

Effective Date/Time: 2/24/2026 10:56 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 ▶	104.902	104.898	104.890	104.858	104.301	104.272	104.246	105.417	105.419	105.419	102.292	102.239	102.181	100.833	100.804	100.772
7.875 ▶	104.581	104.577	104.570	104.537	104.126	104.097	104.074	105.176	105.178	105.178	102.107	102.055	101.996	100.702	100.673	100.645
7.750 ▶	104.360	104.356	104.348	104.316	103.908	103.879	103.860	104.920	104.922	104.922	101.920	101.867	101.809	100.456	100.427	100.405
7.625 ▶	104.514	104.508	104.501	104.468	104.316	104.284	104.116	104.679	104.679	104.679	102.111	102.084	102.055	101.532	101.500	101.504
7.500 ▶	104.301	104.295	104.288	104.255	104.148	104.116	103.952	104.426	104.426	104.426	101.931	101.900	101.908	101.431	101.399	101.408
7.375 ▶	104.090	104.084	104.077	104.044	103.906	103.874	103.720	104.007	104.007	104.007	101.738	101.711	101.682	101.112	101.079	101.118
7.250 ▶	104.011	104.005	103.997	103.965	103.537	103.504	103.380	103.728	103.729	103.729	101.677	101.650	101.621	100.719	100.686	100.734
7.125 ▶	103.759	103.752	103.745	103.712	103.504	103.492	103.347	103.571	103.527	103.483	102.040	102.002	102.002	101.514	101.502	101.502
7.000 ▶	103.485	103.479	103.472	103.439	103.236	103.224	103.090	103.292	103.248	103.204	101.831	101.788	101.774	101.277	101.264	101.274
6.875 ▶	103.167	103.156	103.146	103.113	102.814	102.802	102.682	102.996	102.952	102.908	101.601	101.558	101.514	100.889	100.876	100.900
6.750 ▶	102.884	102.861	102.839	102.803	102.348	102.335	102.236	102.679	102.635	102.592	101.324	101.280	101.236	100.425	100.412	100.457
6.625 ▶	102.848	102.804	102.760	102.701	102.712	102.672	102.603	102.992	102.919	102.846	101.792	101.752	101.684	101.292	101.252	101.184
6.500 ▶	102.534	102.489	102.445	102.387	102.410	102.370	102.312	102.676	102.603	102.530	101.493	101.453	101.395	100.993	100.953	100.895
6.375 ▶	102.214	102.170	102.126	102.067	102.071	102.030	101.981	102.324	102.251	102.178	101.158	101.118	101.068	100.658	100.618	100.568
6.250 ▶	101.846	101.801	101.757	101.699	101.662	101.621	101.578	101.935	101.862	101.789	100.751	100.710	100.667	100.251	100.210	100.167
6.125 ▶	101.929	101.877	101.826	101.759	101.832	101.802	101.689	102.412	102.332	102.251	101.666	101.636	101.523	101.166	101.136	101.023
6.000 ▶	101.541	101.489	101.438	101.371	101.531	101.502	101.396	102.020	101.940	101.860	101.372	101.342	101.236	100.872	100.842	100.736
5.875 ▶	101.123	101.071	101.020	100.953	101.104	101.075	100.980	101.594	101.514	101.434	101.003	100.974	100.878	100.503	100.474	100.378
5.750 ▶	100.630	100.577	100.526	100.459	100.489	100.462	100.373	101.116	101.035	100.955	100.314	100.287	100.199	99.814	99.787	99.699
5.625 ▶	100.628	100.583	100.539	100.468	100.628	100.602	100.501	101.453	101.382	101.309	100.404	100.378	100.277	99.904	99.878	99.777
5.500 ▶	100.152	100.107	100.063	99.992	100.058	100.031	99.938	100.986	100.915	100.841	99.836	99.809	99.717	99.336	99.309	99.217
5.375 ▶	99.609	99.565	99.521	99.449	99.494	99.467	99.379	100.465	100.394	100.321	99.273	99.246	99.159	98.773	98.746	98.659
5.250 ▶	99.017	98.972	98.928	98.857	98.549	98.522	98.443	99.919	99.848	99.775	98.389	98.361	98.282	97.889	97.861	97.782

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 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)	(0.125)	No Impounds - Non CA	0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)	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)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
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)	(2.125)	(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)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a		



