

Effective Date/Time: 1/26/2026 11:01 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 ▶	105.151	105.129	105.104	105.067	104.153	104.108	104.023	105.165	105.150	105.134	102.180	102.107	102.024	100.641	100.596	100.592
7.875 ▶	104.923	104.901	104.876	104.840	103.973	103.929	103.845	104.974	104.959	104.943	102.072	102.000	101.916	100.503	100.458	100.455
7.750 ▶	104.678	104.656	104.631	104.595	103.748	103.702	103.618	104.765	104.751	104.734	101.897	101.824	101.741	100.250	100.204	100.201
7.625 ▶	104.683	104.677	104.669	104.632	104.016	104.002	103.879	104.539	104.524	104.508	102.206	102.178	102.144	101.600	101.586	101.593
7.500 ▶	104.443	104.437	104.429	104.392	103.809	103.794	103.674	104.295	104.281	104.264	102.018	101.990	101.957	101.462	101.447	101.456
7.375 ▶	104.182	104.176	104.168	104.131	103.587	103.570	103.450	104.037	104.037	104.037	101.817	101.789	101.756	101.133	101.106	101.118
7.250 ▶	104.046	104.040	104.031	103.995	103.250	103.223	103.106	103.790	103.791	103.791	101.733	101.705	101.672	100.783	100.756	100.768
7.125 ▶	103.746	103.733	103.721	103.685	103.257	103.217	103.117	103.684	103.622	103.555	102.388	102.327	102.260	101.514	101.473	101.451
7.000 ▶	103.461	103.424	103.386	103.350	102.950	102.909	102.810	103.428	103.366	103.299	102.160	102.098	102.031	101.238	101.197	101.175
6.875 ▶	103.161	103.121	103.079	103.035	102.578	102.536	102.437	103.152	103.090	103.023	101.903	101.842	101.775	100.899	100.857	100.836
6.750 ▶	102.816	102.776	102.734	102.690	102.121	102.076	101.980	102.838	102.776	102.709	101.597	101.536	101.469	100.445	100.400	100.382
6.625 ▶	102.825	102.754	102.678	102.620	102.471	102.383	102.330	103.208	103.105	102.996	102.162	102.061	101.952	101.082	100.992	100.939
6.500 ▶	102.488	102.416	102.341	102.282	102.167	102.078	102.026	102.909	102.806	102.697	101.860	101.759	101.651	100.781	100.691	100.637
6.375 ▶	102.098	102.026	101.951	101.892	101.914	101.824	101.772	102.573	102.470	102.362	101.498	101.397	101.288	100.532	100.441	100.388
6.250 ▶	101.663	101.591	101.516	101.457	101.485	101.395	101.343	102.204	102.101	101.992	101.100	100.999	100.891	100.105	100.014	99.961
6.125 ▶	101.671	101.591	101.507	101.441	101.478	101.445	101.360	102.541	102.431	102.314	101.536	101.456	101.372	100.258	100.224	100.140
6.000 ▶	101.244	101.164	101.081	101.015	101.115	101.083	100.994	102.130	102.020	101.903	101.147	101.067	100.983	99.898	99.865	99.778
5.875 ▶	100.767	100.687	100.603	100.537	100.654	100.623	100.536	101.697	101.587	101.470	100.723	100.643	100.559	99.443	99.411	99.325
5.750 ▶	100.242	100.162	100.078	100.012	100.027	100.000	99.913	101.240	101.130	101.013	100.242	100.162	100.078	98.819	98.792	98.706
5.625 ▶	99.996	99.918	99.834	99.769	99.871	99.839	99.758	101.326	101.221	101.103	99.702	99.622	99.538	98.512	98.478	98.400
5.500 ▶	99.461	99.383	99.299	99.234	99.338	99.306	99.228	100.871	100.765	100.648	99.102	99.022	98.938	97.983	97.950	97.873
5.375 ▶	98.884	98.806	98.722	98.656	98.753	98.721	98.641	100.390	100.284	100.167	98.461	98.381	98.297	97.400	97.366	97.288
5.250 ▶	98.271	98.193	98.109	98.044	97.813	97.782	97.702	99.870	99.764	99.647	97.797	97.717	97.633	96.463	96.430	96.353

