

Effective Date/Time: 11/28/2025 10:54 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 ▶	104.803	104.796	104.790	104.768	104.344	104.339	104.247	105.144	105.144	105.144	102.103	102.048	101.993	100.891	100.886	100.830
7.875 ▶	104.565	104.558	104.551	104.529	104.179	104.174	104.094	104.909	104.909	104.909	101.921	101.866	101.810	100.803	100.798	100.754
7.750 ▶	104.308	104.301	104.295	104.273	103.965	103.960	103.894	104.658	104.658	104.658	101.721	101.666	101.610	100.576	100.571	100.546
7.625 ▶	104.088	104.082	104.075	104.063	103.967	103.908	103.844	104.310	104.310	104.310	102.388	102.329	102.255	101.888	101.829	101.755
7.500 ▶	103.907	103.900	103.893	103.885	103.735	103.674	103.601	104.028	104.028	104.028	102.225	102.164	102.106	101.725	101.664	101.606
7.375 ▶	103.752	103.745	103.738	103.730	103.568	103.503	103.446	103.721	103.721	103.721	101.963	101.880	101.824	101.463	101.380	101.324
7.250 ▶	103.492	103.485	103.479	103.471	103.217	103.133	103.085	103.391	103.391	103.391	101.609	101.525	101.494	101.109	101.025	100.994
7.125 ▶	103.311	103.291	103.270	103.246	103.285	103.263	103.170	103.265	103.233	103.165	102.618	102.605	102.591	101.861	101.838	101.744
7.000 ▶	103.038	103.017	102.996	102.973	102.974	102.950	102.885	102.977	102.945	102.881	102.406	102.392	102.378	101.551	101.528	101.460
6.875 ▶	102.752	102.731	102.711	102.687	102.630	102.606	102.572	102.665	102.628	102.582	102.162	102.148	102.134	101.210	101.187	101.150
6.750 ▶	102.401	102.380	102.359	102.336	102.209	102.180	102.175	102.348	102.316	102.279	101.872	101.858	101.844	100.792	100.762	100.755
6.625 ▶	102.322	102.281	102.239	102.192	102.463	102.394	102.291	102.827	102.784	102.648	102.106	102.065	102.023	101.174	101.106	101.002
6.500 ▶	101.998	101.957	101.916	101.868	102.172	102.101	102.029	102.490	102.448	102.323	101.832	101.791	101.750	100.885	100.814	100.742
6.375 ▶	101.660	101.619	101.577	101.530	101.759	101.687	101.649	102.087	102.044	101.933	101.512	101.471	101.430	100.476	100.404	100.366
6.250 ▶	101.280	101.239	101.197	101.150	101.282	101.202	101.201	101.650	101.607	101.520	101.157	101.116	101.075	100.004	99.924	99.922
6.125 ▶	101.304	101.263	101.221	101.174	101.449	101.402	101.312	101.807	101.781	101.589	101.066	101.025	100.983	100.238	100.190	100.102
6.000 ▶	100.910	100.868	100.827	100.779	100.974	100.926	100.872	101.346	101.320	101.156	100.699	100.657	100.616	99.768	99.719	99.666
5.875 ▶	100.430	100.389	100.347	100.300	100.459	100.411	100.385	101.036	101.009	100.869	100.312	100.271	100.230	99.257	99.208	99.183
5.750 ▶	99.960	99.919	99.877	99.830	99.896	99.844	99.845	100.519	100.493	100.382	99.896	99.854	99.813	98.697	98.644	98.646
5.625 ▶	99.759	99.718	99.676	99.629	99.807	99.784	99.710	100.583	100.573	100.400	99.387	99.345	99.304	98.455	98.431	98.358
5.500 ▶	99.233	99.191	99.150	99.102	99.180	99.156	99.101	100.075	100.056	99.937	98.826	98.784	98.743	97.830	97.805	97.751
5.375 ▶	98.643	98.601	98.560	98.512	98.441	98.417	98.384	99.571	99.502	99.433	98.216	98.175	98.134	97.095	97.070	97.038
5.250 ▶	98.023	97.981	97.940	97.892	97.743	97.718	97.702	99.046	98.977	98.908	97.555	97.514	97.472	96.400	96.374	96.360

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	0.000	(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)	(2.125)	(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
PRICING



