

**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 ►	105.211	105.170	105.123	105.073	104.783	104.750	104.676	105.564	105.532	105.493	102.310	102.214	102.109	101.355	101.315	101.288				
7.875 ►	104.983	104.943	104.896	104.846	104.628	104.593	104.519	105.336	105.304	105.265	102.132	102.035	101.930	101.275	101.234	101.207				
7.750 ►	104.738	104.698	104.651	104.601	104.419	104.381	104.308	105.091	105.058	105.020	101.935	101.839	101.734	101.044	100.997	100.974				
7.625 ►	104.589	104.549	104.502	104.451	104.354	104.322	104.230	104.742	104.710	104.671	102.570	102.532	102.527	102.070	102.032	102.027				
7.500 ►	104.388	104.348	104.301	104.251	104.139	104.100	104.011	104.462	104.429	104.391	102.420	102.377	102.373	101.920	101.877	101.873				
7.375 ►	104.213	104.188	104.152	104.110	103.988	103.945	103.856	104.157	104.124	104.086	102.189	102.138	102.133	101.689	101.638	101.633				
7.250 ►	103.943	103.935	103.905	103.863	103.631	103.579	103.490	103.825	103.792	103.754	101.816	101.759	101.755	101.316	101.259	101.255				
7.125 ►	103.666	103.658	103.627	103.586	103.575	103.568	103.432	103.502	103.438	103.394	102.647	102.614	102.564	101.928	101.921	101.881				
7.000 ►	103.359	103.350	103.320	103.278	103.270	103.256	103.123	103.222	103.157	103.095	102.442	102.409	102.359	101.625	101.611	101.574				
6.875 ►	103.068	103.028	102.981	102.932	102.919	102.897	102.765	102.934	102.869	102.803	102.209	102.177	102.127	101.277	101.255	101.218				
6.750 ►	102.738	102.698	102.640	102.573	102.462	102.432	102.302	102.598	102.534	102.467	101.927	101.894	101.844	100.822	100.792	100.759				
6.625 ►	102.557	102.508	102.442	102.366	102.547	102.509	102.426	102.655	102.595	102.467	102.266	102.217	102.151	101.159	101.122	101.040				
6.500 ►	102.242	102.193	102.127	102.051	102.250	102.209	102.127	102.324	102.261	102.132	102.001	101.952	101.886	100.866	100.825	100.744				
6.375 ►	101.888	101.840	101.773	101.698	101.858	101.809	101.728	101.957	101.892	101.759	101.686	101.637	101.571	100.477	100.427	100.348				
6.250 ►	101.477	101.429	101.362	101.287	101.423	101.367	101.287	101.563	101.492	101.363	101.336	101.287	101.221	100.046	99.990	99.912				
6.125 ►	101.282	101.233	101.167	101.092	101.277	101.251	101.180	101.678	101.648	101.492	101.041	100.993	100.926	100.062	100.034	99.965				
6.000 ►	100.860	100.811	100.745	100.669	100.849	100.817	100.748	101.283	101.246	101.096	100.676	100.628	100.561	99.638	99.605	99.537				
5.875 ►	100.375	100.326	100.260	100.184	100.358	100.322	100.255	100.971	100.928	100.770	100.284	100.235	100.169	99.152	99.113	99.048				
5.750 ►	99.868	99.819	99.753	99.678	99.809	99.772	99.710	100.454	100.404	100.247	99.844	99.795	99.729	98.605	98.566	98.506				
5.625 ►	99.439	99.407	99.352	99.285	99.414	99.387	99.333	100.206	100.191	100.049	99.310	99.261	99.195	98.057	98.029	97.976				
5.500 ►	98.893	98.861	98.805	98.738	98.868	98.843	98.788	99.770	99.747	99.607	98.716	98.668	98.601	97.513	97.486	97.433				
5.375 ►	98.307	98.275	98.219	98.152	98.275	98.247	98.196	99.269	99.242	99.103	98.112	98.064	97.997	96.924	96.894	96.845				
5.250 ►	97.681	97.648	97.593	97.526	97.323	97.294	97.248	98.697	98.632	98.533	97.460	97.411	97.345	95.975	95.944	95.900				

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)	ARM LTV > 90		0.250									
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	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)												
Rate/Term Refinance																					
780+	>15yr	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.625)	(0.500)	(0.375)	IMPROVED PRICING											
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)	(2.000)	(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)												
Cashout Refinance																					
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	(1.750)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.000)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.250)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a	n/a	n/a	n/a	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)												
Non-Owner Occupant		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(														

