

Effective Date/Time: 2/4/2026 10:32 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 ▶	104.780	104.763	104.734	104.698	104.334	104.301	104.183	105.280	105.271	105.251	101.929	101.853	101.770	100.820	100.785	100.768
7.875 ▶	104.545	104.528	104.499	104.463	104.155	104.120	104.003	105.038	105.030	105.009	101.754	101.678	101.595	100.682	100.646	100.627
7.750 ▶	104.292	104.275	104.247	104.210	103.929	103.893	103.777	104.629	104.621	104.600	101.559	101.483	101.400	100.429	100.389	100.373
7.625 ▶	104.490	104.481	104.465	104.443	104.108	104.077	103.945	104.485	104.485	104.477	102.190	102.157	102.150	101.690	101.657	101.650
7.500 ▶	104.271	104.262	104.246	104.224	103.934	103.902	103.773	104.245	104.245	104.236	102.086	102.051	102.045	101.586	101.551	101.545
7.375 ▶	104.027	104.019	104.003	103.981	103.721	103.687	103.558	103.982	103.982	103.973	101.791	101.751	101.749	101.291	101.251	101.249
7.250 ▶	103.918	103.910	103.893	103.871	103.296	103.256	103.131	103.693	103.693	103.685	101.405	101.372	101.332	100.829	100.784	100.783
7.125 ▶	103.630	103.622	103.605	103.583	103.281	103.247	103.143	103.535	103.468	103.424	102.166	102.099	102.037	101.537	101.503	101.487
7.000 ▶	103.350	103.321	103.296	103.274	102.973	102.933	102.833	103.248	103.181	103.137	101.950	101.883	101.821	101.260	101.220	101.208
6.875 ▶	103.070	103.028	102.989	102.952	102.598	102.554	102.454	102.955	102.888	102.844	101.706	101.639	101.577	100.920	100.875	100.863
6.750 ▶	102.722	102.680	102.642	102.605	102.138	102.083	101.990	102.613	102.546	102.501	101.413	101.346	101.284	100.462	100.407	100.403
6.625 ▶	102.686	102.619	102.561	102.510	102.492	102.430	102.372	102.851	102.751	102.662	101.759	101.658	101.570	101.102	101.039	100.981
6.500 ▶	102.366	102.299	102.242	102.190	102.095	102.028	101.969	102.498	102.398	102.309	101.489	101.388	101.300	100.709	100.640	100.581
6.375 ▶	101.995	101.928	101.871	101.819	101.841	101.770	101.711	102.113	102.012	101.924	101.156	101.056	100.967	100.459	100.386	100.327
6.250 ▶	101.559	101.492	101.435	101.384	101.412	101.333	101.276	101.691	101.591	101.503	100.791	100.691	100.602	100.031	99.951	99.893
6.125 ▶	101.417	101.341	101.276	101.218	101.270	101.233	101.171	102.036	101.927	101.830	101.114	101.039	100.974	100.049	100.011	99.950
6.000 ▶	100.989	100.914	100.849	100.790	100.891	100.850	100.790	101.616	101.507	101.411	100.748	100.673	100.608	99.674	99.632	99.573
5.875 ▶	100.524	100.449	100.384	100.325	100.430	100.382	100.325	101.161	101.053	100.956	100.350	100.275	100.210	99.218	99.169	99.113
5.750 ▶	100.012	99.936	99.871	99.813	99.821	99.767	99.716	100.672	100.563	100.467	99.896	99.821	99.755	98.613	98.558	98.509
5.625 ▶	99.598	99.531	99.469	99.410	99.567	99.542	99.459	100.478	100.378	100.285	99.383	99.308	99.242	98.208	98.181	98.100
5.500 ▶	99.054	98.987	98.925	98.866	98.994	98.966	98.884	99.989	99.888	99.795	98.808	98.733	98.667	97.639	97.609	97.529
5.375 ▶	98.471	98.404	98.342	98.284	98.407	98.374	98.293	99.446	99.346	99.253	98.188	98.113	98.048	97.053	97.019	96.940
5.250 ▶	97.854	97.787	97.725	97.666	97.463	97.426	97.348	98.881	98.781	98.688	97.544	97.468	97.403	96.112	96.074	95.997

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		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
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		

