

Effective Date/Time: 11/13/2025 10:32 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 ▶	104.687	104.685	104.664	104.643	104.128	104.062	103.958	104.989	104.987	104.974	102.006	101.997	101.928	100.694	100.623	100.519
7.875 ▶	104.447	104.445	104.424	104.403	103.969	103.901	103.799	104.746	104.744	104.730	101.819	101.809	101.741	100.614	100.542	100.440
7.750 ▶	104.187	104.185	104.164	104.143	103.762	103.693	103.589	104.488	104.486	104.473	101.606	101.597	101.528	100.397	100.320	100.217
7.625 ▶	103.992	103.990	103.969	103.948	103.852	103.739	103.731	104.131	104.129	104.116	102.288	102.172	102.164	101.788	101.672	101.664
7.500 ▶	103.814	103.811	103.790	103.770	103.631	103.515	103.507	103.841	103.839	103.825	102.132	102.012	102.002	101.632	101.512	101.502
7.375 ▶	103.699	103.697	103.676	103.655	103.473	103.351	103.340	103.513	103.511	103.497	101.881	101.727	101.705	101.381	101.227	101.205
7.250 ▶	103.423	103.420	103.400	103.379	103.137	102.982	102.960	103.215	103.213	103.200	101.540	101.406	101.365	101.040	100.881	100.859
7.125 ▶	103.197	103.187	103.166	103.146	103.062	102.997	102.989	103.106	103.086	103.044	102.544	102.535	102.521	101.638	101.571	101.563
7.000 ▶	102.930	102.920	102.899	102.879	102.781	102.711	102.703	102.810	102.790	102.748	102.306	102.297	102.283	101.358	101.288	101.280
6.875 ▶	102.602	102.592	102.571	102.551	102.455	102.381	102.373	102.484	102.464	102.423	102.030	102.021	102.007	101.036	100.960	100.952
6.750 ▶	102.260	102.250	102.229	102.208	102.056	101.972	101.964	102.166	102.102	102.069	101.726	101.717	101.703	100.639	100.554	100.546
6.625 ▶	102.252	102.211	102.177	102.142	102.140	102.033	102.021	102.577	102.525	102.482	101.892	101.851	101.817	100.852	100.744	100.731
6.500 ▶	101.900	101.859	101.825	101.790	101.921	101.805	101.794	102.223	102.169	102.126	101.610	101.569	101.534	100.634	100.517	100.506
6.375 ▶	101.501	101.461	101.426	101.392	101.513	101.393	101.382	101.817	101.762	101.719	101.301	101.260	101.226	100.230	100.109	100.098
6.250 ▶	101.052	101.012	100.977	100.943	101.055	100.920	100.914	101.409	101.354	101.310	100.940	100.899	100.864	99.777	99.641	99.635
6.125 ▶	101.074	101.040	101.005	100.971	101.039	100.935	100.922	101.465	101.378	101.340	100.782	100.749	100.714	99.827	99.724	99.710
6.000 ▶	100.612	100.579	100.544	100.510	100.654	100.546	100.533	101.019	100.961	100.899	100.420	100.386	100.352	99.446	99.340	99.326
5.875 ▶	100.093	100.060	100.025	99.991	100.145	100.032	100.020	100.561	100.504	100.442	100.007	99.974	99.939	98.941	98.829	98.816
5.750 ▶	99.556	99.522	99.488	99.453	99.589	99.469	99.460	100.071	100.016	99.954	99.540	99.506	99.472	98.388	98.269	98.258
5.625 ▶	99.406	99.388	99.361	99.333	99.186	99.157	99.144	100.336	100.244	100.233	99.001	98.968	98.933	97.832	97.804	97.790
5.500 ▶	98.841	98.823	98.796	98.768	98.620	98.592	98.580	99.823	99.729	99.719	98.382	98.349	98.314	97.268	97.241	97.227
5.375 ▶	98.209	98.191	98.163	98.136	97.977	97.950	97.937	99.285	99.188	99.177	97.749	97.716	97.681	96.629	96.603	96.589
5.250 ▶	97.561	97.543	97.516	97.488	97.205	97.181	97.168	98.696	98.619	98.589	97.057	97.024	96.989	95.860	95.837	95.823

