

Effective Date/Time: 2/10/2026 10:07 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 ▶	105.122	105.155	105.133	105.111	104.363	104.314	104.198	105.499	105.533	105.518	102.200	102.234	102.161	100.848	100.832	100.827
7.875 ▶	104.777	104.811	104.789	104.767	104.183	104.138	104.023	105.265	105.298	105.284	102.015	102.048	101.975	100.711	100.701	100.693
7.750 ▶	104.532	104.566	104.544	104.522	103.959	103.918	103.804	105.013	105.047	105.032	101.826	101.859	101.786	100.458	100.449	100.445
7.625 ▶	104.646	104.655	104.633	104.611	104.216	104.103	104.019	104.763	104.779	104.764	102.049	102.005	102.010	101.549	101.505	101.510
7.500 ▶	104.433	104.441	104.419	104.397	104.044	103.939	103.853	104.506	104.514	104.500	101.945	101.906	101.911	101.445	101.406	101.411
7.375 ▶	104.198	104.207	104.185	104.163	103.830	103.725	103.641	104.093	104.101	104.087	101.650	101.625	101.633	101.150	101.125	101.133
7.250 ▶	104.098	104.107	104.085	104.063	103.405	103.318	103.237	103.814	103.823	103.808	101.544	101.553	101.509	100.689	100.669	100.677
7.125 ▶	103.821	103.829	103.807	103.785	103.363	103.305	103.234	103.614	103.572	103.538	102.253	102.219	102.161	101.495	101.491	101.467
7.000 ▶	103.527	103.528	103.506	103.484	103.054	103.009	102.936	103.334	103.292	103.237	102.038	102.004	101.946	101.218	101.225	101.200
6.875 ▶	103.232	103.199	103.165	103.130	102.680	102.654	102.583	103.044	103.002	102.944	101.813	101.780	101.721	100.878	100.904	100.880
6.750 ▶	102.890	102.856	102.820	102.783	102.220	102.203	102.133	102.721	102.679	102.621	101.495	101.462	101.403	100.421	100.456	100.433
6.625 ▶	102.858	102.808	102.757	102.705	102.669	102.567	102.524	102.986	102.919	102.839	101.860	101.810	101.729	101.280	101.178	101.135
6.500 ▶	102.550	102.500	102.449	102.398	102.272	102.187	102.145	102.664	102.597	102.516	101.600	101.549	101.469	100.886	100.800	100.758
6.375 ▶	102.193	102.142	102.091	102.040	102.018	101.963	101.922	102.288	102.221	102.140	101.275	101.224	101.144	100.636	100.580	100.539
6.250 ▶	101.777	101.727	101.676	101.625	101.588	101.530	101.491	101.877	101.810	101.730	100.884	100.834	100.754	100.208	100.150	100.110
6.125 ▶	101.793	101.726	101.668	101.609	101.682	101.581	101.553	102.367	102.292	102.204	101.527	101.426	101.397	101.027	100.926	100.897
6.000 ▶	101.363	101.296	101.238	101.179	101.303	101.218	101.191	101.958	101.883	101.795	101.159	101.075	101.047	100.659	100.575	100.547
5.875 ▶	100.886	100.819	100.760	100.702	100.841	100.769	100.743	101.510	101.434	101.347	100.756	100.682	100.656	100.256	100.182	100.156
5.750 ▶	100.361	100.294	100.235	100.177	100.231	100.172	100.149	101.016	100.941	100.853	100.265	100.198	100.139	99.556	99.497	99.474
5.625 ▶	100.126	100.076	100.024	99.973	100.133	100.044	100.012	101.021	100.979	100.898	99.962	99.873	99.841	99.462	99.373	99.341
5.500 ▶	99.613	99.563	99.511	99.460	99.560	99.484	99.451	100.536	100.494	100.414	99.393	99.317	99.284	98.893	98.817	98.784
5.375 ▶	99.038	98.988	98.936	98.885	98.972	98.898	98.868	100.009	99.967	99.886	98.808	98.734	98.704	98.308	98.234	98.204
5.250 ▶	98.435	98.385	98.334	98.283	98.026	97.963	97.933	99.459	99.417	99.337	97.929	97.862	97.804	97.366	97.302	97.272

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		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
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		

