

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 ►	105.132	105.132	105.077	105.017	104.478	104.513	104.434	105.318	105.318	105.271	102.201	102.201	102.091	101.049	101.075	101.056				
7.875 ►	104.903	104.903	104.848	104.788	104.323	104.356	104.277	105.090	105.090	105.043	102.024	102.024	101.915	100.969	100.994	100.975				
7.750 ►	104.659	104.659	104.605	104.545	104.114	104.144	104.064	104.844	104.844	104.797	101.828	101.828	101.719	100.738	100.761	100.739				
7.625 ►	104.479	104.479	104.424	104.366	104.031	104.056	103.973	104.481	104.481	104.434	102.246	102.258	102.205	101.746	101.758	101.705				
7.500 ►	104.259	104.259	104.211	104.159	103.815	103.726	103.646	104.202	104.202	104.155	102.095	102.102	102.050	101.595	101.602	101.550				
7.375 ►	103.976	103.976	103.953	103.926	103.664	103.553	103.452	103.898	103.898	103.852	101.867	101.851	101.809	101.367	101.351	101.309				
7.250 ►	103.865	103.865	103.842	103.816	103.311	103.178	103.085	103.568	103.568	103.521	101.495	101.472	101.431	100.995	100.972	100.931				
7.125 ►	103.593	103.580	103.556	103.529	103.430	103.375	103.290	103.290	103.258	103.188	102.282	102.261	102.236	101.782	101.761	101.736				
7.000 ►	103.334	103.310	103.265	103.219	103.126	103.064	102.981	103.027	102.995	102.922	101.980	101.952	101.929	101.480	101.452	101.429				
6.875 ►	103.055	103.031	102.983	102.932	102.774	102.701	102.621	102.741	102.709	102.636	101.631	101.592	101.571	101.131	101.092	101.071				
6.750 ►	102.737	102.713	102.665	102.614	102.318	102.231	102.157	102.422	102.389	102.317	101.303	101.279	101.207	100.677	100.626	100.611				
6.625 ►	102.801	102.752	102.679	102.604	102.692	102.659	102.579	102.871	102.749	102.672	101.967	101.919	101.814	101.304	101.272	101.193				
6.500 ►	102.453	102.405	102.331	102.256	102.388	102.348	102.269	102.541	102.418	102.339	101.705	101.656	101.551	101.003	100.963	100.885				
6.375 ►	102.099	102.050	101.976	101.902	101.995	101.945	101.868	102.173	102.049	101.971	101.393	101.345	101.240	100.615	100.566	100.488				
6.250 ►	101.692	101.644	101.570	101.495	101.559	101.501	101.425	101.786	101.654	101.578	101.045	100.996	100.891	100.181	100.125	100.048				
6.125 ►	101.956	101.899	101.817	101.735	101.896	101.833	101.797	102.242	102.177	102.063	101.739	101.683	101.601	100.681	100.618	100.582				
6.000 ►	101.541	101.485	101.403	101.320	101.469	101.400	101.367	101.858	101.794	101.680	101.376	101.319	101.237	100.257	100.189	100.155				
5.875 ►	101.075	101.019	100.937	100.854	100.978	100.905	100.873	101.451	101.364	101.250	100.984	100.928	100.846	99.770	99.698	99.665				
5.750 ►	100.569	100.512	100.430	100.348	100.427	100.357	100.331	100.963	100.898	100.785	100.546	100.489	100.407	99.222	99.153	99.126				
5.625 ►	100.500	100.460	100.371	100.282	100.395	100.374	100.340	101.056	101.024	100.904	100.012	99.955	99.873	99.036	99.018	98.982				
5.500 ►	99.959	99.918	99.830	99.740	99.849	99.829	99.793	100.597	100.565	100.445	99.427	99.371	99.289	98.493	98.475	98.438				
5.375 ►	99.373	99.332	99.243	99.154	99.257	99.235	99.203	100.080	100.048	99.928	98.833	98.777	98.695	97.903	97.884	97.851				
5.250 ►	98.746	98.706	98.617	98.528	98.302	98.287	98.257	99.536	99.503	99.384	98.177	98.121	98.039	96.953	96.940	96.909				

LTV/FICO Adjustments

	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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	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)													