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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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 ▶	103.054	103.697	103.560	101.781	102.135	101.998	101.354	101.591	101.423	99.846	100.060	99.923	103.517	103.957	103.820	
7.000 ▶	102.697	103.341	103.204	101.256	101.653	101.517	100.935	101.172	101.004	99.321	99.516	99.379	103.083	103.524	103.386	
6.875 ▶	102.104	102.747	102.610	101.072	101.747	101.610	100.760	100.997	100.829	99.760	99.997	99.860	102.515	102.955	102.817	
6.750 ▶	102.210	102.853	102.717	102.054	102.728	102.592	100.604	100.841	100.673	100.479	100.716	100.579	102.582	103.022	102.885	
6.625 ▶	101.987	102.680	102.600	100.987	101.712	101.632	101.025	101.313	101.202	100.088	100.375	100.295	102.360	102.757	102.669	
6.500 ▶	101.599	102.293	102.213	100.787	101.512	101.432	100.674	100.962	100.850	99.924	100.212	100.132	101.972	102.369	102.282	
6.375 ▶	101.155	101.849	101.769	100.312	101.037	100.957	100.573	100.860	100.749	99.792	100.079	99.999	101.335	101.732	101.644	
6.250 ▶	101.337	102.030	101.950	101.055	101.780	101.700	100.480	100.768	100.657	100.262	100.549	100.469	101.454	101.851	101.764	
6.125 ▶	101.123	101.808	101.708	100.860	101.577	101.476	100.392	100.671	100.539	100.392	100.671	100.570	101.466	101.870	101.774	
6.000 ▶	100.642	101.327	101.226	100.385	101.102	101.001	99.960	100.239	100.108	99.867	100.146	100.045	101.033	101.437	101.341	
5.875 ▶	100.104	100.789	100.689	99.904	100.621	100.520	99.373	99.652	99.520	99.435	99.714	99.614	100.464	100.868	100.772	
5.750 ▶	100.304	100.989	100.889	100.042	100.758	100.658	99.823	100.102	99.970	99.823	100.102	100.001	FHA/VA Price Adjustments			
5.625 ▶	99.928	100.588	100.462	99.666	100.357	100.230	99.291	99.545	99.387	99.291	99.545	99.418	680+		0.000	
5.500 ▶	99.447	100.107	99.980	99.222	99.913	99.787	98.859	99.113	98.955	98.797	99.051	98.924	660-679		(0.750)	
5.375 ▶	98.941	99.601	99.474	98.803	99.495	99.368	98.303	98.557	98.399	98.428	98.682	98.555	640-659		(1.750)	
5.250 ▶	98.716	99.376	99.249	98.484	99.176	99.049	98.328	98.582	98.424	98.359	98.613	98.487	620-639		(2.250)	
5.125 ▶	97.882	98.567	98.480	97.590	98.306	98.219	97.020	97.299	97.180	97.001	97.280	97.193	600-619		(3.250)	
5.000 ▶	97.547	98.232	98.145	97.124	97.840	97.753	96.725	97.004	96.886	96.338	96.617	96.530	Cashout Refi		(0.250)	
4.875 ▶	96.970	97.655	97.568	96.788	97.505	97.418	95.812	96.091	95.973	95.757	96.036	95.949	2 units		(0.500)	
4.750 ▶	96.632	97.317	97.230	96.413	97.130	97.043	95.328	95.607	95.489	95.132	95.411	95.324	3-4 units		(1.000)	
4.625 ▶	93.957	93.912	93.899	93.957	93.912	93.899	90.844	90.800	90.786	90.844	90.800	90.786	\$100k < \$125k		(0.125)	
4.500 ▶	93.259	93.214	93.201	93.259	93.214	93.201	90.146	90.102	90.088	90.146	90.102	90.088	\$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 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	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 ▶										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	

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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> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.450	107.300	107.150						No Prepay 100.000		
9.875 ▶	107.200	107.050	106.900						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	106.950	106.800	106.650						Full Doc 99.500 103.000		
9.625 ▶	106.700	106.550	106.400						Alt Doc 99.500 103.000		
9.500 ▶	106.450	106.300	106.150						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.200	106.050	105.900			107.865	107.715		107.565	<u>Plus DSCR</u>	
9.250 ▶	105.950	105.800	105.650			107.678	107.528		107.378	No Prepay 99.500 100.000	
9.125 ▶	105.700	105.550	105.400			107.490	107.340		107.190	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.450	105.300	105.150			107.224	107.074		106.924	5yr Prepay 99.500 104.500	
8.875 ▶	105.200	105.050	104.900			106.959	106.809		106.659	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	104.950	104.800	104.650			106.678	106.528		106.378	5yr Hard PP 101.500	
8.625 ▶	104.700	104.550	104.400			106.396	106.246		106.096	4yr Hard PP 101.500	
8.500 ▶	104.450	104.300	104.150			106.115	105.965		105.815	3yr Hard PP 101.500	
8.375 ▶	104.200	104.050	103.900			105.815	105.665		105.515	2yr Hard PP 100.500	
8.250 ▶	103.950	103.800	103.650			105.515	105.365		105.215	1yr Hard PP 100.000	
8.125 ▶	103.700	103.550	103.400			105.175	105.025		104.875	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.450	103.300	103.150			104.800	104.650		104.500		
7.875 ▶	103.200	103.050	102.900			104.425	104.275		104.125		
7.750 ▶	102.950	102.800	102.650			104.050	103.900		103.750		
7.625 ▶	102.675	102.525	102.375			103.675	103.525		103.375		
7.500 ▶	102.425	102.275	102.125			103.300	103.150		103.000		
7.375 ▶	102.100	101.950	101.800			102.875	102.725		102.575		
7.250 ▶	101.725	101.575	101.425			102.450	102.300		102.150		
7.125 ▶	101.325	101.175	101.025			102.000	101.850		101.700		
7.000 ▶											
6.990 ▶	100.950	100.800	100.650			101.550	101.400		101.250		
6.875 ▶	100.500	100.350	100.200			101.100	100.950		100.800		
6.750 ▶	100.050	99.900	99.750			100.625	100.475		100.325		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>