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		<= 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 ▶							>= 800	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 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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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> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.590	107.440	107.290						No Prepay 100.000		
9.875 ▶	107.340	107.190	107.040						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.090	106.940	106.790						Full Doc 99.500 103.000		
9.625 ▶	106.840	106.690	106.540						Alt Doc 99.500 103.000		
9.500 ▶	106.590	106.440	106.290						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.340	106.190	106.040			107.918	107.768		107.618	<u>Plus DSCR</u>	
9.250 ▶	106.090	105.940	105.790			107.730	107.580		107.430	No Prepay 99.500 100.000	
9.125 ▶	105.840	105.690	105.540			107.464	107.314		107.164	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.590	105.440	105.290			107.199	107.049		106.899	5yr Prepay 99.500 104.500	
8.875 ▶	105.340	105.190	105.040			106.918	106.768		106.618	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.090	104.940	104.790			106.636	106.486		106.336	5yr Hard PP 101.500	
8.625 ▶	104.840	104.690	104.540			106.355	106.205		106.055	4yr Hard PP 101.500	
8.500 ▶	104.590	104.440	104.290			106.055	105.905		105.755	3yr Hard PP 101.500	
8.375 ▶	104.340	104.190	104.040			105.755	105.605		105.455	2yr Hard PP 100.500	
8.250 ▶	104.090	103.940	103.790			105.415	105.265		105.115	1yr Hard PP 100.000	
8.125 ▶	103.840	103.690	103.540			105.040	104.890		104.740	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.590	103.440	103.290			104.665	104.515		104.365		
7.875 ▶	103.340	103.190	103.040			104.290	104.140		103.990		
7.750 ▶	103.090	102.940	102.790			103.915	103.765		103.615		
7.625 ▶	102.815	102.665	102.515			103.540	103.390		103.240		
7.500 ▶	102.565	102.415	102.265			103.165	103.015		102.865		
7.375 ▶	102.240	102.090	101.940			102.790	102.640		102.490		
7.250 ▶	101.865	101.715	101.565			102.340	102.190		102.040		
7.125 ▶	101.465	101.315	101.165			101.890	101.740		101.590		
7.000 ▶											
6.990 ▶	101.090	100.940	100.790			101.440	101.290		101.140		
6.875 ▶	100.640	100.490	100.340			100.965	100.815		100.665		
6.750 ▶	100.190	100.040	99.890			100.465	100.315		100.165		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>