

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	15-Day	30-Day	45-Day	
8.000 ►	104.687	104.685	104.664	104.643	104.128	104.062	103.958	104.989	104.987	104.974	102.006	101.997	101.928	100.694	100.623	100.519				
7.875 ►	104.447	104.445	104.424	104.403	103.969	103.901	103.799	104.746	104.744	104.730	101.819	101.809	101.741	100.614	100.542	100.440				
7.750 ►	104.187	104.185	104.164	104.143	103.762	103.693	103.589	104.488	104.486	104.473	101.606	101.597	101.528	100.397	100.320	100.217				
7.625 ►	103.992	103.990	103.969	103.948	103.852	103.739	103.731	104.131	104.129	104.116	102.288	102.172	102.164	101.788	101.672	101.664				
7.500 ►	103.814	103.811	103.790	103.770	103.631	103.515	103.507	103.841	103.839	103.825	102.132	102.012	102.002	101.632	101.512	101.502				
7.375 ►	103.699	103.697	103.676	103.655	103.473	103.351	103.340	103.513	103.511	103.497	101.881	101.727	101.705	101.381	101.227	101.205				
7.250 ►	103.423	103.420	103.400	103.379	103.137	102.982	102.960	103.215	103.213	103.200	101.540	101.406	101.365	101.040	100.881	100.859				
7.125 ►	103.197	103.187	103.166	103.146	103.062	102.997	102.989	103.106	103.086	103.044	102.544	102.535	102.521	101.638	101.571	101.563				
7.000 ►	102.930	102.920	102.899	102.879	102.781	102.711	102.703	102.810	102.790	102.748	102.306	102.297	102.283	101.358	101.288	101.280				
6.875 ►	102.602	102.592	102.571	102.551	102.455	102.381	102.373	102.484	102.464	102.423	102.030	102.021	102.007	101.036	100.960	100.952				
6.750 ►	102.260	102.250	102.229	102.208	102.056	101.972	101.964	102.166	102.102	102.069	101.726	101.717	101.703	100.639	100.554	100.546				
6.625 ►	102.252	102.211	102.177	102.142	102.140	102.033	102.021	102.577	102.525	102.482	101.892	101.851	101.817	100.852	100.744	100.731				
6.500 ►	101.900	101.859	101.825	101.790	101.921	101.805	101.794	102.223	102.169	102.126	101.610	101.569	101.534	100.634	100.517	100.506				
6.375 ►	101.501	101.461	101.426	101.392	101.513	101.393	101.382	101.817	101.762	101.719	101.301	101.260	101.226	100.230	100.109	100.098				
6.250 ►	101.052	101.012	100.977	100.943	101.055	100.920	100.914	101.409	101.354	101.310	100.940	100.899	100.864	99.777	99.641	99.635				
6.125 ►	101.074	101.040	101.005	100.971	101.039	100.935	100.922	101.465	101.378	101.340	100.782	100.749	100.714	99.827	99.724	99.710				
6.000 ►	100.612	100.579	100.544	100.510	100.654	100.546	100.533	101.019	100.961	100.899	100.420	100.386	100.352	99.446	99.340	99.326				
5.875 ►	100.093	100.060	100.025	99.991	100.145	100.032	100.020	100.561	100.504	100.442	100.007	99.974	99.939	98.941	98.829	98.816				
5.750 ►	99.556	99.522	99.488	99.453	99.589	99.469	99.460	100.071	100.016	99.954	99.540	99.506	99.472	98.388	98.269	98.258				
5.625 ►	99.406	99.388	99.361	99.333	99.186	99.157	99.144	100.336	100.244	100.233	99.001	98.968	98.933	97.832	97.804	97.790				
5.500 ►	98.841	98.823	98.796	98.768	98.620	98.592	98.580	99.823	99.729	99.719	98.382	98.349	98.314	97.268	97.241	97.227				
5.375 ►	98.209	98.191	98.163	98.136	97.977	97.950	97.937	99.285	99.188	99.177	97.749	97.716	97.681	96.629	96.603	96.589				
5.250 ►	97.561	97.543	97.516	97.488	97.205	97.181	97.168	98.696	98.619	98.589	97.057	97.024	96.989	95.860	95.837	95.823				

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			No Impounds - CA								0.150
780+	>15yr	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(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)	(0.500)	(0.250)		ARM LTV > 90								0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(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)	(0.750)		LoanAmt \$75k<\$100k								1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)		LoanAmt \$40k<\$75k								0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(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)	(1.250)										
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)	(2.000)	(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 Occupant		(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)																

