

Effective Date/Time: 1/7/2026 11:25 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 ▶	105.191	105.183	105.150	105.100	104.774	104.749	104.668	105.545	105.545	105.520	102.292	102.228	102.137	101.324	101.316	101.282
7.875 ▶	104.960	104.952	104.919	104.868	104.614	104.593	104.512	105.313	105.313	105.288	102.112	102.048	101.957	101.241	101.235	101.202
7.750 ▶	104.711	104.703	104.670	104.620	104.397	104.383	104.302	105.064	105.064	105.039	101.912	101.848	101.757	101.000	101.003	100.970
7.625 ▶	104.554	104.546	104.512	104.462	104.389	104.330	104.232	104.706	104.706	104.681	102.593	102.543	102.531	102.093	102.043	102.031
7.500 ▶	104.351	104.343	104.309	104.259	104.163	104.112	104.015	104.422	104.422	104.397	102.434	102.390	102.379	101.934	101.890	101.879
7.375 ▶	104.163	104.155	104.127	104.085	104.002	103.958	103.862	104.110	104.110	104.085	102.192	102.152	102.141	101.692	101.652	101.641
7.250 ▶	103.912	103.903	103.875	103.833	103.632	103.594	103.499	103.773	103.773	103.748	101.807	101.776	101.766	101.307	101.276	101.266
7.125 ▶	103.647	103.626	103.593	103.551	103.681	103.631	103.493	103.553	103.488	103.422	102.689	102.657	102.609	102.033	101.983	101.942
7.000 ▶	103.387	103.347	103.297	103.241	103.362	103.325	103.186	103.266	103.201	103.135	102.482	102.449	102.401	101.716	101.680	101.637
6.875 ▶	103.110	103.070	103.014	102.947	102.997	102.970	102.833	102.971	102.907	102.841	102.243	102.211	102.163	101.354	101.328	101.286
6.750 ▶	102.780	102.740	102.683	102.616	102.526	102.510	102.375	102.634	102.577	102.499	101.954	101.922	101.874	100.886	100.870	100.832
6.625 ▶	102.743	102.694	102.630	102.554	102.721	102.651	102.559	102.828	102.747	102.649	102.442	102.393	102.329	101.333	101.264	101.173
6.500 ▶	102.418	102.370	102.305	102.230	102.413	102.353	102.261	102.485	102.406	102.306	102.169	102.121	102.056	101.029	100.968	100.878
6.375 ▶	102.055	102.007	101.942	101.867	102.011	101.958	101.867	102.106	102.038	101.926	101.848	101.800	101.735	100.629	100.576	100.487
6.250 ▶	101.632	101.584	101.519	101.444	101.567	101.521	101.432	101.704	101.639	101.518	101.489	101.441	101.376	100.190	100.145	100.057
6.125 ▶	101.480	101.432	101.367	101.292	101.464	101.419	101.336	101.870	101.817	101.672	101.190	101.142	101.077	100.248	100.203	100.121
6.000 ▶	101.037	100.988	100.924	100.848	101.030	100.993	100.912	101.464	101.414	101.285	100.816	100.768	100.703	99.818	99.780	99.700
5.875 ▶	100.543	100.494	100.430	100.355	100.533	100.502	100.423	101.144	101.098	100.926	100.414	100.365	100.301	99.325	99.293	99.216
5.750 ▶	99.999	99.951	99.886	99.811	99.982	99.956	99.882	100.623	100.579	100.408	99.966	99.918	99.853	98.777	98.751	98.678
5.625 ▶	99.569	99.529	99.472	99.405	99.576	99.546	99.469	100.393	100.333	100.221	99.425	99.377	99.312	98.219	98.187	98.112
5.500 ▶	99.015	98.975	98.919	98.852	99.030	99.005	98.927	99.921	99.893	99.749	98.824	98.775	98.711	97.676	97.648	97.572
5.375 ▶	98.422	98.381	98.325	98.258	98.437	98.413	98.338	99.414	99.391	99.232	98.210	98.162	98.097	97.086	97.060	96.987
5.250 ▶	97.788	97.747	97.691	97.624	97.485	97.464	97.395	98.858	98.786	98.686	97.547	97.499	97.434	96.137	96.114	96.047

