

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 ►	105.049	105.049	105.024	104.995	104.697	104.567	104.571	105.237	105.237	105.220	102.120	102.120	102.036	101.130	100.986	100.990
7.875 ►	104.824	104.824	104.799	104.770	104.542	104.404	104.407	105.009	105.009	104.992	101.945	101.945	101.861	101.051	100.885	100.888
7.750 ►	104.581	104.581	104.556	104.527	104.333	104.181	104.185	104.766	104.766	104.749	101.750	101.750	101.666	100.820	100.635	100.639
7.625 ►	104.451	104.451	104.426	104.397	104.252	104.186	104.160	104.404	104.404	104.387	102.410	102.318	102.292	101.910	101.818	101.792
7.500 ►	104.197	104.197	104.172	104.144	104.039	103.947	103.920	104.128	104.128	104.111	102.259	102.150	102.123	101.759	101.650	101.623
7.375 ►	103.908	103.908	103.883	103.854	103.888	103.779	103.751	103.824	103.824	103.807	102.030	101.905	101.864	101.530	101.405	101.364
7.250 ►	103.737	103.738	103.721	103.701	103.534	103.411	103.371	103.499	103.499	103.482	101.658	101.526	101.487	101.158	101.026	100.987
7.125 ►	103.484	103.460	103.443	103.423	103.430	103.353	103.339	103.225	103.184	103.122	102.252	102.173	102.160	101.752	101.673	101.660
7.000 ►	103.235	103.211	103.169	103.126	103.126	103.042	103.027	102.949	102.915	102.848	101.950	101.864	101.849	101.450	101.364	101.349
6.875 ►	102.957	102.933	102.891	102.847	102.774	102.681	102.668	102.695	102.634	102.567	101.601	101.506	101.493	101.101	101.006	100.993
6.750 ►	102.642	102.617	102.576	102.532	102.318	102.213	102.205	102.370	102.316	102.249	101.223	101.199	101.132	100.648	100.541	100.534
6.625 ►	102.653	102.605	102.538	102.471	102.588	102.484	102.414	102.744	102.677	102.601	101.819	101.771	101.670	101.201	101.096	101.027
6.500 ►	102.338	102.290	102.223	102.156	102.284	102.186	102.117	102.414	102.358	102.279	101.558	101.510	101.409	100.900	100.801	100.733
6.375 ►	101.985	101.937	101.870	101.803	101.891	101.797	101.731	102.047	101.974	101.896	101.248	101.200	101.099	100.512	100.417	100.351
6.250 ►	101.577	101.529	101.462	101.395	101.454	101.369	101.303	101.659	101.566	101.490	100.901	100.852	100.752	100.078	99.991	99.927
6.125 ►	101.754	101.698	101.614	101.533	101.714	101.607	101.570	102.051	101.981	101.864	101.532	101.476	101.392	100.499	100.392	100.355
6.000 ►	101.345	101.288	101.204	101.123	101.288	101.193	101.159	101.663	101.598	101.481	101.169	101.112	101.028	100.075	99.982	99.946
5.875 ►	100.870	100.813	100.729	100.648	100.796	100.712	100.680	101.343	101.174	101.119	100.779	100.722	100.638	99.588	99.504	99.472
5.750 ►	100.349	100.293	100.209	100.128	100.245	100.175	100.149	100.825	100.702	100.599	100.339	100.282	100.198	99.040	98.971	98.943
5.625 ►	100.345	100.304	100.204	100.110	100.236	100.102	100.067	100.936	100.904	100.770	99.805	99.748	99.665	98.879	98.746	98.709
5.500 ►	99.802	99.762	99.661	99.568	99.690	99.568	99.534	100.465	100.433	100.299	99.209	99.152	99.068	98.335	98.214	98.179
5.375 ►	99.214	99.173	99.073	98.979	99.098	98.985	98.952	99.944	99.912	99.778	98.610	98.554	98.470	97.746	97.634	97.599
5.250 ►	98.587	98.547	98.446	98.353	98.143	98.047	98.016	99.399	99.367	99.233	97.955	97.898	97.814	96.795	96.700	96.668

