

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	15-Day	30-Day	45-Day	
8.000 ►	104.803	104.796	104.790	104.768	104.344	104.339	104.247	105.144	105.144	105.144	102.103	102.048	101.993	100.891	100.886	100.830				
7.875 ►	104.565	104.558	104.551	104.529	104.179	104.174	104.094	104.909	104.909	104.909	101.921	101.866	101.810	100.803	100.798	100.754				
7.750 ►	104.308	104.301	104.295	104.273	103.965	103.960	103.894	104.658	104.658	104.658	101.721	101.666	101.610	100.576	100.571	100.546				
7.625 ►	104.088	104.082	104.075	104.063	103.967	103.908	103.844	104.310	104.310	104.310	102.388	102.329	102.255	101.888	101.829	101.755				
7.500 ►	103.907	103.900	103.893	103.885	103.735	103.674	103.601	104.028	104.028	104.028	102.225	102.164	102.106	101.725	101.664	101.606				
7.375 ►	103.752	103.745	103.738	103.730	103.568	103.503	103.446	103.721	103.721	103.721	101.963	101.880	101.824	101.463	101.380	101.324				
7.250 ►	103.492	103.485	103.479	103.471	103.217	103.133	103.085	103.391	103.391	103.391	101.609	101.525	101.494	101.109	101.101	101.025	100.994			
7.125 ►	103.311	103.291	103.270	103.246	103.285	103.263	103.170	103.265	103.233	103.165	102.618	102.605	102.591	101.861	101.838	101.744				
7.000 ►	103.038	103.017	102.996	102.973	102.974	102.950	102.885	102.977	102.945	102.881	102.406	102.392	102.378	101.551	101.528	101.460				
6.875 ►	102.752	102.731	102.711	102.687	102.630	102.606	102.572	102.665	102.628	102.582	102.162	102.148	102.134	101.210	101.187	101.150				
6.750 ►	102.401	102.380	102.359	102.336	102.209	102.180	102.175	102.348	102.316	102.279	101.872	101.858	101.844	100.792	100.762	100.755				
6.625 ►	102.322	102.281	102.239	102.192	102.463	102.394	102.291	102.827	102.784	102.648	102.106	102.065	102.023	101.174	101.106	101.002				
6.500 ►	101.998	101.957	101.916	101.868	102.172	102.101	102.029	102.490	102.448	102.323	101.832	101.791	101.750	100.885	100.814	100.742				
6.375 ►	101.660	101.619	101.577	101.530	101.759	101.687	101.649	102.087	102.044	101.933	101.512	101.471	101.430	100.476	100.404	100.366				
6.250 ►	101.280	101.239	101.197	101.150	101.282	101.202	101.201	101.650	101.607	101.520	101.157	101.116	101.075	100.004	99.924	99.922				
6.125 ►	101.304	101.263	101.221	101.174	101.449	101.402	101.312	101.807	101.781	101.589	101.066	101.025	100.983	100.238	100.190	100.102				
6.000 ►	100.910	100.868	100.827	100.779	100.974	100.926	100.872	101.346	101.320	101.156	100.699	100.657	100.616	99.768	99.719	99.666				
5.875 ►	100.430	100.389	100.347	100.300	100.459	100.411	100.385	101.036	101.009	100.869	100.312	100.271	100.230	99.257	99.208	99.183				
5.750 ►	99.960	99.919	99.877	99.830	99.896	99.844	99.845	100.519	100.493	100.382	99.896	99.854	99.813	98.697	98.644	98.646				
5.625 ►	99.759	99.718	99.676	99.629	99.807	99.784	99.710	100.583	100.573	100.400	99.387	99.345	99.304	98.455	98.431	98.358				
5.500 ►	99.233	99.191	99.150	99.102	99.180	99.156	99.101	100.075	100.056	99.937	98.826	98.784	98.743	97.830	97.805	97.751				
5.375 ►	98.643	98.601	98.560	98.512	98.441	98.417	98.384	99.571	99.502	99.433	98.216	98.175	98.134	97.095	97.070	97.038				
5.250 ►	98.023	97.981	97.940	97.892	97.743	97.718	97.702	99.046	98.977	98.908	97.555	97.514	97.472	96.400	96.374	96.360				

