

Effective Date/Time: 12/12/2025 10:26 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 ▶	104.993	105.041	105.044	105.036	104.519	104.472	104.330	105.336	105.384	105.394	102.294	102.342	102.300	101.089	101.016	100.877			
7.875 ▶	104.740	104.788	104.792	104.784	104.362	104.308	104.168	105.088	105.136	105.146	102.101	102.150	102.108	101.008	100.928	100.791			
7.750 ▶	104.470	104.518	104.522	104.514	104.160	104.089	103.948	104.823	104.871	104.881	101.889	101.937	101.895	100.795	100.685	100.545			
7.625 ▶	104.369	104.389	104.387	104.379	104.278	104.256	104.157	104.448	104.497	104.506	102.504	102.456	102.358	102.004	101.956	101.858			
7.500 ▶	104.177	104.198	104.196	104.188	104.064	104.022	103.921	104.158	104.196	104.204	102.354	102.291	102.192	101.854	101.791	101.692			
7.375 ▶	104.029	104.050	104.048	104.040	103.913	103.856	103.749	103.859	103.880	103.884	102.114	102.040	101.902	101.614	101.540	101.402			
7.250 ▶	103.754	103.775	103.773	103.765	103.549	103.475	103.337	103.556	103.576	103.581	101.740	101.650	101.513	101.240	101.150	101.013			
7.125 ▶	103.475	103.471	103.464	103.456	103.349	103.335	103.284	103.321	103.300	103.278	102.703	102.690	102.667	101.707	101.691	101.640			
7.000 ▶	103.190	103.176	103.149	103.119	103.047	103.010	102.958	103.015	102.994	102.953	102.482	102.468	102.446	101.407	101.368	101.317			
6.875 ▶	102.888	102.874	102.845	102.813	102.697	102.637	102.587	102.707	102.686	102.637	102.209	102.195	102.173	101.061	100.999	100.948			
6.750 ▶	102.533	102.519	102.491	102.459	102.249	102.161	102.103	102.372	102.328	102.279	101.897	101.883	101.861	100.615	100.526	100.467			
6.625 ▶	102.324	102.289	102.244	102.195	102.231	102.217	102.160	102.412	102.371	102.323	101.991	101.957	101.911	100.865	100.849	100.792			
6.500 ▶	101.977	101.942	101.896	101.848	101.931	101.879	101.823	102.079	102.030	101.986	101.701	101.667	101.621	100.568	100.514	100.458			
6.375 ▶	101.581	101.546	101.501	101.452	101.528	101.460	101.405	101.708	101.659	101.613	101.356	101.322	101.276	100.169	100.099	100.044			
6.250 ▶	101.139	101.104	101.058	101.010	101.090	100.998	100.942	101.311	101.255	101.211	100.979	100.944	100.898	99.735	99.641	99.585			
6.125 ▶	100.931	100.896	100.850	100.802	100.909	100.887	100.851	101.171	101.137	101.065	100.697	100.662	100.617	99.698	99.677	99.639			
6.000 ▶	100.485	100.450	100.405	100.356	100.475	100.436	100.401	100.761	100.701	100.638	100.308	100.274	100.228	99.268	99.230	99.193			
5.875 ▶	100.014	99.979	99.934	99.885	99.975	99.924	99.889	100.407	100.308	100.281	99.902	99.867	99.822	98.772	98.722	98.685			
5.750 ▶	99.460	99.426	99.380	99.332	99.431	99.370	99.336	99.911	99.807	99.779	99.424	99.390	99.344	98.231	98.171	98.135			
5.625 ▶	99.088	99.060	99.009	98.953	99.080	99.031	98.984	99.794	99.780	99.707	98.893	98.858	98.813	97.727	97.679	97.631			
5.500 ▶	98.535	98.507	98.457	98.400	98.544	98.488	98.444	99.331	99.297	99.223	98.295	98.261	98.215	97.193	97.138	97.093			
5.375 ▶	97.919	97.891	97.840	97.784	97.943	97.881	97.837	98.832	98.771	98.697	97.660	97.626	97.580	96.595	96.534	96.489			
5.250 ▶	97.280	97.252	97.202	97.145	96.989	96.925	96.880	98.233	98.220	98.146	96.985	96.951	96.905	95.645	95.583	95.536			
	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)	<div>Improved PRICING</div> <div></div>								
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 ▶	103.206	103.878	103.763	102.002	102.316	102.201	101.694	101.959	101.813	100.163	100.428	100.313	103.673	104.110	104.001	
7.000 ▶	102.850	103.522	103.407	101.478	101.834	101.720	101.275	101.541	101.395	99.619	99.884	99.770	103.239	103.676	103.567	
6.875 ▶	102.256	102.928	102.813	101.225	101.928	101.813	101.100	101.366	101.220	100.100	100.366	100.251	102.670	103.108	102.998	
6.750 ▶	102.363	103.034	102.920	102.206	102.909	102.795	100.944	101.209	101.063	100.819	101.084	100.970	102.738	103.175	103.066	
6.625 ▶	101.144	102.843	102.750	101.144	101.874	101.781	101.120	101.413	101.289	100.183	100.475	100.383	102.512	102.914	102.832	
6.500 ▶	101.694	102.393	102.300	100.944	101.674	101.581	100.707	100.999	100.875	100.019	100.312	100.219	102.125	102.527	102.444	
