

Effective Date/Time: 2/6/2026 10:40 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
7.875 ▶	105.017	105.000	104.969	104.932	104.514	104.486	104.375	105.511	105.502	105.478	102.218	102.143	102.058	101.042	101.021	101.009
7.750 ▶	104.768	104.751	104.720	104.683	104.289	104.261	104.150	105.255	105.247	105.223	102.027	101.951	101.867	100.789	100.764	100.751
7.625 ▶	104.944	104.936	104.918	104.896	104.608	104.569	104.444	105.087	105.087	105.077	102.441	102.405	102.404	101.941	101.905	101.904
7.500 ▶	104.729	104.721	104.703	104.681	104.435	104.398	104.273	104.682	104.682	104.671	102.337	102.302	102.302	101.837	101.802	101.802
7.375 ▶	104.490	104.482	104.463	104.441	104.221	104.179	104.055	104.422	104.422	104.411	102.041	102.013	102.017	101.541	101.513	101.517
7.250 ▶	104.385	104.377	104.358	104.336	103.797	103.762	103.643	104.150	104.150	104.139	101.859	101.825	101.784	101.079	101.046	101.051
7.125 ▶	104.102	104.094	104.076	104.054	103.783	103.738	103.637	103.958	103.891	103.852	102.600	102.534	102.473	101.914	101.870	101.859
7.000 ▶	103.830	103.795	103.770	103.748	103.475	103.431	103.331	103.676	103.609	103.570	102.379	102.312	102.251	101.637	101.593	101.585
6.875 ▶	103.556	103.514	103.476	103.439	103.100	103.063	102.966	103.388	103.321	103.282	102.130	102.064	102.003	101.297	101.259	101.253
6.750 ▶	103.208	103.166	103.128	103.092	102.640	102.594	102.504	103.050	102.983	102.944	101.842	101.775	101.714	100.839	100.793	100.794
6.625 ▶	103.156	103.089	103.034	102.982	102.981	102.902	102.858	103.291	103.191	103.105	102.160	102.060	101.974	101.591	101.511	101.467
6.500 ▶	102.847	102.780	102.724	102.673	102.584	102.511	102.468	102.955	102.854	102.768	101.879	101.779	101.693	101.197	101.123	101.080
6.375 ▶	102.483	102.416	102.360	102.309	102.330	102.279	102.237	102.575	102.475	102.389	101.553	101.452	101.367	100.947	100.895	100.853
6.250 ▶	102.064	101.997	101.942	101.890	101.900	101.835	101.794	102.151	102.050	101.965	101.192	101.091	101.005	100.519	100.453	100.412
6.125 ▶	101.990	101.915	101.852	101.793	101.833	101.784	101.732	102.602	102.493	102.400	101.675	101.626	101.574	101.175	101.126	101.074
6.000 ▶	101.562	101.487	101.424	101.365	101.454	101.411	101.362	102.186	102.077	101.984	101.315	101.264	101.215	100.807	100.764	100.715
5.875 ▶	101.082	101.007	100.944	100.885	100.993	100.949	100.902	101.725	101.617	101.523	100.931	100.861	100.814	100.405	100.361	100.314
5.750 ▶	100.565	100.490	100.426	100.368	100.383	100.338	100.298	101.240	101.131	101.037	100.479	100.404	100.341	99.705	99.660	99.620
5.625 ▶	100.249	100.191	100.137	100.086	100.211	100.186	100.106	101.139	101.046	100.963	100.037	100.012	99.933	99.537	99.512	99.433
5.500 ▶	99.729	99.671	99.617	99.566	99.638	99.616	99.538	100.651	100.559	100.476	99.468	99.446	99.368	98.968	98.946	98.868
5.375 ▶	99.162	99.103	99.050	98.999	99.050	99.023	98.946	100.122	100.030	99.946	98.882	98.855	98.778	98.382	98.355	98.278
5.250 ▶	98.547	98.488	98.435	98.384	98.106	98.077	98.002	99.569	99.477	99.394	98.131	98.055	97.992	97.441	97.412	97.337
5.125 ▶	98.056	98.006	97.896	97.764	97.893	97.878	97.582	99.142	99.042	98.905	96.106	96.074	96.002	95.606	95.574	95.502

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 ▶	104.124	104.834	104.754	102.612	103.272	103.192	102.611	102.916	102.804	101.080	101.384	101.304	104.645	105.028	104.957	
7.000 ▶	103.768	104.478	104.398	102.297	102.791	102.711	102.193	102.497	102.386	100.536	100.841	100.761	104.212	104.594	104.523	
6.875 ▶	103.174	103.884	103.804	102.143	102.884	102.804	102.018	102.322	102.211	101.018	101.322	101.242	103.643	104.025	103.954	
6.750 ▶	103.280	103.991	103.911	103.124	103.866	103.786	101.861	102.166	102.054	101.736	102.041	101.961	103.710	104.093	104.022	