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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 ▶	104.546	104.460	104.375	103.014	102.929	102.844	102.627	102.542	102.456	101.096	101.010	100.925	104.628	104.731	104.645	
7.000 ▶	104.189	104.104	104.019	102.533	102.448	102.363	102.208	102.123	102.038	100.552	100.467	100.381	104.194	104.297	104.212	
6.875 ▶	103.596	103.510	103.425	102.627	102.542	102.456	102.033	101.948	101.863	101.033	100.948	100.863	103.626	103.728	103.643	
6.750 ▶	103.702	103.617	103.531	103.608	103.523	103.438	101.877	101.792	101.706	101.752	101.667	101.581	103.693	103.796	103.710	
6.625 ▶	102.921	102.893	102.865	101.953	101.924	101.896	101.616	101.588	101.560	100.648	100.619	100.591	102.907	102.941	102.913	
6.500 ▶	102.471	102.443	102.415	101.753	101.724	101.696	101.203	101.174	101.146	100.484	100.456	100.427	102.520	102.554	102.526	
6.375 ▶	101.996	101.968	101.940	101.340	101.312	101.283	101.070	101.042	101.013	100.414	100.386	100.357	101.882	101.916	101.888	
6.250 ▶	102.209	102.181	102.152	102.084	102.056	102.027	101.009	100.981	100.952	100.884	100.856	100.827	102.002	102.036	102.008	
6.125 ▶	102.238	102.202	102.167	102.006	101.971	101.935	100.889	100.854	100.818	100.858	100.823	100.787	102.193	102.235	102.200	
6.000 ▶	101.819	101.783	101.748	101.531	101.496	101.460	100.521	100.485	100.450	100.333	100.298	100.262	101.759	101.801	101.766	
5.875 ▶	101.344	101.308	101.273	101.206	101.171	101.135	99.996	99.960	99.925	100.058	100.023	99.987	101.190	101.233	101.197	
5.750 ▶	101.450	101.415	101.379	101.375	101.340	101.304	100.352	100.316	100.281	100.477	100.441	100.406	FHA/VA Price Adjustments			
5.625 ▶	101.325	101.254	101.183	101.188	101.117	101.046	100.344	100.273	100.202	100.407	100.336	100.265	680+		0.000	
5.500 ▶	100.907	100.836	100.765	100.744	100.673	100.602	99.975	99.904	99.833	99.913	99.842	99.771	660-679		(0.750)	
5.375 ▶	100.400	100.329	100.258	100.357	100.286	100.215	99.419	99.348	99.277	99.575	99.504	99.433	640-659		(1.750)	
5.250 ▶	100.144	100.073	100.002	100.100	100.029	99.958	99.413	99.342	99.271	99.569	99.498	99.427	620-639		(2.250)	
5.125 ▶	99.587	99.530	99.473	99.482	99.425	99.368	98.693	98.636	98.579	98.799	98.742	98.685	600-619		(3.250)	
5.000 ▶	99.252	99.195	99.138	99.016	98.959	98.902	98.398	98.341	98.284	98.137	98.080	98.023	Cashout Refi		(0.250)	
4.875 ▶	98.674	98.617	98.560	98.618	98.561	98.504	97.485	97.429	97.372	97.493	97.436	97.379	2 units		(0.500)	
4.750 ▶	98.399	98.342	98.285	98.337	98.280	98.223	97.064	97.007	96.950	96.962	96.905	96.848	3-4 units		(1.000)	
4.625 ▶	95.339	95.281	95.251	95.339	95.281	95.251	92.227	92.168	92.139	92.227	92.168	92.139	\$100k < \$125k		(0.125)	
4.500 ▶	94.655	94.597	94.567	94.655	94.597	94.567	91.542	91.484	91.455	91.542	91.484	91.455	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard				NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		Price all NonQM loans in Soar	
10.250 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>	NonQM Max Prices	
10.125 ▶								Standard Residential	Max Price
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								Standard DSCR	
9.500 ▶	107.425	107.275	107.125					Prepay	101.000
9.375 ▶	107.175	107.025	106.875					No Prepay	100.000
9.250 ▶	106.925	106.775	106.625						
9.125 ▶	106.675	106.525	106.375						
9.000 ▶									
8.875 ▶	106.175	106.025	105.875	107.684	107.534	107.384			
8.750 ▶	105.925	105.775	105.625	107.403	107.253	107.103			
8.625 ▶	105.675	105.525	105.375	107.121	106.971	106.821			
8.500 ▶	105.425	105.275	105.125	106.840	106.690	106.540			
8.375 ▶	105.175	105.025	104.875	106.540	106.390	106.240			
8.250 ▶	104.925	104.775	104.625	106.240	106.090	105.940			
8.125 ▶	104.675	104.525	104.375	105.900	105.750	105.600			
8.000 ▶									
7.875 ▶	104.175	104.025	103.875	105.150	105.000	104.850			
7.750 ▶	103.925	103.775	103.625	104.775	104.625	104.475			
7.625 ▶	103.650	103.500	103.350	104.400	104.250	104.100			
7.500 ▶	103.400	103.250	103.100	104.025	103.875	103.725			
7.375 ▶	103.075	102.925	102.775	103.650	103.500	103.350			
7.250 ▶	102.700	102.550	102.400	103.275	103.125	102.975			
7.125 ▶	102.300	102.150	102.000	102.825	102.675	102.525			
7.000 ▶									
6.875 ▶	101.450	101.300	101.150	101.925	101.775	101.625			
6.750 ▶	100.975	100.825	100.675	101.450	101.300	101.150			
6.625 ▶	100.500	100.350	100.200	100.950	100.800	100.650			
6.500 ▶	99.950	99.800	99.650	100.450	100.300	100.150			
6.375 ▶	99.375	99.225	99.075	99.900	99.750	99.600			
6.250 ▶	98.775	98.625	98.475	99.250	99.100	98.950			
6.125 ▶	98.175	98.025	97.875	98.375	98.225	98.075			
6.000 ▶									
5.875 ▶	96.300	96.150	96.000						