

Effective Date/Time: 1/30/2026 10:50 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
7.875 ▶	104.936	104.920	104.898	104.830	104.294	104.267	104.192	105.129	105.121	105.107	102.042	101.967	101.888	100.823	100.802	100.774
7.750 ▶	104.698	104.681	104.659	104.591	104.069	104.045	103.969	104.884	104.876	104.862	101.859	101.783	101.705	100.571	100.552	100.523
7.625 ▶	104.712	104.704	104.692	104.670	104.380	104.333	104.236	104.505	104.497	104.486	102.464	102.421	102.406	101.964	101.921	101.906
7.500 ▶	104.505	104.497	104.485	104.463	104.175	104.131	104.035	104.239	104.239	104.235	102.328	102.287	102.272	101.828	101.787	101.772
7.375 ▶	104.279	104.270	104.258	104.236	103.951	103.910	103.814	103.982	103.982	103.978	102.001	101.958	101.946	101.501	101.458	101.446
7.250 ▶	104.179	104.171	104.159	104.137	103.589	103.546	103.453	103.700	103.700	103.696	101.622	101.582	101.570	101.122	101.082	101.070
7.125 ▶	103.915	103.906	103.893	103.871	103.690	103.647	103.567	103.574	103.507	103.450	102.447	102.404	102.387	101.947	101.904	101.887
7.000 ▶	103.666	103.630	103.598	103.576	103.384	103.343	103.264	103.303	103.236	103.179	102.171	102.131	102.115	101.671	101.631	101.615
6.875 ▶	103.407	103.365	103.324	103.288	103.011	102.974	102.895	103.022	102.955	102.898	101.842	101.796	101.780	101.332	101.296	101.280
6.750 ▶	103.102	103.060	103.020	102.983	102.554	102.516	102.440	102.701	102.634	102.577	101.574	101.508	101.443	100.878	100.840	100.828
6.625 ▶	103.067	103.000	102.937	102.886	102.854	102.779	102.732	102.936	102.875	102.765	102.155	102.055	101.959	101.465	101.388	101.341
6.500 ▶	102.768	102.701	102.639	102.587	102.550	102.475	102.429	102.622	102.557	102.448	101.913	101.812	101.717	101.164	101.087	101.040
6.375 ▶	102.420	102.353	102.290	102.239	102.297	102.223	102.177	102.266	102.187	102.077	101.608	101.507	101.412	100.915	100.840	100.793
6.250 ▶	102.021	101.954	101.891	101.840	101.869	101.794	101.748	101.875	101.781	101.679	101.270	101.170	101.074	100.488	100.412	100.366
6.125 ▶	101.930	101.855	101.784	101.725	101.790	101.760	101.695	102.228	102.119	102.016	101.624	101.549	101.478	100.569	100.539	100.475
6.000 ▶	101.510	101.435	101.364	101.305	101.426	101.395	101.331	101.837	101.728	101.625	101.323	101.247	101.176	100.209	100.177	100.114
5.875 ▶	101.054	100.979	100.908	100.865	100.965	100.933	100.869	101.408	101.299	101.196	100.939	100.864	100.793	99.754	99.720	99.658
5.750 ▶	100.570	100.495	100.424	100.381	100.338	100.305	100.245	100.940	100.831	100.728	100.498	100.422	100.352	99.130	99.096	99.037
5.625 ▶	100.192	100.134	100.075	100.048	100.119	100.096	100.015	100.882	100.790	100.699	99.997	99.922	99.851	98.760	98.736	98.656
5.500 ▶	99.663	99.605	99.546	99.519	99.586	99.564	99.482	100.408	100.316	100.225	99.431	99.356	99.285	98.231	98.207	98.127
5.375 ▶	99.093	99.035	98.976	98.949	99.001	98.974	98.892	99.886	99.794	99.703	98.811	98.736	98.665	97.647	97.619	97.539
5.250 ▶	98.486	98.427	98.369	98.341	98.061	98.031	97.949	99.338	99.246	99.155	98.148	98.072	98.001	96.711	96.679	96.599
5.125 ▶	97.890	97.831	97.766	97.716	97.831	97.818	97.671	98.841	98.818	98.624	95.817	95.738	95.594	95.256	95.238	95.094

