

Effective Date/Time: 12/10/2025 10:34 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 ▶	104.884	104.933	104.943	104.935	104.477	104.372	104.267	105.229	105.277	105.293	102.183	102.231	102.204	101.047	100.915	100.809
7.875 ▶	104.629	104.678	104.688	104.680	104.320	104.208	104.105	104.978	105.027	105.043	101.989	102.038	102.011	100.967	100.827	100.726
7.750 ▶	104.354	104.403	104.413	104.405	104.118	103.987	103.883	104.708	104.756	104.772	101.773	101.821	101.794	100.753	100.581	100.479
7.625 ▶	104.240	104.261	104.262	104.254	104.186	104.133	104.084	104.328	104.376	104.392	102.412	102.332	102.285	101.912	101.832	101.785
7.500 ▶	104.046	104.067	104.068	104.060	103.972	103.896	103.848	104.021	104.069	104.085	102.262	102.165	102.117	101.762	101.665	101.617
7.375 ▶	103.890	103.910	103.912	103.904	103.820	103.725	103.675	103.714	103.742	103.751	102.022	101.892	101.827	101.522	101.392	101.327
7.250 ▶	103.609	103.630	103.632	103.624	103.456	103.326	103.262	103.398	103.419	103.426	101.648	101.501	101.436	101.148	101.001	100.936
7.125 ▶	103.390	103.376	103.350	103.317	103.253	103.215	103.181	103.230	103.210	103.165	102.690	102.676	102.655	101.611	101.572	101.537
7.000 ▶	103.108	103.094	103.068	103.035	102.951	102.886	102.854	102.922	102.902	102.857	102.445	102.431	102.410	101.311	101.245	101.213
6.875 ▶	102.799	102.785	102.759	102.727	102.601	102.513	102.481	102.608	102.588	102.543	102.169	102.155	102.134	100.965	100.875	100.843
6.750 ▶	102.438	102.424	102.398	102.365	102.152	102.026	101.996	102.276	102.251	102.206	101.855	101.842	101.821	100.519	100.391	100.361
6.625 ▶	102.222	102.187	102.144	102.095	102.139	102.088	102.056	102.333	102.312	102.241	101.959	101.924	101.880	100.773	100.720	100.688
6.500 ▶	101.867	101.833	101.789	101.741	101.839	101.747	101.718	101.999	101.969	101.899	101.654	101.619	101.575	100.476	100.383	100.353
6.375 ▶	101.464	101.430	101.386	101.338	101.437	101.325	101.298	101.629	101.597	101.529	101.296	101.261	101.218	100.078	99.965	99.937
6.250 ▶	101.024	100.990	100.946	100.898	101.001	100.856	100.835	101.232	101.192	101.124	100.916	100.882	100.838	99.646	99.499	99.478
6.125 ▶	100.905	100.870	100.826	100.778	100.870	100.820	100.793	101.154	101.126	101.055	100.689	100.654	100.610	99.659	99.608	99.581
6.000 ▶	100.456	100.422	100.378	100.329	100.436	100.369	100.344	100.730	100.716	100.612	100.312	100.277	100.233	99.229	99.161	99.136
5.875 ▶	99.931	99.897	99.853	99.804	99.937	99.857	99.834	100.376	100.358	100.244	99.874	99.840	99.796	98.734	98.653	98.630
5.750 ▶	99.378	99.343	99.299	99.251	99.394	99.299	99.281	99.880	99.855	99.742	99.398	99.363	99.319	98.194	98.098	98.080
5.625 ▶	99.029	99.001	98.954	98.898	99.078	99.045	98.977	99.843	99.841	99.705	98.844	98.809	98.765	97.725	97.691	97.624
5.500 ▶	98.469	98.441	98.394	98.338	98.542	98.502	98.438	99.387	99.379	99.245	98.235	98.201	98.157	97.191	97.150	97.087
5.375 ▶	97.849	97.821	97.774	97.718	97.942	97.895	97.833	98.888	98.877	98.744	97.596	97.562	97.518	96.594	96.546	96.485
5.250 ▶	97.211	97.184	97.137	97.080	96.989	96.936	96.877	98.213	98.200	98.136	96.923	96.888	96.844	95.645	95.591	95.533

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	0.000	(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)	(2.125)	(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
PRICING