6.625 ▶	103.054	103.588	103.377	102.022	102.588	102.377	102.155	102.283	102.041	101.186	101.314	101.104	103.258	103.792	103.546	
6.500 ▶	102.604	103.138	102.927	101.822	102.388	102.177	101.741	101.869	101.627	101.022	101.151	100.940	102.870	103.405	103.158	
6.375 ▶	102.129	102.663	102.452	101.410	101.976	101.765	101.609	101.737	101.495	100.952	101.081	100.870	102.233	102.767	102.521	
6.250 ▶	102.341	102.876	102.665	102.154	102.719	102.509	101.547	101.676	101.434	101.422	101.551	101.340	102.352	102.887	102.640	
6.125 ▶	102.036	102.671	102.534	101.742	102.408	102.271	101.328	101.557	101.388	101.297	101.525	101.388	102.304	102.752	102.606	
6.000 ▶	101.617	102.252	102.115	101.267	101.933	101.796	100.959	101.188	101.020	100.772	101.000	100.863	101.871	102.318	102.172	
5.875 ▶	101.142	101.777	101.640	100.942	101.608	101.471	100.434	100.663	100.495	100.497	100.725	100.588	101.302	101.750	101.603	
5.750 ▶	101.248	101.883	101.746	101.111	101.777	101.640	100.790	101.019	100.851	100.915	101.144	101.007	FHA/VA Price Adjustments			
5.625 ▶	100.944	101.545	101.372	100.744	101.377	101.204	100.369	100.564	100.360	100.431	100.627	100.454	680+		0.000	
5.500 ▶	100.525	101.127	100.954	100.300	100.933	100.760	100.000	100.195	99.991	99.938	100.133	99.960	660-679		(0.750)	
5.375 ▶	100.019	100.620	100.447	99.913	100.545	100.372	99.444	99.639	99.435	99.600	99.795	99.622	640-659		(1.750)	
5.250 ▶	99.763	100.364	100.191	99.656	100.289	100.116	99.438	99.633	99.429	99.594	99.789	99.616	620-639		(2.250)	
5.125 ▶	98.588	99.189	99.037	98.420	99.053	98.901	98.100	98.295	98.112	98.206	98.402	98.249	600-619		(3.250)	
5.000 ▶	98.253	98.854	98.702	97.954	98.587	98.435	97.805	98.001	97.817	97.544	97.739	97.587	Cashout Refi		(0.250)	
4.875 ▶	97.675	98.277	98.124	97.556	98.189	98.037	96.893	97.088	96.904	96.900	97.095	96.943	2 units		(0.500)	
4.750 ▶	97.400	98.002	97.849	97.275	97.908	97.756	96.471	96.666	96.483	96.369	96.564	96.412	3-4 units		(1.000)	
4.625 ▶	94.410	94.332	94.289	94.410	94.332	94.289	91.298	91.220	91.177	91.298	91.220	91.177	\$100k < \$125k		(0.125)	
4.500 ▶	93.717	93.639	93.597	93.717	93.639	93.597	90.605	90.527	90.484	90.605	90.527	90.484	\$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.uffwest.com</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 ▶	108.150	108.000	107.850					Standard DSCR	
9.500 ▶	107.900	107.750	107.600					Prepay	101.000
9.375 ▶	107.650	107.500	107.350					No Prepay	100.000
9.250 ▶	107.400	107.250	107.100						
9.125 ▶	107.150	107.000	106.850						
9.000 ▶									
8.875 ▶	106.650	106.500	106.350	108.409	108.259	108.109			
8.750 ▶	106.400	106.250	106.100	108.128	107.978	107.828			
8.625 ▶	106.150	106.000	105.850	107.846	107.696	107.546			
8.500 ▶	105.900	105.750	105.600	107.565	107.415	107.265			
8.375 ▶	105.650	105.500	105.350	107.265	107.115	106.965			
8.250 ▶	105.400	105.250	105.100	106.965	106.815	106.665			
8.125 ▶	105.150	105.000	104.850	106.625	106.475	106.325			
8.000 ▶									
7.875 ▶	104.650	104.500	104.350	105.875	105.725	105.575			
7.750 ▶	104.400	104.250	104.100	105.500	105.350	105.200			
7.625 ▶	104.125	103.975	103.825	105.125	104.975	104.825			
7.500 ▶	103.875	103.725	103.575	104.750	104.600	104.450			
7.375 ▶	103.550	103.400	103.250	104.375	104.225	104.075			
7.250 ▶	103.175	103.025	102.875	104.000	103.850	103.700			
7.125 ▶	102.775	102.625	102.475	103.550	103.400	103.250			
7.000 ▶									
6.875 ▶	101.950	101.800	101.650	102.650	102.500	102.350			
6.750 ▶	101.500	101.350	101.200	102.175	102.025	101.875			
6.625 ▶	101.050	100.900	100.750	101.675	101.525	101.375			
6.500 ▶	100.500	100.350	100.200	101.175	101.025	100.875			
6.375 ▶	99.925	99.775	99.625	100.625	100.475	100.325			
6.250 ▶	99.300	99.150	99.000	99.975	99.825	99.675			
6.125 ▶	98.550	98.400	98.250	99.100	98.950	98.800			
6.000 ▶									
5.875 ▶									