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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 ▶	103.170	103.801	103.652	101.821	102.239	102.089	101.657	101.883	101.702	100.126	100.351	100.202	103.582	104.073	103.924
7.000 ▶	102.813	103.445	103.296	101.305	101.758	101.608	101.238	101.464	101.283	99.582	99.808	99.658	103.149	103.640	103.490
6.875 ▶	102.220	102.851	102.702	101.188	101.851	101.702	101.063	101.289	101.108	100.063	100.289	100.139	102.580	103.071	102.921
6.750 ▶	102.326	102.958	102.808	102.170	102.833	102.683	100.907	101.133	100.952	100.782	101.008	100.858	102.647	103.138	102.989
6.625 ▶	102.163	102.862	102.779	101.163	101.893	101.810	101.202	101.494	101.380	100.264	100.557	100.474	102.531	102.933	102.850
6.500 ▶	101.775	102.474	102.392	100.963	101.693	101.610	100.850	101.143	101.029	100.100	100.393	100.310	102.144	102.545	102.463
6.375 ▶	101.332	102.030	101.948	100.550	101.280	101.198	100.749	101.042	100.928	100.030	100.323	100.240	101.506	101.908	101.825
6.250 ▶	101.513	102.212	102.129	101.294	102.024	101.942	100.657	100.949	100.835	100.500	100.793	100.710	101.626	102.028	101.945
6.125 ▶	101.355	102.040	101.944	101.092	101.809	101.713	100.686	100.965	100.838	100.686	100.965	100.869	101.683	102.102	102.006
6.000 ▶	100.874	101.559	101.463	100.617	101.334	101.238	100.255	100.534	100.407	100.161	100.440	100.344	101.249	101.669	101.573
5.875 ▶	100.492	101.178	101.082	100.292	101.009	100.913	99.824	100.103	99.975	99.886	100.165	100.069	100.680	101.100	101.004
5.750 ▶	100.599	101.284	101.188	100.461	101.178	101.082	100.180	100.459	100.332	100.305	100.584	100.488	FHA/VA Price Adjustments		
5.625 ▶	100.290	100.955	100.839	100.027	100.724	100.608	99.652	99.911	99.764	99.652	99.911	99.795	680+		0.000
5.500 ▶	99.809	100.474	100.358	99.584	100.280	100.164	99.221	99.480	99.333	99.159	99.417	99.301	660-679		(0.750)
5.375 ▶	99.427	100.092	99.976	99.321	100.017	99.901	98.790	99.049	98.901	98.946	99.205	99.089	640-659		(1.750)
5.250 ▶	99.171	99.836	99.720	99.065	99.761	99.645	98.784	99.042	98.895	98.940	99.199	99.083	620-639		(2.250)
5.125 ▶	98.215	98.927	98.858	97.922	98.666	98.596	97.602	97.908	97.808	97.584	97.889	97.820	600-619		(3.250)
5.000 ▶	97.880	98.592	98.523	97.456	98.200	98.130	97.308	97.613	97.513	96.921	97.227	97.158	Cashout Refi		(0.250)
4.875 ▶	97.302	98.014	97.945	97.184	97.927	97.858	96.395	96.701	96.600	96.402	96.708	96.639	2 units		(0.500)
4.750 ▶	97.027	97.739	97.670	96.902	97.646	97.576	95.973	96.279	96.179	95.871	96.177	96.108	3-4 units		(1.000)
4.625 ▶	94.444	94.400	94.386	94.444	94.400	94.386	91.331	91.288	91.273	91.331	91.288	91.273	\$100k < \$125k		(0.125)
4.500 ▶	93.750	93.707	93.693	93.750	93.707	93.693	90.638	90.595	90.580	90.638	90.595	90.580	\$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	>= 800	<= 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 ▶							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>			
10.500 ▶									<u>Max Price</u>			
10.375 ▶									Loan Amt <=\$1.75m 101.000			
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500			
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000			
10.000 ▶									<u>Standard DSCR</u>			
9.990 ▶	107.750	107.600	107.450						Prepay 101.000			
9.875 ▶	107.500	107.350	107.200						No Prepay 100.000			
9.750 ▶	107.250	107.100	106.950						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>			
9.625 ▶	107.000	106.850	106.700						Full Doc 99.500 103.000			
9.500 ▶	106.750	106.600	106.450						Alt Doc 99.500 103.000			
9.375 ▶	106.500	106.350	106.200			107.928	107.778		107.628	Inv w/Prepay 99.500 103.000		
9.250 ▶	106.250	106.100	105.950			107.740	107.590		107.440	<u>Plus DSCR</u>		
9.125 ▶	106.000	105.850	105.700			107.474	107.324		107.174	No Prepay 99.500 100.000		
9.000 ▶										1yr Prepay 99.500 103.500		
8.990 ▶	105.750	105.600	105.450			107.209	107.059		106.909	2-4yr Prepay 99.500 104.000		
8.875 ▶	105.500	105.350	105.200			106.928	106.778		106.628	5yr Prepay 99.500 104.500		
8.750 ▶	105.250	105.100	104.950			106.646	106.496		106.346	<u>5-9 units DSCR</u> <u>Max Price</u>		
8.625 ▶	105.000	104.850	104.700			106.365	106.215		106.065	5yr Hard PP 101.500		
8.500 ▶	104.750	104.600	104.450			106.065	105.915		105.765	4yr Hard PP 101.500		
8.375 ▶	104.500	104.350	104.200			105.765	105.615		105.465	3yr Hard PP 101.500		
8.250 ▶	104.250	104.100	103.950			105.425	105.275		105.125	2yr Hard PP 100.500		
8.125 ▶	104.000	103.850	103.700			105.050	104.900		104.750	1yr Hard PP 100.000		
8.000 ▶										No Prepay 99.500		
7.990 ▶	103.750	103.600	103.450			104.675	104.525		104.375			
7.875 ▶	103.500	103.350	103.200			104.300	104.150		104.000			
7.750 ▶	103.250	103.100	102.950			103.925	103.775		103.625			
7.625 ▶	102.975	102.825	102.675			103.550	103.400		103.250			
7.500 ▶	102.725	102.575	102.425			103.175	103.025		102.875			
7.375 ▶	102.400	102.250	102.100			102.800	102.650		102.500			
7.250 ▶	102.025	101.875	101.725		102.350	102.200	102.050					
7.125 ▶	101.625	101.475	101.325		101.900	101.750	101.600					
7.000 ▶												
6.990 ▶	101.250	101.100	100.950		101.450	101.300	101.150					
6.875 ▶	100.800	100.650	100.500		100.975	100.825	100.675					
6.750 ▶	100.350	100.200	100.050		100.475	100.325	100.175					

**New Product
Coming Soon**

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NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>