

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.962	104.954	104.943	104.893	104.514	104.506	104.448	105.309	105.309	105.307	102.283	102.218	102.151	101.066	101.058	101.027				
7.875 ►	104.738	104.730	104.719	104.669	104.354	104.346	104.293	105.085	105.085	105.083	102.109	102.045	101.977	100.983	100.974	100.947				
7.750 ►	104.497	104.489	104.478	104.428	104.138	104.130	104.084	104.844	104.844	104.841	101.916	101.851	101.783	100.742	100.735	100.717				
7.625 ►	104.425	104.417	104.407	104.365	104.405	104.365	104.297	104.477	104.477	104.475	102.609	102.569	102.528	102.109	102.069	102.028				
7.500 ►	104.262	104.254	104.243	104.201	104.179	104.139	104.082	104.218	104.218	104.216	102.449	102.409	102.376	101.949	101.909	101.876				
7.375 ►	104.140	104.132	104.122	104.080	104.018	103.977	103.931	103.964	103.964	103.961	102.209	102.164	102.142	101.709	101.664	101.642				
7.250 ►	103.891	103.883	103.873	103.831	103.648	103.603	103.571	103.684	103.684	103.682	101.824	101.780	101.772	101.324	101.280	101.272				
7.125 ►	103.620	103.612	103.602	103.560	103.596	103.565	103.435	103.512	103.447	103.384	102.637	102.605	102.571	101.949	101.917	101.855				
7.000 ►	103.322	103.310	103.296	103.254	103.279	103.248	103.132	103.234	103.169	103.104	102.437	102.405	102.371	101.635	101.603	101.556				
6.875 ►	103.053	103.013	102.971	102.916	102.915	102.884	102.784	102.948	102.884	102.819	102.206	102.174	102.140	101.273	101.241	101.210				
6.750 ►	102.745	102.705	102.662	102.595	102.447	102.415	102.332	102.615	102.551	102.486	101.925	101.892	101.858	100.808	100.775	100.761				
6.625 ►	102.611	102.562	102.512	102.437	102.656	102.603	102.468	102.764	102.704	102.585	102.348	102.299	102.249	101.268	101.216	101.083				
6.500 ►	102.297	102.249	102.198	102.123	102.353	102.300	102.176	102.430	102.369	102.254	102.087	102.038	101.988	100.969	100.916	100.794				
6.375 ►	101.945	101.897	101.847	101.771	101.946	101.893	101.782	102.058	101.998	101.886	101.773	101.724	101.674	100.566	100.513	100.404				
6.250 ►	101.540	101.491	101.441	101.366	101.504	101.450	101.352	101.664	101.597	101.500	101.422	101.373	101.323	100.127	100.074	99.977				
6.125 ►	101.456	101.408	101.357	101.282	101.453	101.419	101.306	101.880	101.816	101.716	101.240	101.192	101.142	100.238	100.203	100.091				
6.000 ►	101.032	100.983	100.933	100.858	101.011	100.978	100.878	101.496	101.415	101.332	100.874	100.826	100.775	99.802	99.767	99.669				
5.875 ►	100.572	100.524	100.473	100.398	100.507	100.474	100.386	101.106	101.072	100.909	100.479	100.431	100.380	99.300	99.266	99.180				
5.750 ►	100.068	100.020	99.970	99.894	99.958	99.927	99.851	100.612	100.574	100.448	100.039	99.991	99.940	98.756	98.723	98.649				
5.625 ►	99.646	99.598	99.548	99.481	99.628	99.615	99.531	100.502	100.421	100.338	99.505	99.457	99.407	98.273	98.259	98.176				
5.500 ►	99.098	99.049	98.999	98.932	99.091	99.078	98.999	100.034	99.953	99.870	98.917	98.869	98.818	97.738	97.724	97.646				
5.375 ►	98.513	98.464	98.414	98.347	98.491	98.478	98.405	99.522	99.441	99.358	98.316	98.268	98.218	97.141	97.127	97.055				
5.250 ►	97.888	97.839	97.789	97.722	97.552	97.539	97.475	98.981	98.900	98.817	97.650	97.602	97.551	96.206	96.192	96.129				

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)	(2.900)	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)	(5.000)	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										
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	(5.250)	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)	(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)	(0.3															