6.375 ▶	101.250	101.949	101.856	100.532	101.262	101.169	100.605	100.898	100.774	99.949	100.242	100.149	101.487	101.889	101.807	
6.250 ▶	101.432	102.130	102.038	101.275	102.005	101.913	100.513	100.805	100.681	100.419	100.712	100.619	101.607	102.009	101.926	
6.125 ▶	101.074	101.786	101.703	100.812	101.555	101.472	100.249	100.555	100.441	100.249	100.555	100.472	101.438	101.822	101.752	
6.000 ▶	100.593	101.305	101.222	100.337	101.080	100.997	99.818	100.124	100.009	99.724	100.030	99.947	101.004	101.388	101.319	
5.875 ▶	100.212	100.924	100.841	100.012	100.755	100.672	99.387	99.692	99.578	99.449	99.755	99.672	100.435	100.819	100.750	
5.750 ▶	100.318	101.030	100.947	100.180	100.924	100.841	99.743	100.049	99.934	99.868	100.174	100.091	FHA/VA Price Adjustments			
5.625 ▶	99.740	100.405	100.285	99.477	100.174	100.054	99.196	99.455	99.304	99.196	99.455	99.335	680+		0.000	
5.500 ▶	99.259	99.924	99.804	99.034	99.730	99.610	98.765	99.024	98.873	98.702	98.961	98.842	660-679		(0.750)	
5.375 ▶	98.877	99.542	99.423	98.771	99.467	99.348	98.334	98.592	98.442	98.490	98.749	98.629	640-659		(1.750)	
5.250 ▶	98.621	99.286	99.167	98.515	99.211	99.092	98.327	98.586	98.435	98.484	98.742	98.623	620-639		(2.250)	
5.125 ▶	97.415	98.107	98.021	97.123	97.846	97.759	96.803	97.088	96.971	96.784	97.070	96.983	600-619		(3.250)	
5.000 ▶	97.080	97.772	97.686	96.657	97.380	97.293	96.508	96.794	96.676	96.121	96.407	96.321	Cashout Refi		(0.250)	
4.875 ▶	96.503	97.195	97.108	96.384	97.107	97.021	95.595	95.881	95.763	95.603	95.888	95.802	2 units		(0.500)	
4.750 ▶	96.228	96.920	96.833	96.103	96.826	96.739	95.174	95.459	95.342	95.071	95.357	95.271	3-4 units		(1.000)	
4.625 ▶	93.444	93.399	93.383	93.444	93.399	93.383	90.331	90.287	90.270	90.331	90.287	90.270	\$100k < \$125k		(0.125)	
4.500 ▶	92.746	92.702	92.685	92.746	92.702	92.685	89.634	89.589	89.573	89.634	89.589	89.573	\$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	>= 800	<= 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 ▶				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 ▶	107.590	107.440	107.290						Prepay 101.000		
9.875 ▶	107.340	107.190	107.040						No Prepay 100.000		
9.750 ▶	107.090	106.940	106.790						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.840	106.690	106.540						Full Doc 99.500 103.000		
9.500 ▶	106.590	106.440	106.290						Alt Doc 99.500 103.000		
9.375 ▶	106.340	106.190	106.040			107.818	107.668		107.518	Inv w/Prepay 99.500 103.000	
9.250 ▶	106.090	105.940	105.790			107.630	107.480		107.330	<u>Plus DSCR</u>	
9.125 ▶	105.840	105.690	105.540			107.364	107.214		107.064	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.590	105.440	105.290			107.099	106.949		106.799	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.340	105.190	105.040			106.818	106.668		106.518	5yr Prepay 99.500 104.500	
8.750 ▶	105.090	104.940	104.790			106.536	106.386		106.236	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.625 ▶	104.840	104.690	104.540			106.255	106.105		105.955	5yr Hard PP 101.500	
8.500 ▶	104.590	104.440	104.290			105.955	105.805		105.655	4yr Hard PP 101.500	
8.375 ▶	104.340	104.190	104.040			105.655	105.505		105.355	3yr Hard PP 101.500	
8.250 ▶	104.090	103.940	103.790			105.315	105.165		105.015	2yr Hard PP 100.500	
8.125 ▶	103.840	103.690	103.540			104.940	104.790		104.640	1yr Hard PP 100.000	
8.000 ▶										No Prepay 99.500	
7.990 ▶	103.590	103.440	103.290			104.565	104.415		104.265		
7.875 ▶	103.340	103.190	103.040			104.190	104.040		103.890		
7.750 ▶	103.090	102.940	102.790			103.815	103.665		103.515		
7.625 ▶	102.815	102.665	102.515			103.440	103.290		103.140		
7.500 ▶	102.565	102.415	102.265			103.065	102.915		102.765		
7.375 ▶	102.240	102.090	101.940			102.690	102.540		102.390		
7.250 ▶	101.865	101.715	101.565			102.240	102.090		101.940		
7.125 ▶	101.465	101.315	101.165			101.790	101.640		101.490		
7.000 ▶											
6.990 ▶	101.090	100.940	100.790			101.340	101.190		101.040		
6.875 ▶	100.640	100.490	100.340			100.865	100.715		100.565		
6.750 ▶	100.190	100.040	99.890			100.365	100.215		100.065		

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>