

**Conventional**

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	105.034	105.079	105.071	105.054	104.592	104.551	104.416	105.375	105.420	105.420	102.333	102.374	102.309	101.161	101.104	100.969	15-Day	30-Day	45-Day	
7.875 ►	104.783	104.828	104.819	104.802	104.435	104.389	104.257	105.131	105.176	105.176	102.144	102.185	102.120	101.079	101.019	100.886	15-Day	30-Day	45-Day	
7.750 ►	104.514	104.559	104.551	104.534	104.231	104.173	104.037	104.867	104.912	104.912	101.933	101.974	101.909	100.867	100.779	100.644	15-Day	30-Day	45-Day	
7.625 ►	104.436	104.454	104.446	104.433	104.353	104.327	104.229	104.493	104.538	104.538	102.580	102.535	102.438	102.080	102.035	101.938	15-Day	30-Day	45-Day	
7.500 ►	104.251	104.270	104.262	104.248	104.141	104.102	104.001	104.206	104.239	104.239	102.429	102.375	102.274	101.929	101.875	101.774	15-Day	30-Day	45-Day	
7.375 ►	104.109	104.128	104.120	104.106	103.988	103.938	103.831	103.910	103.929	103.929	102.189	102.129	101.989	101.689	101.629	101.489	15-Day	30-Day	45-Day	
7.250 ►	103.833	103.852	103.844	103.830	103.624	103.565	103.425	103.608	103.627	103.627	101.816	101.745	101.606	101.316	101.245	101.106	15-Day	30-Day	45-Day	
7.125 ►	103.594	103.579	103.553	103.523	103.443	103.422	103.373	103.421	103.398	103.346	102.799	102.784	102.760	101.801	101.778	101.729	15-Day	30-Day	45-Day	
7.000 ►	103.323	103.308	103.276	103.240	103.141	103.101	103.051	103.119	103.096	103.039	102.570	102.556	102.531	101.502	101.461	101.410	15-Day	30-Day	45-Day	
6.875 ►	103.004	102.989	102.957	102.921	102.792	102.737	102.686	102.811	102.788	102.731	102.308	102.293	102.269	101.155	101.099	101.047	15-Day	30-Day	45-Day	
6.750 ►	102.667	102.652	102.620	102.584	102.343	102.267	102.207	102.453	102.430	102.374	102.000	101.986	101.961	100.709	100.632	100.572	15-Day	30-Day	45-Day	
6.625 ►	102.502	102.466	102.418	102.367	102.353	102.331	102.276	102.566	102.516	102.435	102.157	102.122	102.074	100.987	100.964	100.910	15-Day	30-Day	45-Day	
6.500 ►	102.152	102.117	102.068	102.017	102.052	101.998	101.943	102.209	102.158	102.091	101.866	101.831	101.782	100.688	100.633	100.578	15-Day	30-Day	45-Day	
6.375 ►	101.751	101.716	101.667	101.616	101.649	101.585	101.530	101.822	101.775	101.722	101.521	101.486	101.437	100.289	100.224	100.169	15-Day	30-Day	45-Day	
6.250 ►	101.308	101.272	101.224	101.173	101.209	101.128	101.071	101.425	101.372	101.319	101.141	101.106	101.057	99.853	99.771	99.714	15-Day	30-Day	45-Day	
6.125 ►	101.133	101.098	101.050	100.999	101.062	101.040	101.001	101.545	101.501	101.420	100.902	100.866	100.818	99.852	99.830	99.790	15-Day	30-Day	45-Day	
6.000 ►	100.668	100.633	100.585	100.534	100.628	100.593	100.554	101.118	101.074	100.993	100.506	100.470	100.422	99.421	99.387	99.346	15-Day	30-Day	45-Day	
5.875 ►	100.182	100.146	100.098	100.047	100.128	100.085	100.046	100.690	100.627	100.562	100.079	100.044	99.995	98.924	98.882	98.841	15-Day	30-Day	45-Day	
5.750 ►	99.638	99.603	99.555	99.504	99.582	99.533	99.493	100.197	100.153	100.073	99.618	99.583	99.534	98.382	98.334	98.292	15-Day	30-Day	45-Day	
5.625 ►	99.251	99.222	99.174	99.123	99.220	99.189	99.153	100.106	100.081	100.000	99.064	99.029	98.980	97.866	97.836	97.799	15-Day	30-Day	45-Day	
5.500 ►	98.696	98.667	98.619	98.568	98.683	98.646	98.609	99.619	99.595	99.514	98.460	98.424	98.376	97.332	97.297	97.259	15-Day	30-Day	45-Day	
5.375 ►	98.074	98.045	97.996	97.945	98.081	98.040	98.003	99.091	99.060	98.980	97.823	97.788	97.740	96.733	96.693	96.655	15-Day	30-Day	45-Day	
5.250 ►	97.429	97.400	97.351	97.300	97.127	97.085	97.045	98.545	98.520	98.439	97.143	97.108	97.060	95.781	95.741	95.700	15-Day	30-Day	45-Day	

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)	(2.500)	(3.250)	(3.500)	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)	(4.125)	(4.125)										
Condo		0.000	0.000	(0.125)	(0.125															