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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 ▶	103.547	104.207	104.086	102.015	102.645	102.524	102.034	102.288	102.136	100.503	100.757	100.636	104.025	104.451	104.330	
7.000 ▶	103.191	103.851	103.730	101.695	102.163	102.042	101.616	101.870	101.717	99.959	100.213	100.092	103.591	104.017	103.896	
6.875 ▶	102.597	103.257	103.136	101.566	102.257	102.136	101.441	101.695	101.542	100.441	100.695	100.574	103.022	103.448	103.327	
6.750 ▶	102.703	103.363	103.242	102.547	103.238	103.117	101.284	101.538	101.386	101.159	101.413	101.292	103.090	103.516	103.395	
6.625 ▶	102.484	103.036	102.821	101.453	102.036	101.821	101.586	101.731	101.484	100.617	100.762	100.547	102.703	103.223	102.993	
6.500 ▶	102.034	102.586	102.371	101.253	101.836	101.621	101.172	101.317	101.071	100.453	100.598	100.383	102.316	102.836	102.606	
6.375 ▶	101.559	102.111	101.896	100.841	101.423	101.208	101.039	101.185	100.938	100.383	100.528	100.313	101.678	102.198	101.968	
6.250 ▶	101.772	102.323	102.108	101.584	102.167	101.952	100.978	101.123	100.877	100.853	100.998	100.783	101.798	102.318	102.088	
6.125 ▶	101.469	102.104	101.958	101.175	101.841	101.696	100.761	100.990	100.813	100.730	100.959	100.813	101.738	102.185	102.039	
6.000 ▶	101.050	101.685	101.540	100.700	101.366	101.221	100.392	100.621	100.444	100.205	100.434	100.288	101.304	101.751	101.605	
5.875 ▶	100.575	101.210	101.065	100.375	101.041	100.896	99.867	100.096	99.919	99.930	100.159	100.013	100.735	101.183	101.036	
5.750 ▶	100.681	101.316	101.171	100.544	101.210	101.065	100.223	100.452	100.276	100.348	100.577	100.432	FHA/VA Price Adjustments			
5.625 ▶	100.209	100.828	100.667	100.009	100.659	100.498	99.634	99.846	99.654	99.697	99.909	99.748	680+			0.000
5.500 ▶	99.791	100.409	100.248	99.566	100.215	100.054	99.266	99.478	99.286	99.203	99.415	99.254	660-679			(0.750)
5.375 ▶	99.284	99.903	99.742	99.178	99.828	99.667	98.709	98.921	98.729	98.866	99.078	98.917	640-659			(1.750)
5.250 ▶	99.028	99.646	99.486	98.922	99.571	99.411	98.703	98.915	98.723	98.859	99.071	98.911	620-639			(2.250)
5.125 ▶	97.681	98.383	98.302	97.514	98.247	98.165	97.194	97.490	97.377	97.300	97.596	97.514	600-619			(3.250)
5.000 ▶	97.346	98.048	97.967	97.048	97.781	97.699	96.899	97.195	97.082	96.638	96.933	96.852	Cashout Refi			(0.250)
4.875 ▶	96.769	97.471	97.389	96.650	97.383	97.302	95.986	96.282	96.169	95.994	96.290	96.208	2 units			(0.500)
4.750 ▶	96.494	97.196	97.114	96.369	97.102	97.020	95.565	95.861	95.748	95.463	95.758	95.677	3-4 units			(1.000)
4.625 ▶	93.720	93.641	93.598	93.720	93.641	93.598	90.607	90.528	90.486	90.607	90.528	90.486	\$100k < \$125k			(0.125)
4.500 ▶	93.025	92.946	92.903	93.025	92.946	92.903	89.913	89.833	89.791	89.913	89.833	89.791	\$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	
10.000 ▶										Max Price	
9.875 ▶										Loan Amt <=\$1.75m	
9.750 ▶	107.275	107.125	106.975							101.000	
9.625 ▶	107.025	106.875	106.725							Loan Amt \$1.75m<\$2.0m	
9.500 ▶	106.775	106.625	106.475							100.500	
9.375 ▶	106.525	106.375	106.225							Loan Amt \$2.0m-\$3.0m	
9.250 ▶	106.275	106.125	105.975							100.000	
9.125 ▶	106.025	105.875	105.725							Standard DSCR	
9.000 ▶										Prepay	
8.875 ▶	105.525	105.375	105.225	107.815	107.665	107.515				101.000	
8.750 ▶	105.275	105.125	104.975	107.284	107.134	106.984				No Prepay	
8.625 ▶	105.025	104.875	104.725	107.003	106.853	106.703				100.000	
8.500 ▶	104.775	104.625	104.475	106.721	106.571	106.421					
8.375 ▶	104.525	104.375	104.225	106.440	106.290	106.140					
8.250 ▶	104.275	104.125	103.975	106.140	105.990	105.840					
8.125 ▶	104.025	103.875	103.725	105.840	105.690	105.540					
8.000 ▶				105.500	105.350	105.200					
7.875 ▶	103.525	103.375	103.225	104.750	104.600	104.450					
7.750 ▶	103.275	103.125	102.975	104.375	104.225	104.075					
7.625 ▶	103.000	102.850	102.700	104.000	103.850	103.700					
7.500 ▶	102.750	102.600	102.450	103.625	103.475	103.325					
7.375 ▶	102.425	102.275	102.125	103.250	103.100	102.950					
7.250 ▶	102.050	101.900	101.750	102.875	102.725	102.575					
7.125 ▶	101.650	101.500	101.350	102.425	102.275	102.125					
7.000 ▶											
6.875 ▶	100.825	100.675	100.525	101.525	101.375	101.225					
6.750 ▶	100.375	100.225	100.075	101.050	100.900	100.750					
6.625 ▶	99.925	99.775	99.625	100.550	100.400	100.250					
6.500 ▶	99.375	99.225	99.075	100.050	99.900	99.750					
6.375 ▶	98.800	98.650	98.500	99.500	99.350	99.200					
6.250 ▶	98.175	98.025	97.875	98.850	98.700	98.550					
6.125 ▶	97.425	97.275	97.125	97.975	97.825	97.675					
6.000 ▶											
5.875 ▶											

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