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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 ►	103.574	104.326	104.242	102.234	102.763	102.680	102.061	102.407	102.292	100.530	100.876	100.792	104.131	104.477	104.448
7.000 ►	103.217	103.970	103.886	101.925	102.282	102.198	101.642	101.988	101.873	99.986	100.332	100.248	103.698	104.044	104.015
6.875 ►	102.624	103.376	103.292	101.592	102.376	102.292	101.467	101.813	101.698	100.467	100.813	100.730	103.129	103.475	103.446
6.750 ►	102.730	103.482	103.398	102.574	103.357	103.273	101.311	101.657	101.542	101.186	101.532	101.448	103.196	103.542	103.513
6.625 ►	102.090	102.750	102.617	101.059	101.750	101.617	101.066	101.320	101.156	100.097	100.351	100.218	102.403	102.829	102.708
6.500 ►	101.640	102.300	102.167	100.859	101.550	101.417	100.652	100.906	100.742	99.934	100.188	100.055	102.015	102.441	102.320
6.375 ►	101.165	101.825	101.692	100.446	101.138	101.005	100.520	100.774	100.610	99.864	100.118	99.985	101.378	101.804	101.683
6.250 ►	101.377	102.038	101.905	101.190	101.881	101.748	100.459	100.713	100.548	100.334	100.588	100.455	101.497	101.923	101.802
6.125 ►	101.500	102.219	102.117	101.206	101.956	101.855	100.675	100.988	100.855	100.644	100.956	100.855	101.841	102.216	102.154
6.000 ►	101.081	101.800	101.698	100.731	101.481	101.380	100.306	100.619	100.486	100.119	100.431	100.330	101.408	101.783	101.720
5.875 ►	100.606	101.325	101.223	100.406	101.156	101.055	99.781	100.094	99.961	99.844	100.156	100.055	100.839	101.214	101.151
5.750 ►	100.713	101.431	101.330	100.575	101.325	101.223	100.138	100.450	100.317	100.263	100.575	100.473	FHA/VA Price Adjustments		
5.625 ►	100.600	101.319	101.221	100.400	101.150	101.052	100.056	100.369	100.240	100.119	100.431	100.334	680+	0.000	
5.500 ►	100.181	100.900	100.802	99.956	100.706	100.609	99.688	100.000	99.871	99.625	99.938	99.840	660-679	(0.750)	
5.375 ►	99.675	100.394	100.296	99.569	100.319	100.221	99.131	99.444	99.315	99.288	99.600	99.502	640-659	(1.750)	
5.250 ►	99.419	100.138	100.040	99.313	100.063	99.965	99.125	99.438	99.309	99.281	99.594	99.496	620-639	(2.250)	
5.125 ►	98.735	99.429	99.330	98.568	99.293	99.193	98.123	98.410	98.280	98.229	98.517	98.417	600-619	(3.250)	
5.000 ►	98.400	99.094	98.995	98.102	98.827	98.728	97.828	98.116	97.985	97.567	97.854	97.755	Cashout Refi	(0.250)	
4.875 ►	97.823	98.517	98.417	97.704	98.429	98.330	96.915	97.203	97.072	96.923	97.210	97.111	2 units	(0.500)	
4.750 ►	97.548	98.242	98.142	97.423	98.148	98.048	96.494	96.781	96.651	96.392	96.679	96.580	3-4 units	(1.000)	
4.625 ►	94.698	94.643	94.609	94.698	94.643	94.609	91.585	91.530	91.497	91.585	91.530	91.497	\$100k < \$125k	(0.125)	
4.500 ►	94.009	93.954	93.921	94.009	93.954	93.921	90.897	90.842	90.808	90.897	90.842	90.808	\$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 ►															
8.500 ►															
8.375 ►															
8.250 ►															
8.125 ►															
8.000 ►															
7.875 ►															
7.750 ►															
7.625 ►															
7.500 ►															
7.375 ►															
7.250 ►															
7.125 ►															
7.000 ►															
6.875 ►															
6.750 ►															
6.625 ►															
6.500 ►															
6.375 ►															
6.250 ►															
6.125 ►															
6.000 ►															
5.875 ►															

COMING SOON

Stay Tuned

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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 ►	107.515	107.365	107.215					
9.875 ►	107.265	107.115	106.965					
9.750 ►	107.015	106.865	106.715					
9.625 ►	106.765	106.615	106.465					
9.500 ►	106.515	106.365	106.215					
9.375 ►	106.265	106.115	105.965					
9.250 ►	106.015	105.865	105.715	107.968	107.818	107.668		
9.125 ►	105.765	105.615	105.465	107.780	107.630	107.480		
9.000 ►								
8.990 ►	105.515	105.365	105.215	107.514	107.364	107.214		
8.875 ►	105.265	105.115	104.965	107.249	107.099	106.949		
8.750 ►	105.015	104.865	104.715	106.968	106.818	106.668		
8.625 ►	104.765	104.615	104.465	106.686	106.536	106.386		
8.500 ►	104.515	104.365	104.215	106.405	106.255	106.105		
8.375 ►	104.265	104.115	103.965	106.105	105.955	105.805		
8.250 ►	104.015	103.865	103.715	105.805	105.655	105.505		
8.125 ►	103.765	103.615	103.465	105.465	105.315	105.165		
8.000 ►								
7.990 ►	103.515	103.365	103.215	105.090	104.940	104.790		
7.875 ►	103.265	103.115	102.965	104.715	104.565	104.415		
7.750 ►	103.015	102.865	102.715	104.340	104.190	104.040		
7.625 ►	102.740	102.590	102.440	103.965	103.815	103.665		
7.500 ►	102.490	102.340	102.190	103.590	103.440	103.290		
7.375 ►	102.165	102.015	101.865	103.215	103.065	102.915		
7.250 ►	101.790	101.640	101.490	102.840	102.690	102.540		
7.125 ►	101.390	101.240	101.090	102.390	102.240	102.090		
7.000 ►								
6.990 ►	101.015	100.865	100.715	101.940	101.790	101.640		
6.875 ►	100.565	100.415	100.265	101.490	101.340	101.190		
6.750 ►	100.115	99.965	99.815	101.015	100.865	100.715		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>