Effective Date/Time: 1/8/2026 10:15 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 ►	103.775	104.402	104.257	102.280	102.839	102.695	102.263	102.483	102.307	100.731	100.952	100.807	104.224	104.679	104.524
7.000 ►	103.419	104.046	103.901	101.961	102.358	102.214	101.844	102.064	101.889	100.188	100.408	100.264	103.790	104.245	104.091
6.875 ►	102.825	103.452	103.307	101.794	102.452	102.307	101.669	101.889	101.714	100.669	100.889	100.745	103.222	103.676	103.522
6.750 ►	102.931	103.558	103.414	102.775	103.433	103.289	101.513	101.733	101.557	101.388	101.608	101.464	103.289	103.744	103.589
6.625 ►	102.399	103.009	102.846	101.399	102.040	101.877	101.375	101.579	101.385	100.438	100.641	100.479	102.700	103.169	102.998
6.500 ►	101.949	102.559	102.396	101.199	101.840	101.677	100.962	101.165	100.971	100.274	100.478	100.315	102.312	102.782	102.610
6.375 ►	101.505	102.115	101.952	100.787	101.428	101.265	100.860	101.064	100.870	100.204	100.408	100.245	101.675	102.144	101.973
6.250 ►	101.687	102.296	102.134	101.530	102.171	102.009	100.768	100.971	100.777	100.674	100.878	100.715	101.794	102.264	102.092
6.125 ►	101.450	102.118	102.002	101.187	101.887	101.771	100.625	100.887	100.740	100.625	100.887	100.771	101.779	102.197	102.085
6.000 ►	100.969	101.637	101.521	100.712	101.412	101.296	100.194	100.456	100.309	100.100	100.362	100.246	101.345	101.764	101.651
5.875 ►	100.587	101.256	101.140	100.387	101.087	100.971	99.762	100.025	99.877	99.825	100.087	99.971	100.776	101.195	101.082
5.750 ►	100.694	101.362	101.246	100.556	101.256	101.140	100.119	100.381	100.234	100.244	100.506	100.390	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.142	100.794	100.656	99.880	100.563	100.425	99.599	99.844	99.675	99.599	99.844	99.706	680+	0.000	
5.500 ►	99.661	100.313	100.175	99.436	100.119	99.981	99.167	99.413	99.244	99.105	99.350	99.213	660-679	(0.750)	
5.375 ►	99.280	99.932	99.794	99.174	99.857	99.719	98.736	98.982	98.813	98.892	99.138	99.000	640-659	(1.750)	
5.250 ►	99.024	99.675	99.538	98.917	99.600	99.463	98.730	98.975	98.806	98.886	99.132	98.994	620-639	(2.250)	
5.125 ►	97.804	98.480	98.374	97.511	98.219	98.113	97.191	97.462	97.324	97.172	97.443	97.337	600-619	(3.250)	
5.000 ►	97.469	98.145	98.039	97.045	97.753	97.647	96.896	97.167	97.030	96.510	96.780	96.674	Cashout Refi	(0.250)	
4.875 ►	96.891	97.568	97.462	96.772	97.480	97.374	95.984	96.254	96.117	95.991	96.262	96.156	2 units	(0.500)	
4.750 ►	96.616	97.293	97.187	96.491	97.199	97.093	95.562	95.833	95.695	95.460	95.730	95.624	3-4 units	(1.000)	
4.625 ►	93.924	93.875	93.841	93.924	93.875	93.841	90.811	90.762	90.729	90.811	90.762	90.729	\$100k < \$125k	(0.125)	
4.500 ►	93.229	93.180	93.147	93.229	93.180	93.147	90.117	90.068	90.034	90.117	90.068	90.034	\$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 ►							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*

Effective Date/Time: 1/8/2026 10:15 AM

**NonQM**

<b>Rate</b>	<b>RESIDENTIAL</b>			<b>DSCR</b>			<b>NonQM Price Adjustments</b>	
	<b>NonQM Standard</b>			<b>NonQM Standard</b>			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 ►	107.790	107.640	107.490					
9.875 ►	107.540	107.390	107.240					
9.750 ►	107.290	107.140	106.990					
9.625 ►	107.040	106.890	106.740					
9.500 ►	106.790	106.640	106.490					
9.375 ►	106.540	106.390	106.240					
9.250 ►	106.290	106.140	105.990	108.243	108.093	107.943		
9.125 ►	106.040	105.890	105.740	108.055	107.905	107.755		
9.000 ►								
8.990 ►	105.790	105.640	105.490	107.789	107.639	107.489		
8.875 ►	105.540	105.390	105.240	107.524	107.374	107.224		
8.750 ►	105.290	105.140	104.990	107.243	107.093	106.943		
8.625 ►	105.040	104.890	104.740	106.961	106.811	106.661		
8.500 ►	104.790	104.640	104.490	106.680	106.530	106.380		
8.375 ►	104.540	104.390	104.240	106.380	106.230	106.080		
8.250 ►	104.290	104.140	103.990	106.080	105.930	105.780		
8.125 ►	104.040	103.890	103.740	105.740	105.590	105.440		
8.000 ►								
7.990 ►	103.790	103.640	103.490	105.365	105.215	105.065		
7.875 ►	103.540	103.390	103.240	104.990	104.840	104.690		
7.750 ►	103.290	103.140	102.990	104.615	104.465	104.315		
7.625 ►	103.015	102.865	102.715	104.240	104.090	103.940		
7.500 ►	102.765	102.615	102.465	103.865	103.715	103.565		
7.375 ►	102.440	102.290	102.140	103.490	103.340	103.190		
7.250 ►	102.065	101.915	101.765	103.115	102.965	102.815		
7.125 ►	101.665	101.515	101.365	102.665	102.515	102.365		
7.000 ►								
6.990 ►	101.290	101.140	100.990	102.215	102.065	101.915		
6.875 ►	100.840	100.690	100.540	101.765	101.615	101.465		
6.750 ►	100.390	100.240	100.090	101.290	101.140	100.990		

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>