LTV/FICO Adjustments

IMPROVED PRICING

Effective Date/Time: 1/13/2026 11:30 AM

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 ►	103.763	104.398	104.266	102.299	102.836	102.703	102.251	102.480	102.316	100.720	100.948	100.816	104.220	104.667	104.521
7.000 ►	103.407	104.042	103.909	101.989	102.355	102.222	101.832	102.061	101.897	100.176	100.405	100.272	103.786	104.233	104.087
6.875 ►	102.813	103.448	103.316	101.782	102.448	102.316	101.657	101.886	101.722	100.657	100.886	100.753	103.217	103.665	103.518
6.750 ►	102.920	103.555	103.422	102.763	103.430	103.297	101.501	101.730	101.566	101.376	101.605	101.472	103.285	103.732	103.586
6.625 ►	102.273	102.934	102.804	101.242	101.934	101.804	101.250	101.504	101.342	100.281	100.535	100.405	102.586	103.012	102.891
6.500 ►	101.823	102.484	102.354	101.042	101.734	101.604	100.836	101.090	100.929	100.117	100.371	100.241	102.199	102.625	102.504
6.375 ►	101.348	102.009	101.879	100.630	101.321	101.191	100.703	100.957	100.796	100.047	100.301	100.171	101.561	101.987	101.866
6.250 ►	101.561	102.221	102.091	101.373	102.065	101.935	100.642	100.896	100.735	100.517	100.771	100.641	101.681	102.107	101.986
6.125 ►	101.417	102.086	101.969	101.124	101.823	101.706	100.592	100.855	100.706	100.561	100.823	100.706	101.715	102.134	102.021
6.000 ►	100.999	101.667	101.550	100.649	101.348	101.231	100.224	100.486	100.338	100.036	100.298	100.181	101.281	101.700	101.587
5.875 ►	100.524	101.192	101.075	100.324	101.023	100.906	99.699	99.961	99.813	99.761	100.023	99.906	100.713	101.131	101.018
5.750 ►	100.630	101.298	101.181	100.492	101.192	101.075	100.055	100.317	100.169	100.180	100.442	100.325	FHA/VA Price Adjustments		
5.625 ►	100.436	101.096	100.953	100.236	100.927	100.784	99.892	100.146	99.971	99.955	100.209	100.065	680+	0.000	
5.500 ►	100.017	100.677	100.534	99.792	100.484	100.340	99.523	99.777	99.603	99.461	99.715	99.571	660-679	(0.750)	
5.375 ►	99.511	100.171	100.028	99.405	100.096	99.953	98.967	99.221	99.046	99.123	99.377	99.234	640-659	(1.750)	
5.250 ►	99.255	99.915	99.771	99.148	99.840	99.696	98.961	99.215	99.040	99.117	99.371	99.228	620-639	(2.250)	
5.125 ►	98.578	99.271	99.152	98.410	99.135	99.016	97.965	98.252	98.102	98.071	98.359	98.240	600-619	(3.250)	
5.000 ►	98.243	98.936	98.817	97.944	98.669	98.550	97.670	97.958	97.808	97.409	97.696	97.577	Cashout Refi	(0.250)	
4.875 ►	97.665	98.359	98.240	97.546	98.271	98.152	96.758	97.045	96.895	96.765	97.052	96.934	2 units	(0.500)	
4.750 ►	97.390	98.084	97.965	97.265	97.990	97.871	96.336	96.623	96.473	96.234	96.521	96.402	3-4 units	(1.000)	
4.625 ►	94.527	94.471	94.438	94.527	94.471	94.438	91.415	91.359	91.325	91.415	91.359	91.325	\$100k < \$125k	(0.125)	
4.500 ►	93.838	93.782	93.749	93.838	93.782	93.749	90.725	90.670	90.636	90.725	90.670	90.636	\$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: 1/13/2026 11:30 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 ►	107.790	107.640	107.490					
9.875 ►	107.540	107.390	107.240					
9.750 ►	107.290	107.140	106.990					
9.625 ►	107.040	106.890	106.740					
9.500 ►	106.790	106.640	106.490					
9.375 ►	106.540	106.390	106.240					
9.250 ►	106.290	106.140	105.990	108.243	108.093	107.943		
9.125 ►	106.040	105.890	105.740	108.055	107.905	107.755		
9.000 ►								
8.990 ►	105.790	105.640	105.490	107.789	107.639	107.489		
8.875 ►	105.540	105.390	105.240	107.524	107.374	107.224		
8.750 ►	105.290	105.140	104.990	107.243	107.093	106.943		
8.625 ►	105.040	104.890	104.740	106.961	106.811	106.661		
8.500 ►	104.790	104.640	104.490	106.680	106.530	106.380		
8.375 ►	104.540	104.390	104.240	106.380	106.230	106.080		
8.250 ►	104.290	104.140	103.990	106.080	105.930	105.780		
8.125 ►	104.040	103.890	103.740	105.740	105.590	105.440		
8.000 ►								
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		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>