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		

improved

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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 ▶	103.766	104.384	104.228	102.280	102.821	102.665	102.253	102.465	102.278	100.722	100.934	100.778	104.207	104.669	104.506
7.000 ▶	103.409	104.028	103.871	101.961	102.340	102.184	101.834	102.046	101.859	100.178	100.390	100.234	103.774	104.236	104.073
6.875 ▶	102.816	103.434	103.278	101.784	102.434	102.278	101.659	101.871	101.684	100.659	100.871	100.715	103.205	103.667	103.504
6.750 ▶	102.922	103.540	103.384	102.766	103.415	103.259	101.503	101.715	101.528	101.378	101.590	101.434	103.272	103.734	103.571
6.625 ▶	102.375	103.018	102.884	101.375	102.050	101.915	101.351	101.588	101.423	100.414	100.651	100.516	102.705	103.145	103.007
6.500 ▶	101.925	102.568	102.434	101.175	101.850	101.715	100.938	101.175	101.009	100.250	100.487	100.353	102.317	102.758	102.620
6.375 ▶	101.481	102.125	101.990	100.763	101.437	101.303	100.836	101.073	100.908	100.180	100.417	100.283	101.680	102.120	101.982
6.250 ▶	101.663	102.306	102.171	101.506	102.181	102.046	100.744	100.981	100.815	100.650	100.887	100.753	101.799	102.240	102.102
6.125 ▶	101.516	102.193	102.087	101.253	101.961	101.851	100.691	100.961	100.825	100.691	100.961	100.856	101.852	102.263	102.159
6.000 ▶	101.034	101.711	101.606	100.778	101.486	101.386	100.259	100.530	100.393	100.166	100.436	100.331	101.418	101.829	101.725
5.875 ▶	100.653	101.330	101.225	100.453	101.161	101.056	99.828	100.099	99.962	99.891	100.161	100.056	100.849	101.261	101.156
5.750 ▶	100.759	101.436	101.331	100.622	101.330	101.225	100.184	100.455	100.318	100.309	100.580	100.475	FHA/VA Price Adjustments		
5.625 ▶	100.334	100.986	100.858	100.072	100.755	100.627	99.791	100.036	99.877	99.791	100.036	99.908	680+		0.000
5.500 ▶	99.853	100.505	100.377	99.628	100.311	100.183	99.359	99.605	99.445	99.297	99.542	99.414	660-679		(0.750)
5.375 ▶	99.472	100.124	99.995	99.366	100.049	99.920	98.928	99.174	99.014	99.084	99.330	99.202	640-659		(1.750)
5.250 ▶	99.216	99.867	99.739	99.109	99.792	99.664	98.922	99.167	99.008	99.078	99.324	99.195	620-639		(2.250)
5.125 ▶	98.025	98.710	98.613	97.733	98.449	98.352	97.413	97.692	97.563	97.394	97.673	97.576	600-619		(3.250)
5.000 ▶	97.690	98.375	98.278	97.267	97.983	97.886	97.118	97.397	97.268	96.731	97.010	96.913	Cashout Refi		(0.250)
4.875 ▶	97.113	97.798	97.701	96.994	97.710	97.613	96.205	96.484	96.356	96.213	96.492	96.394	2 units		(0.500)
4.750 ▶	96.838	97.523	97.426	96.713	97.429	97.332	95.784	96.063	95.934	95.681	95.960	95.863	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 ▶							>= 800	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 ▶	107.790	107.640	107.490						Prepay 101.000		
9.875 ▶	107.540	107.390	107.240						No Prepay 100.000		
9.750 ▶	107.290	107.140	106.990						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	107.040	106.890	106.740						Full Doc 99.500 103.000		
9.500 ▶	106.790	106.640	106.490						Alt Doc 99.500 103.000		
9.375 ▶	106.540	106.390	106.240						Inv w/Prepay 99.500 103.000		
9.250 ▶	106.290	106.140	105.990			108.243	108.093		107.943	<u>Plus DSCR</u>	
9.125 ▶	106.040	105.890	105.740			108.055	107.905		107.755	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.790	105.640	105.490			107.789	107.639		107.489	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.540	105.390	105.240			107.524	107.374		107.224	5yr Prepay 99.500 104.500	
8.750 ▶	105.290	105.140	104.990			107.243	107.093		106.943	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.625 ▶	105.040	104.890	104.740			106.961	106.811		106.661	5yr Hard PP 101.500	
8.500 ▶	104.790	104.640	104.490			106.680	106.530		106.380	4yr Hard PP 101.500	
8.375 ▶	104.540	104.390	104.240			106.380	106.230		106.080	3yr Hard PP 101.500	
8.250 ▶	104.290	104.140	103.990			106.080	105.930		105.780	2yr Hard PP 100.500	
8.125 ▶	104.040	103.890	103.740			105.740	105.590		105.440	1yr Hard PP 100.000	
8.000 ▶										No Prepay 99.500	
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				

**New Product
Coming Soon**

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NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>