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

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 ▶	103.514	104.157	104.020	101.920	102.595	102.457	102.002	102.239	102.070	100.470	100.707	100.570	103.977	104.418	104.280	
7.000 ▶	103.158	103.801	103.663	101.589	102.114	101.976	101.583	101.820	101.651	99.927	100.164	100.026	103.544	103.984	103.846	
6.875 ▶	102.564	103.207	103.070	101.533	102.207	102.070	101.408	101.645	101.476	100.408	100.645	100.507	102.975	103.415	103.277	
6.750 ▶	102.670	103.314	103.176	102.514	103.189	103.051	101.252	101.489	101.320	101.127	101.364	101.226	103.042	103.483	103.345	
6.625 ▶	102.435	103.054	102.891	101.404	102.054	101.891	101.599	101.811	101.617	100.630	100.842	100.679	102.712	103.174	103.011	
6.500 ▶	101.985	102.604	102.441	101.204	101.854	101.691	101.185	101.397	101.203	100.467	100.679	100.516	102.325	102.787	102.624	
6.375 ▶	101.510	102.129	101.966	100.792	101.441	101.278	101.053	101.265	101.071	100.397	100.609	100.446	101.687	102.149	101.986	
6.250 ▶	101.723	102.341	102.178	101.535	102.185	102.022	100.992	101.204	101.009	100.867	101.079	100.916	101.807	102.269	102.106	
6.125 ▶	101.452	102.095	101.957	101.158	101.832	101.695	100.627	100.864	100.695	100.595	100.832	100.695	101.727	102.168	102.030	
6.000 ▶	101.033	101.676	101.538	100.683	101.357	101.220	100.258	100.495	100.326	100.070	100.307	100.170	101.294	101.734	101.596	
5.875 ▶	100.558	101.201	101.063	100.358	101.032	100.895	99.733	99.970	99.801	99.795	100.032	99.895	100.725	101.165	101.027	
5.750 ▶	100.664	101.307	101.170	100.527	101.201	101.063	100.089	100.326	100.157	100.214	100.451	100.313	FHA/VA Price Adjustments			
5.625 ▶	100.322	100.957	100.811	100.122	100.788	100.642	99.778	100.007	99.830	99.841	100.070	99.923	680+		0.000	
5.500 ▶	99.903	100.538	100.392	99.678	100.345	100.198	99.410	99.638	99.461	99.347	99.576	99.430	660-679		(0.750)	
5.375 ▶	99.397	100.032	99.886	99.291	99.957	99.811	98.853	99.082	98.905	99.010	99.238	99.092	640-659		(1.750)	
5.250 ▶	99.141	99.776	99.630	99.035	99.701	99.555	98.847	99.076	98.898	99.003	99.232	99.086	620-639		(2.250)	
5.125 ▶	98.091	98.752	98.631	97.924	98.615	98.494	97.479	97.733	97.580	97.585	97.839	97.718	600-619		(3.250)	
5.000 ▶	97.756	98.417	98.296	97.458	98.149	98.028	97.184	97.438	97.286	96.923	97.177	97.056	Cashout Refi		(0.250)	
4.875 ▶	97.179	97.839	97.718	97.060	97.752	97.631	96.271	96.525	96.373	96.279	96.533	96.412	2 units		(0.500)	
4.750 ▶	96.904	97.564	97.443	96.779	97.470	97.349	95.850	96.104	95.952	95.748	96.002	95.881	3-4 units		(1.000)	
4.625 ▶	94.135	94.055	94.016	94.135	94.055	94.016	91.023	90.943	90.904	91.023	90.943	90.904	\$100k < \$125k		(0.125)	
4.500 ▶	93.442	93.362	93.323	93.442	93.362	93.323	90.330	90.250	90.211	90.330	90.250	90.211	\$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 ▶	107.275	107.125	106.975					Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.025	106.875	106.725					Standard DSCR	
9.500 ▶	106.775	106.625	106.475					Prepay	101.000
9.375 ▶	106.525	106.375	106.225					No Prepay	100.000
9.250 ▶	106.275	106.125	105.975						
9.125 ▶	106.025	105.875	105.725	107.815	107.665	107.515			
9.000 ▶									
8.875 ▶	105.525	105.375	105.225	107.284	107.134	106.984			
8.750 ▶	105.275	105.125	104.975	107.003	106.853	106.703			
8.625 ▶	105.025	104.875	104.725	106.721	106.571	106.421			
8.500 ▶	104.775	104.625	104.475	106.440	106.290	106.140			
8.375 ▶	104.525	104.375	104.225	106.140	105.990	105.840			
8.250 ▶	104.275	104.125	103.975	105.840	105.690	105.540			
8.125 ▶	104.025	103.875	103.725	105.500	105.350	105.200			
8.000 ▶									
7.875 ▶	103.525	103.375	103.225	104.750	104.600	104.450			
7.750 ▶	103.275	103.125	102.975	104.375	104.225	104.075			
7.625 ▶	103.000	102.850	102.700	104.000	103.850	103.700			
7.500 ▶	102.750	102.600	102.450	103.625	103.475	103.325			
7.375 ▶	102.425	102.275	102.125	103.250	103.100	102.950			
7.250 ▶	102.050	101.900	101.750	102.875	102.725	102.575			
7.125 ▶	101.650	101.500	101.350	102.425	102.275	102.125			
7.000 ▶									
6.875 ▶	100.825	100.675	100.525	101.525	101.375	101.225			
6.750 ▶	100.375	100.225	100.075	101.050	100.900	100.750			
6.625 ▶	99.925	99.775	99.625	100.550	100.400	100.250			
6.500 ▶	99.375	99.225	99.075	100.050	99.900	99.750			
6.375 ▶	98.750	98.600	98.450	99.450	99.300	99.150			
6.250 ▶	98.125	97.975	97.825	98.750	98.600	98.450			
6.125 ▶	97.375	97.225	97.075	97.875	97.725	97.575			
6.000 ▶									
5.875 ▶									