Effective Date/Time: 12/16/2025 10:22 AM

**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	103.276	103.934	103.813	101.882	102.372	102.250	101.763	102.016	101.863	100.232	100.484	100.363	103.724	104.180	104.057
7.000 ►	102.920	103.578	103.456	101.557	101.891	101.769	101.345	101.597	101.444	99.688	99.941	99.819	103.291	103.746	103.623
6.875 ►	102.326	102.984	102.863	101.295	101.984	101.863	101.170	101.422	101.269	100.170	100.422	100.300	102.722	103.177	103.054
6.750 ►	102.432	103.091	102.969	102.276	102.966	102.844	101.013	101.266	101.113	100.888	101.141	101.019	102.789	103.245	103.122
6.625 ►	102.108	102.806	102.703	101.108	101.838	101.734	101.084	101.376	101.242	100.146	100.439	100.336	102.476	102.878	102.795
6.500 ►	101.658	102.356	102.253	100.908	101.638	101.534	100.670	100.963	100.828	99.983	100.275	100.172	102.088	102.490	102.408
6.375 ►	101.214	101.913	101.809	100.495	101.225	101.122	100.569	100.861	100.727	99.913	100.205	100.102	101.451	101.853	101.770
6.250 ►	101.395	102.094	101.991	101.239	101.969	101.866	100.476	100.769	100.634	100.383	100.675	100.572	101.570	101.972	101.890
6.125 ►	101.209	101.881	101.757	100.947	101.650	101.525	100.384	100.650	100.494	100.384	100.650	100.525	101.519	101.957	101.848
6.000 ►	100.728	101.400	101.275	100.472	101.175	101.050	99.953	100.219	100.063	99.859	100.125	100.000	101.086	101.523	101.414
5.875 ►	100.347	101.019	100.894	100.147	100.850	100.725	99.522	99.788	99.632	99.584	99.850	99.725	100.517	100.954	100.845
5.750 ►	100.453	101.125	101.000	100.316	101.019	100.894	99.878	100.144	99.988	100.003	100.269	100.144	<b>FHA/VA Price Adjustments</b>		
5.625 ►	99.874	100.513	100.381	99.612	100.281	100.150	99.330	99.563	99.400	99.330	99.563	99.431	680+	0.000	
5.500 ►	99.393	100.031	99.900	99.168	99.838	99.706	98.899	99.131	98.969	98.837	99.069	98.938	660-679	(0.750)	
5.375 ►	99.012	99.650	99.519	98.905	99.575	99.444	98.468	98.700	98.538	98.624	98.856	98.725	640-659	(1.750)	
5.250 ►	98.755	99.394	99.263	98.649	99.319	99.188	98.462	98.694	98.531	98.618	98.850	98.719	620-639	(2.250)	
5.125 ►	97.471	98.163	98.083	97.178	97.901	97.822	96.858	97.144	97.033	96.839	97.125	97.046	600-619	(3.250)	
5.000 ►	97.136	97.828	97.748	96.712	97.435	97.356	96.563	96.849	96.738	96.177	96.463	96.383	Cashout Refi	(0.250)	
4.875 ►	96.558	97.250	97.171	96.439	97.163	97.083	95.651	95.936	95.826	95.658	95.944	95.864	2 units	(0.500)	
4.750 ►	96.283	96.975	96.896	96.158	96.881	96.802	95.229	95.515	95.404	95.127	95.413	95.333	3-4 units	(1.000)	
4.625 ►	93.667	93.622	93.605	93.667	93.622	93.605	90.554	90.509	90.492	90.554	90.509	90.492	\$100k < \$125k	(0.125)	
4.500 ►	92.968	92.923	92.906	92.968	92.923	92.906	89.855	89.810	89.794	89.855	89.810	89.794	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**Jumbo AUS**

<b>Rate</b>	<b>30yr Fixed</b>			<b>15yr Fixed</b>			<b>CLTV Price Adjustments</b>								
	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 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									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 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									0.220	0.220	0.220	0.220	0.220	0.220	

**COMING SOON**  
*Stay Tuned*

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**NonQM**

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments	
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	107.590	107.440	107.290					
9.875 ►	107.340	107.190	107.040					
9.750 ►	107.090	106.940	106.790					
9.625 ►	106.840	106.690	106.540					
9.500 ►	106.590	106.440	106.290					
9.375 ►	106.340	106.190	106.040	107.918	107.768	107.618		
9.250 ►	106.090	105.940	105.790	107.730	107.580	107.430		
9.125 ►	105.840	105.690	105.540	107.464	107.314	107.164		
9.000 ►								
8.990 ►	105.590	105.440	105.290	107.199	107.049	106.899		
8.875 ►	105.340	105.190	105.040	106.918	106.768	106.618		
8.750 ►	105.090	104.940	104.790	106.636	106.486	106.336		
8.625 ►	104.840	104.690	104.540	106.355	106.205	106.055		
8.500 ►	104.590	104.440	104.290	106.055	105.905	105.755		
8.375 ►	104.340	104.190	104.040	105.755	105.605	105.455		
8.250 ►	104.090	103.940	103.790	105.415	105.265	105.115		
8.125 ►	103.840	103.690	103.540	105.040	104.890	104.740		
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>