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		

improved

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Effective Date/Time: 1/30/2026 10:50 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 ▶	103.959	104.661	104.582	102.439	103.098	103.019	102.446	102.742	102.632	100.915	101.211	101.132	104.473	104.863	104.783
7.000 ▶	103.603	104.305	104.225	102.127	102.617	102.538	102.028	102.323	102.213	100.371	100.667	100.588	104.039	104.429	104.350
6.875 ▶	103.009	103.711	103.632	101.978	102.711	102.632	101.853	102.148	102.038	100.853	101.148	101.069	103.470	103.860	103.781
6.750 ▶	103.115	103.817	103.738	102.959	103.692	103.613	101.696	101.992	101.882	101.571	101.867	101.788	103.538	103.928	103.848
6.625 ▶	103.158	103.684	103.429	102.127	102.684	102.429	102.322	102.442	102.155	101.353	101.473	101.218	103.355	103.897	103.642
6.500 ▶	102.708	103.234	102.979	101.927	102.484	102.229	101.908	102.028	101.742	101.189	101.309	101.054	102.967	103.509	103.254
6.375 ▶	102.233	102.759	102.504	101.514	102.072	101.817	101.775	101.895	101.609	101.119	101.239	100.984	102.330	102.872	102.617
6.250 ▶	102.445	102.972	102.717	102.258	102.815	102.560	101.714	101.834	101.548	101.589	101.709	101.454	102.449	102.991	102.736
6.125 ▶	102.022	102.674	102.545	101.729	102.412	102.282	101.315	101.560	101.399	101.283	101.529	101.399	102.306	102.739	102.609
6.000 ▶	101.604	102.255	102.126	101.254	101.937	101.807	100.946	101.191	101.031	100.758	101.004	100.874	101.872	102.305	102.175
5.875 ▶	101.129	101.780	101.651	100.929	101.612	101.482	100.421	100.666	100.506	100.483	100.729	100.599	101.303	101.736	101.607
5.750 ▶	101.235	101.887	101.757	101.097	101.780	101.651	100.777	101.023	100.862	100.902	101.148	101.018	<b>FHA/VA Price Adjustments</b> 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 ▶	100.915	101.533	101.370	100.715	101.364	101.201	100.340	100.552	100.358	100.402	100.614	100.451			
5.500 ▶	100.496	101.114	100.951	100.271	100.921	100.758	99.971	100.183	99.989	99.909	100.121	99.958			
5.375 ▶	99.990	100.608	100.445	99.884	100.533	100.370	99.415	99.627	99.433	99.571	99.783	99.620			
5.250 ▶	99.734	100.352	100.189	99.627	100.277	100.114	99.409	99.621	99.426	99.565	99.777	99.614			
5.125 ▶	98.451	99.111	98.990	98.283	98.975	98.854	97.963	98.217	98.065	98.070	98.323	98.202			
5.000 ▶	98.116	98.776	98.655	97.817	98.509	98.388	97.669	97.922	97.770	97.407	97.661	97.540			
4.875 ▶	97.538	98.198	98.077	97.420	98.111	97.990	96.756	97.010	96.857	96.763	97.017	96.896			
4.750 ▶	97.263	97.923	97.802	97.138	97.830	97.709	96.334	96.588	96.436	96.232	96.486	96.365			
4.625 ▶	94.461	94.380	94.348	94.461	94.380	94.348	91.348	91.268	91.235	91.348	91.268	91.235			
4.500 ▶	93.769	93.689	93.656	93.769	93.689	93.656	90.657	90.577	90.544	90.657	90.577	90.544			
4.375 ▶															

## 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.uffwest.com</div>			<b>NonQM Max Prices</b> <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶	108.150	108.000	107.850								
9.625 ▶	107.900	107.750	107.600								
9.500 ▶	107.650	107.500	107.350								
9.375 ▶	107.400	107.250	107.100								
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.675	99.525	99.375	100.375	100.225	100.075					
6.250 ▶	99.050	98.900	98.750	99.725	99.575	99.425					
6.125 ▶	98.300	98.150	98.000	98.850	98.700	98.550					
6.000 ▶											
5.875 ▶											