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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 ▶	103.131	103.796	103.685	101.882	102.234	102.123	101.619	101.878	101.735	100.088	100.346	100.235	103.589	104.035	103.919
7.000 ▶	102.775	103.440	103.329	101.355	101.753	101.642	101.200	101.459	101.317	99.544	99.803	99.692	103.155	103.601	103.485
6.875 ▶	102.181	102.846	102.735	101.150	101.846	101.735	101.025	101.284	101.142	100.025	100.284	100.173	102.586	103.033	102.916
6.750 ▶	102.288	102.953	102.842	102.131	102.828	102.717	100.869	101.128	100.985	100.744	101.003	100.892	102.654	103.100	102.984
6.625 ▶	102.056	102.762	102.680	101.056	101.793	101.711	101.033	101.332	101.218	100.095	100.394	100.312	102.433	102.826	102.750
6.500 ▶	101.606	102.312	102.230	100.856	101.593	101.511	100.619	100.918	100.805	99.931	100.230	100.148	102.046	102.439	102.363
6.375 ▶	101.163	101.868	101.786	100.444	101.180	101.098	100.518	100.817	100.703	99.861	100.160	100.078	101.408	101.801	101.725
6.250 ▶	101.344	102.049	101.967	101.188	101.924	101.842	100.425	100.724	100.611	100.331	100.630	100.548	101.528	101.921	101.845
6.125 ▶	101.047	101.732	101.633	100.784	101.501	101.402	100.222	100.501	100.370	100.222	100.501	100.402	101.375	101.794	101.698
6.000 ▶	100.566	101.251	101.152	100.309	101.026	100.927	99.791	100.070	99.939	99.697	99.976	99.877	100.941	101.361	101.265
5.875 ▶	100.184	100.870	100.770	99.984	100.701	100.602	99.359	99.638	99.508	99.422	99.701	99.602	100.372	100.792	100.696
5.750 ▶	100.291	100.976	100.877	100.153	100.870	100.770	99.716	99.995	99.864	99.841	100.120	100.020	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	99.656	100.328	100.215	99.394	100.097	99.984	99.113	99.378	99.234	99.113	99.378	99.265			
5.500 ▶	99.175	99.847	99.734	98.950	99.653	99.540	98.681	98.947	98.803	98.619	98.884	98.771			
5.375 ▶	98.794	99.466	99.353	98.688	99.391	99.278	98.250	98.516	98.371	98.406	98.672	98.559			
5.250 ▶	98.538	99.209	99.096	98.431	99.134	99.021	98.244	98.509	98.365	98.400	98.666	98.553			
5.125 ▶	97.234	97.933	97.850	96.942	97.672	97.589	96.622	96.914	96.800	96.603	96.896	96.812			
5.000 ▶	96.899	97.598	97.515	96.476	97.206	97.123	96.327	96.620	96.505	95.941	96.233	96.150			
4.875 ▶	96.322	97.021	96.937	96.203	96.933	96.850	95.414	95.707	95.592	95.422	95.714	95.631			
4.750 ▶	96.047	96.746	96.662	95.922	96.652	96.569	94.993	95.285	95.171	94.891	95.183	95.100			
4.625 ▶	93.234	93.190	93.173	93.234	93.190	93.173	90.121	90.078	90.061	90.121	90.078	90.061			
4.500 ▶	92.534	92.490	92.474	92.534	92.490	92.474	89.422	89.378	89.361	89.422	89.378	89.361			
4.375 ▶															

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 ▶	107.425	107.275	107.125							Prepay 101.000	
9.875 ▶	107.175	107.025	106.875							No Prepay 100.000	
9.750 ▶	106.925	106.775	106.625							<u>Plus Residential</u>	
9.625 ▶	106.675	106.525	106.375							<u>Min Price</u>	<u>Max Price</u>
9.500 ▶	106.425	106.275	106.125							Full Doc	99.500 103.000
9.375 ▶	106.175	106.025	105.875			107.653	107.503		107.353	Alt Doc	99.500 103.000
9.250 ▶	105.925	105.775	105.625			107.465	107.315		107.165	Inv w/Prepay	99.500 103.000
9.125 ▶	105.675	105.525	105.375			107.199	107.049		106.899	<u>Plus DSCR</u>	
9.000 ▶										No Prepay	99.500 100.000
8.990 ▶	105.425	105.275	105.125			106.934	106.784		106.634	1yr Prepay	99.500 103.500
8.875 ▶	105.175	105.025	104.875			106.653	106.503		106.353	2-4yr Prepay	99.500 104.000
8.750 ▶	104.925	104.775	104.625			106.371	106.221		106.071	5yr Prepay	99.500 104.500
8.625 ▶	104.675	104.525	104.375			106.090	105.940		105.790		<u>5-9 units DSCR</u>
8.500 ▶	104.425	104.275	104.125			105.790	105.640		105.490		<u>Max Price</u>
8.375 ▶	104.175	104.025	103.875			105.490	105.340		105.190		5yr Hard PP 101.500
8.250 ▶	103.925	103.775	103.625			105.150	105.000		104.850		4yr Hard PP 101.500
8.125 ▶	103.675	103.525	103.375			104.775	104.625		104.475		3yr Hard PP 101.500
8.000 ▶											2yr Hard PP 100.500
7.990 ▶	103.425	103.275	103.125			104.400	104.250		104.100		1yr Hard PP 100.000
7.875 ▶	103.175	103.025	102.875			104.025	103.875		103.725		No Prepay 99.500
7.750 ▶	102.925	102.775	102.625			103.650	103.500		103.350		
7.625 ▶	102.650	102.500	102.350			103.275	103.125		102.975		
7.500 ▶	102.400	102.250	102.100			102.900	102.750		102.600		
7.375 ▶	102.075	101.925	101.775			102.525	102.375		102.225		
7.250 ▶	101.700	101.550	101.400			102.075	101.925		101.775		
7.125 ▶	101.300	101.150	101.000			101.625	101.475		101.325		
7.000 ▶											
6.990 ▶	100.925	100.775	100.625			101.175	101.025		100.875		
6.875 ▶	100.475	100.325	100.175			100.700	100.550		100.400		
6.750 ▶	100.025	99.875	99.725			100.200	100.050		99.900		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>