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 11/28/2025 10:54 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 ►	103.170	103.801	103.652	101.821	102.239	102.089	101.657	101.883	101.702	100.126	100.351	100.202	103.582	104.073	103.924
7.000 ►	102.813	103.445	103.296	101.305	101.758	101.608	101.238	101.464	101.283	99.582	99.808	99.658	103.149	103.640	103.490
6.875 ►	102.220	102.851	102.702	101.188	101.851	101.702	101.063	101.289	101.108	100.063	100.289	100.139	102.580	103.071	102.921
6.750 ►	102.326	102.958	102.808	102.170	102.833	102.683	100.907	101.133	100.952	100.782	101.008	100.858	102.647	103.138	102.989
6.625 ►	102.163	102.862	102.779	101.163	101.893	101.810	101.202	101.494	101.380	100.264	100.557	100.474	102.531	102.933	102.850
6.500 ►	101.775	102.474	102.392	100.963	101.693	101.610	100.850	101.143	101.029	100.100	100.393	100.310	102.144	102.545	102.463
6.375 ►	101.332	102.030	101.948	100.550	101.280	101.198	100.749	101.042	100.928	100.030	100.323	100.240	101.506	101.908	101.825
6.250 ►	101.513	102.212	102.129	101.294	102.024	101.942	100.657	100.949	100.835	100.500	100.793	100.710	101.626	102.028	101.945
6.125 ►	101.355	102.040	101.944	101.092	101.809	101.713	100.686	100.965	100.838	100.686	100.965	100.869	101.683	102.102	102.006
6.000 ►	100.874	101.559	101.463	100.617	101.334	101.238	100.255	100.534	100.407	100.161	100.440	100.344	101.249	101.669	101.573
5.875 ►	100.492	101.178	101.082	100.292	101.009	100.913	99.824	100.103	99.975	99.886	100.165	100.069	100.680	101.100	101.004
5.750 ►	100.599	101.284	101.188	100.461	101.178	101.082	100.180	100.459	100.332	100.305	100.584	100.488	FHA/VA Price Adjustments		
5.625 ►	100.290	100.955	100.839	100.027	100.724	100.608	99.652	99.911	99.764	99.652	99.911	99.795	680+	0.000	
5.500 ►	99.809	100.474	100.358	99.584	100.280	100.164	99.221	99.480	99.333	99.159	99.417	99.301	660-679	(0.750)	
5.375 ►	99.427	100.092	99.976	99.321	100.017	99.901	98.790	99.049	98.901	98.946	99.205	99.089	640-659	(1.750)	
5.250 ►	99.171	99.836	99.720	99.065	99.761	99.645	98.784	99.042	98.895	98.940	99.199	99.083	620-639	(2.250)	
5.125 ►	98.215	98.927	98.858	97.922	98.666	98.596	97.602	97.908	97.808	97.584	97.889	97.820	600-619	(3.250)	
5.000 ►	97.880	98.592	98.523	97.456	98.200	98.130	97.308	97.613	97.513	96.921	97.227	97.158	Cashout Refi	(0.250)	
4.875 ►	97.302	98.014	97.945	97.184	97.927	97.858	96.395	96.701	96.600	96.402	96.708	96.639	2 units	(0.500)	
4.750 ►	97.027	97.739	97.670	96.902	97.646	97.576	95.973	96.279	96.179	95.871	96.177	96.108	3-4 units	(1.000)	
4.625 ►	94.444	94.400	94.386	94.444	94.400	94.386	91.331	91.288	91.273	91.331	91.288	91.273	\$100k < \$125k	(0.125)	
4.500 ►	93.750	93.707	93.693	93.750	93.707	93.693	90.638	90.595	90.580	90.638	90.595	90.580	\$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	<= 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 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									0.220	0.220	0.220	0.220	0.220	0.220	

COMING SOON
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NonQM

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments	
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	107.750	107.600	107.450					
9.875 ►	107.500	107.350	107.200					
9.750 ►	107.250	107.100	106.950					
9.625 ►	107.000	106.850	106.700					
9.500 ►	106.750	106.600	106.450					
9.375 ►	106.500	106.350	106.200	107.928	107.778	107.628		
9.250 ►	106.250	106.100	105.950	107.740	107.590	107.440		
9.125 ►	106.000	105.850	105.700	107.474	107.324	107.174		
9.000 ►								
8.990 ►	105.750	105.600	105.450	107.209	107.059	106.909		
8.875 ►	105.500	105.350	105.200	106.928	106.778	106.628		
8.750 ►	105.250	105.100	104.950	106.646	106.496	106.346		
8.625 ►	105.000	104.850	104.700	106.365	106.215	106.065		
8.500 ►	104.750	104.600	104.450	106.065	105.915	105.765		
8.375 ►	104.500	104.350	104.200	105.765	105.615	105.465		
8.250 ►	104.250	104.100	103.950	105.425	105.275	105.125		
8.125 ►	104.000	103.850	103.700	105.050	104.900	104.750		
8.000 ►								
7.990 ►	103.750	103.600	103.450	104.675	104.525	104.375		
7.875 ►	103.500	103.350	103.200	104.300	104.150	104.000		
7.750 ►	103.250	103.100	102.950	103.925	103.775	103.625		
7.625 ►	102.975	102.825	102.675	103.550	103.400	103.250		
7.500 ►	102.725	102.575	102.425	103.175	103.025	102.875		
7.375 ►	102.400	102.250	102.100	102.800	102.650	102.500		
7.250 ►	102.025	101.875	101.725	102.350	102.200	102.050		
7.125 ►	101.625	101.475	101.325	101.900	101.750	101.600		
7.000 ►								
6.990 ►	101.250	101.100	100.950	101.450	101.300	101.150		
6.875 ►	100.800	100.650	100.500	100.975	100.825	100.675		
6.750 ►	100.350	100.200	100.050	100.475	100.325	100.175		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>