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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 ▶	103.712	104.414	104.317	102.243	102.852	102.755	102.200	102.495	102.367	100.668	100.964	100.867	104.226	104.616	104.537	
7.000 ▶	103.356	104.058	103.961	101.930	102.370	102.274	101.781	102.077	101.949	100.125	100.420	100.324	103.793	104.182	104.103	
6.875 ▶	102.762	103.464	103.367	101.731	102.464	102.367	101.606	101.902	101.774	100.606	100.902	100.805	103.224	103.613	103.534	
6.750 ▶	102.868	103.570	103.474	102.712	103.445	103.349	101.450	101.745	101.617	101.325	101.620	101.524	103.291	103.681	103.602	
6.625 ▶	102.375	102.977	102.837	101.344	101.977	101.837	101.476	101.672	101.500	100.508	100.703	100.563	102.637	103.114	102.934	
6.500 ▶	101.925	102.527	102.387	101.144	101.777	101.637	101.063	101.258	101.087	100.344	100.539	100.399	102.250	102.726	102.547	
6.375 ▶	101.450	102.052	101.912	100.731	101.364	101.224	100.930	101.125	100.954	100.274	100.469	100.329	101.612	102.089	101.909	
6.250 ▶	101.663	102.264	102.124	101.475	102.108	101.968	100.869	101.064	100.893	100.744	100.939	100.799	101.732	102.208	102.029	
6.125 ▶	101.599	102.293	102.181	101.306	102.031	101.918	100.892	101.179	101.036	100.860	101.148	101.036	101.919	102.316	102.228	
6.000 ▶	101.181	101.874	101.762	100.831	101.556	101.443	100.523	100.810	100.667	100.335	100.623	100.511	101.485	101.882	101.794	
5.875 ▶	100.706	101.399	101.287	100.506	101.231	101.118	99.998	100.285	100.142	100.060	100.348	100.236	100.916	101.313	101.226	
5.750 ▶	100.812	101.506	101.393	100.674	101.399	101.287	100.354	100.641	100.498	100.479	100.766	100.654	FHA/VA Price Adjustments			
5.625 ▶	100.589	101.241	101.098	100.389	101.072	100.929	100.014	100.259	100.085	100.076	100.322	100.179	680+		0.000	
5.500 ▶	100.170	100.822	100.679	99.945	100.628	100.485	99.645	99.891	99.716	99.583	99.828	99.685	660-679		(0.750)	
5.375 ▶	99.664	100.316	100.173	99.558	100.241	100.098	99.089	99.334	99.160	99.245	99.491	99.348	640-659		(1.750)	
5.250 ▶	99.408	100.059	99.916	99.301	99.984	99.841	99.083	99.328	99.154	99.239	99.484	99.341	620-639		(2.250)	
5.125 ▶	98.305	98.982	98.885	98.138	98.846	98.749	97.818	98.088	97.960	97.924	98.195	98.097	600-619		(3.250)	
5.000 ▶	97.970	98.647	98.550	97.672	98.380	98.283	97.523	97.794	97.665	97.261	97.532	97.435	Cashout Refi		(0.250)	
4.875 ▶	97.393	98.070	97.972	97.274	97.982	97.885	96.610	96.881	96.752	96.618	96.888	96.791	2 units		(0.500)	
4.750 ▶	97.118	97.795	97.697	96.993	97.701	97.604	96.189	96.459	96.331	96.086	96.357	96.260	3-4 units		(1.000)	
4.625 ▶	94.347	94.271	94.229	94.347	94.271	94.229	91.235	91.159	91.116	91.235	91.159	91.116	\$100k < \$125k		(0.125)	
4.500 ▶	93.656	93.579	93.537	93.656	93.579	93.537	90.543	90.467	90.424	90.543	90.467	90.424	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard				NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		Price all NonQM loans in Soar	
10.250 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>	NonQM Max Prices	
10.125 ▶								Standard Residential	Max Price
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								Standard DSCR	
9.500 ▶	107.200	107.050	106.900					Prepay	101.000
9.375 ▶	106.950	106.800	106.650					No Prepay	100.000
9.250 ▶	106.700	106.550	106.400						
9.125 ▶	106.450	106.300	106.150						
9.000 ▶									
8.875 ▶	105.950	105.800	105.650	107.534	107.384	107.234			
8.750 ▶	105.700	105.550	105.400	107.253	107.103	106.953			
8.625 ▶	105.450	105.300	105.150	106.971	106.821	106.671			
8.500 ▶	105.200	105.050	104.900	106.690	106.540	106.390			
8.375 ▶	104.950	104.800	104.650	106.390	106.240	106.090			
8.250 ▶	104.700	104.550	104.400	106.090	105.940	105.790			
8.125 ▶	104.450	104.300	104.150	105.750	105.600	105.450			
8.000 ▶									
7.875 ▶	103.950	103.800	103.650	105.000	104.850	104.700			
7.750 ▶	103.700	103.550	103.400	104.625	104.475	104.325			
7.625 ▶	103.425	103.275	103.125	104.250	104.100	103.950			
7.500 ▶	103.175	103.025	102.875	103.875	103.725	103.575			
7.375 ▶	102.850	102.700	102.550	103.500	103.350	103.200			
7.250 ▶	102.475	102.325	102.175	103.125	102.975	102.825			
7.125 ▶	102.075	101.925	101.775	102.675	102.525	102.375			
7.000 ▶									
6.875 ▶	101.250	101.100	100.950	101.775	101.625	101.475			
6.750 ▶	100.800	100.650	100.500	101.300	101.150	101.000			
6.625 ▶	100.350	100.200	100.050	100.800	100.650	100.500			
6.500 ▶	99.800	99.650	99.500	100.300	100.150	100.000			
6.375 ▶	99.225	99.075	98.925	99.750	99.600	99.450			
6.250 ▶	98.625	98.475	98.325	99.100	98.950	98.800			
6.125 ▶	98.025	97.875	97.725	98.225	98.075	97.925			
6.000 ▶									
5.875 ▶	96.275	96.125	95.975						