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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 ►	103.520	104.172	104.042	102.040	102.609	102.480	102.008	102.253	102.092	100.476	100.722	100.592	103.991	104.424	104.294	
7.000 ►	103.164	103.816	103.686	101.725	102.128	101.999	101.589	101.834	101.674	99.933	100.178	100.049	103.557	103.990	103.861	
6.875 ►	102.570	103.222	103.092	101.539	102.222	102.092	101.414	101.659	101.499	100.414	100.659	100.530	102.988	103.421	103.292	
6.750 ►	102.676	103.328	103.199	102.520	103.203	103.074	101.258	101.503	101.342	101.133	101.378	101.249	103.056	103.489	103.359	
6.625 ►	102.241	102.918	102.814	101.241	101.949	101.845	101.217	101.488	101.352	100.280	100.551	100.446	102.600	103.011	102.907	
6.500 ►	101.791	102.468	102.364	101.041	101.749	101.645	100.804	101.074	100.939	100.116	100.387	100.282	102.212	102.624	102.519	
6.375 ►	101.347	102.024	101.920	100.629	101.337	101.232	100.702	100.973	100.837	100.046	100.317	100.212	101.575	101.986	101.882	
6.250 ►	101.529	102.206	102.101	101.372	102.081	101.976	100.610	100.881	100.745	100.516	100.787	100.682	101.694	102.106	102.001	
6.125 ►	101.413	102.090	101.986	101.150	101.859	101.754	100.588	100.859	100.723	100.588	100.859	100.754	101.749	102.160	102.056	
6.000 ►	100.932	101.609	101.504	100.675	101.384	101.279	100.157	100.427	100.292	100.063	100.334	100.229	101.315	101.727	101.622	
5.875 ►	100.550	101.227	101.123	100.350	101.059	100.954	99.725	99.996	99.861	99.788	100.059	99.954	100.747	101.158	101.054	
5.750 ►	100.657	101.334	101.229	100.519	101.227	101.123	100.082	100.352	100.217	100.207	100.477	100.373	FHA/VA Price Adjustments			
5.625 ►	100.140	100.842	100.763	99.878	100.611	100.532	99.596	99.892	99.782	99.596	99.892	99.813	680+	0.000		
5.500 ►	99.659	100.361	100.282	99.434	100.167	100.088	99.165	99.461	99.350	99.103	99.398	99.319	660-679	(0.750)		
5.375 ►	99.278	99.980	99.900	99.171	99.905	99.825	98.734	99.030	98.919	98.890	99.186	99.107	640-659	(1.750)		
5.250 ►	99.021	99.723	99.644	98.915	99.648	99.569	98.728	99.023	98.913	98.884	99.180	99.100	620-639	(2.250)		
5.125 ►	97.949	98.634	98.538	97.657	98.373	98.277	97.337	97.616	97.488	97.318	97.597	97.501	600-619	(3.250)		
5.000 ►	97.614	98.299	98.203	97.191	97.907	97.811	97.042	97.321	97.194	96.655	96.934	96.838	Cashout Refi	(0.250)		
4.875 ►	97.037	97.722	97.626	96.918	97.634	97.538	96.129	96.408	96.281	96.137	96.416	96.320	2 units	(0.500)		
4.750 ►	96.762	97.447	97.351	96.637	97.353	97.257	95.708	95.987	95.859	95.605	95.884	95.788	3-4 units	(1.000)		
4.625 ►	93.975	93.928	93.912	93.975	93.928	93.912	90.863	90.816	90.799	90.863	90.816	90.799	\$100k < \$125k	(0.125)		
4.500 ►	93.282	93.236	93.219	93.282	93.236	93.219	90.170	90.123	90.106	90.170	90.123	90.106	\$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: 12/30/2025 10:24 AM

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 ►	107.665	107.515	107.365						
9.875 ►	107.415	107.265	107.115						
9.750 ►	107.165	107.015	106.865						
9.625 ►	106.915	106.765	106.615						
9.500 ►	106.665	106.515	106.365						
9.375 ►	106.415	106.265	106.115						
9.250 ►	106.165	106.015	105.865	107.993	107.843	107.693			
9.125 ►	105.915	105.765	105.615	107.805	107.655	107.505			
9.000 ►									
8.990 ►	105.665	105.515	105.365	107.539	107.389	107.239			
8.875 ►	105.415	105.265	105.115	107.274	107.124	106.974			
8.750 ►	105.165	105.015	104.865	106.993	106.843	106.693			
8.625 ►	104.915	104.765	104.615	106.711	106.561	106.411			
8.500 ►	104.665	104.515	104.365	106.430	106.280	106.130			
8.375 ►	104.415	104.265	104.115	106.130	105.980	105.830			
8.250 ►	104.165	104.015	103.865	105.830	105.680	105.530			
8.125 ►	103.915	103.765	103.615	105.490	105.340	105.190			
8.000 ►									
7.990 ►	103.665	103.515	103.365	105.115	104.965	104.815			
7.875 ►	103.415	103.265	103.115	104.740	104.590	104.440			
7.750 ►	103.165	103.015	102.865	104.365	104.215	104.065			
7.625 ►	102.890	102.740	102.590	103.990	103.840	103.690			
7.500 ►	102.640	102.490	102.340	103.615	103.465	103.315			
7.375 ►	102.315	102.165	102.015	103.240	103.090	102.940			
7.250 ►	101.940	101.790	101.640	102.865	102.715	102.565			
7.125 ►	101.540	101.390	101.240	102.415	102.265	102.115			
7.000 ►									
6.990 ►	101.165	101.015	100.865	101.965	101.815	101.665			
6.875 ►	100.715	100.565	100.415	101.515	101.365	101.215			
6.750 ►	100.265	100.115	99.965	101.040	100.890	100.740			

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>