Effective Date/Time: 11/13/2025 10:32 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 ►	103.054	103.697	103.560	101.781	102.135	101.998	101.354	101.591	101.423	99.846	100.060	99.923	103.517	103.957	103.820	
7.000 ►	102.697	103.341	103.204	101.256	101.653	101.517	100.935	101.172	101.004	99.321	99.516	99.379	103.083	103.524	103.386	
6.875 ►	102.104	102.747	102.610	101.072	101.747	101.610	100.760	100.997	100.829	99.760	99.997	99.860	102.515	102.955	102.817	
6.750 ►	102.210	102.853	102.717	102.054	102.728	102.592	100.604	100.841	100.673	100.479	100.716	100.579	102.582	103.022	102.885	
6.625 ►	101.987	102.680	102.600	100.987	101.712	101.632	101.025	101.313	101.202	100.088	100.375	100.295	102.360	102.757	102.669	
6.500 ►	101.599	102.293	102.213	100.787	101.512	101.432	100.674	100.962	100.850	99.924	100.212	100.132	101.972	102.369	102.282	
6.375 ►	101.155	101.849	101.769	100.312	101.037	100.957	100.573	100.860	100.749	99.792	100.079	99.999	101.335	101.732	101.644	
6.250 ►	101.337	102.030	101.950	101.055	101.780	101.700	100.480	100.768	100.657	100.262	100.549	100.469	101.454	101.851	101.764	
6.125 ►	101.123	101.808	101.708	100.860	101.577	101.476	100.392	100.671	100.539	100.392	100.671	100.570	101.466	101.870	101.774	
6.000 ►	100.642	101.327	101.226	100.385	101.102	101.001	99.960	100.239	100.108	99.867	100.146	100.045	101.033	101.437	101.341	
5.875 ►	100.104	100.789	100.689	99.904	100.621	100.520	99.373	99.652	99.520	99.435	99.714	99.614	100.464	100.868	100.772	
5.750 ►	100.304	100.989	100.889	100.042	100.758	100.658	99.823	100.102	99.970	99.823	100.102	100.001	FHA/VA Price Adjustments			
5.625 ►	99.928	100.588	100.462	99.666	100.357	100.230	99.291	99.545	99.387	99.291	99.545	99.418	680+		0.000	
5.500 ►	99.447	100.107	99.980	99.222	99.913	99.787	98.859	99.113	98.955	98.797	99.051	98.924	660-679		(0.750)	
5.375 ►	98.941	99.601	99.474	98.803	99.495	99.368	98.303	98.557	98.399	98.428	98.682	98.555	640-659		(1.750)	
5.250 ►	98.716	99.376	99.249	98.484	99.176	99.049	98.328	98.582	98.424	98.359	98.613	98.487	620-639		(2.250)	
5.125 ►	97.882	98.567	98.480	97.590	98.306	98.219	97.020	97.299	97.180	97.001	97.280	97.193	600-619		(3.250)	
5.000 ►	97.547	98.232	98.145	97.124	97.840	97.753	96.725	97.004	96.886	96.338	96.617	96.530	Cashout Refi		(0.250)	
4.875 ►	96.970	97.655	97.568	96.788	97.505	97.418	95.812	96.091	95.973	95.757	96.036	95.949	2 units		(0.500)	
4.750 ►	96.632	97.317	97.230	96.413	97.130	97.043	95.328	95.607	95.489	95.132	95.411	95.324	3-4 units		(1.000)	
4.625 ►	93.957	93.912	93.899	93.957	93.912	93.899	90.844	90.800	90.786	90.844	90.800	90.786	\$100k < \$125k		(0.125)	
4.500 ►	93.259	93.214	93.201	93.259	93.214	93.201	90.146	90.102	90.088	90.146	90.102	90.088	\$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

*Z.501-5.011

Effective Date/Time: 11/13/2025 10:32 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 ►	107.450	107.300	107.150					
9.875 ►	107.200	107.050	106.900					
9.750 ►	106.950	106.800	106.650					
9.625 ►	106.700	106.550	106.400					
9.500 ►	106.450	106.300	106.150					
9.375 ►	106.200	106.050	105.900	107.865	107.715	107.565		
9.250 ►	105.950	105.800	105.650	107.678	107.528	107.378		
9.125 ►	105.700	105.550	105.400	107.490	107.340	107.190		
9.000 ►								
8.990 ►	105.450	105.300	105.150	107.224	107.074	106.924		
8.875 ►	105.200	105.050	104.900	106.959	106.809	106.659		
8.750 ►	104.950	104.800	104.650	106.678	106.528	106.378		
8.625 ►	104.700	104.550	104.400	106.396	106.246	106.096		
8.500 ►	104.450	104.300	104.150	106.115	105.965	105.815		
8.375 ►	104.200	104.050	103.900	105.815	105.665	105.515		
8.250 ►	103.950	103.800	103.650	105.515	105.365	105.215		
8.125 ►	103.700	103.550	103.400	105.175	105.025	104.875		
8.000 ►								
7.990 ►	103.450	103.300	103.150	104.800	104.650	104.500		
7.875 ►	103.200	103.050	102.900	104.425	104.275	104.125		
7.750 ►	102.950	102.800	102.650	104.050	103.900	103.750		
7.625 ►	102.675	102.525	102.375	103.675	103.525	103.375		
7.500 ►	102.425	102.275	102.125	103.300	103.150	103.000		
7.375 ►	102.100	101.950	101.800	102.875	102.725	102.575		
7.250 ►	101.725	101.575	101.425	102.450	102.300	102.150		
7.125 ►	101.325	101.175	101.025	102.000	101.850	101.700		
7.000 ►								
6.990 ►	100.950	100.800	100.650	101.550	101.400	101.250		
6.875 ►	100.500	100.350	100.200	101.100	100.950	100.800		
6.750 ►	100.050	99.900	99.750	100.625	100.475	100.325		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>