

Effective Date/Time: 2/23/2026 11:22 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 ▶	104.936	104.934	104.927	104.896	104.444	104.414	104.394	105.451	105.456	105.456	102.340	102.294	102.235	100.976	100.947	100.908
7.875 ▶	104.643	104.641	104.634	104.603	104.269	104.240	104.221	105.208	105.212	105.212	102.169	102.122	102.064	100.845	100.816	100.780
7.750 ▶	104.420	104.419	104.411	104.381	104.050	104.021	104.004	104.950	104.954	104.954	101.980	101.934	101.875	100.599	100.569	100.536
7.625 ▶	104.577	104.572	104.565	104.534	104.412	104.380	104.229	104.721	104.723	104.723	102.149	102.125	102.107	101.628	101.596	101.607
7.500 ▶	104.382	104.377	104.370	104.339	104.244	104.212	104.065	104.462	104.463	104.463	102.027	101.995	102.009	101.527	101.495	101.509
7.375 ▶	104.170	104.165	104.157	104.127	104.002	103.970	103.828	104.042	104.043	104.043	101.771	101.747	101.718	101.208	101.174	101.218
7.250 ▶	104.089	104.084	104.077	104.046	103.633	103.600	103.486	103.760	103.761	103.761	101.708	101.683	101.654	100.815	100.782	100.829
7.125 ▶	103.839	103.833	103.826	103.796	103.568	103.554	103.430	103.617	103.573	103.529	102.081	102.064	102.080	101.578	101.564	101.580
7.000 ▶	103.559	103.552	103.545	103.515	103.300	103.286	103.165	103.335	103.291	103.247	101.872	101.829	101.845	101.340	101.326	101.345
6.875 ▶	103.253	103.234	103.218	103.186	102.878	102.863	102.752	103.034	102.991	102.947	101.651	101.608	101.564	100.952	100.938	100.965
6.750 ▶	102.967	102.943	102.921	102.893	102.411	102.396	102.300	102.714	102.671	102.627	101.389	101.347	101.303	100.488	100.473	100.517
6.625 ▶	102.911	102.866	102.822	102.770	102.788	102.746	102.695	103.071	102.999	102.926	101.868	101.826	101.775	101.368	101.326	101.275
6.500 ▶	102.626	102.581	102.537	102.485	102.486	102.444	102.395	102.751	102.679	102.605	101.569	101.527	101.479	101.069	101.027	100.979
6.375 ▶	102.302	102.257	102.213	102.161	102.147	102.105	102.059	102.396	102.323	102.250	101.234	101.192	101.146	100.734	100.692	100.646
6.250 ▶	101.928	101.883	101.839	101.788	101.738	101.695	101.650	102.003	101.930	101.857	100.827	100.784	100.740	100.327	100.284	100.240
6.125 ▶	102.027	101.974	101.923	101.863	101.897	101.867	101.774	102.503	102.424	102.343	101.731	101.701	101.608	101.231	101.201	101.108
6.000 ▶	101.644	101.591	101.540	101.480	101.596	101.567	101.477	102.112	102.032	101.952	101.437	101.407	101.317	100.937	100.907	100.817
5.875 ▶	101.210	101.156	101.105	101.045	101.168	101.140	101.052	101.681	101.601	101.520	101.068	101.039	100.951	100.568	100.539	100.451
5.750 ▶	100.712	100.659	100.607	100.548	100.554	100.527	100.442	101.199	101.119	101.039	100.379	100.352	100.268	99.879	99.852	99.768
5.625 ▶	100.701	100.656	100.612	100.543	100.674	100.642	100.556	101.573	101.504	101.431	100.450	100.418	100.333	99.950	99.918	99.833
5.500 ▶	100.220	100.175	100.131	100.062	100.103	100.071	99.989	101.101	101.032	100.958	99.882	99.849	99.767	99.382	99.349	99.267
5.375 ▶	99.675	99.630	99.586	99.517	99.540	99.507	99.428	100.579	100.510	100.436	99.319	99.287	99.207	98.819	98.787	98.707
5.250 ▶	99.082	99.038	98.994	98.925	98.596	98.562	98.489	100.032	99.963	99.889	98.436	98.401	98.328	97.936	97.901	97.828

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	> 95	No Impounds - CA	0.150
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.125)	No Impounds - Non CA	0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.500)	LoanAmt \$100k<\$125k	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	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 ▶	104.682	104.561	104.440	103.151	103.030	102.909	102.763	102.642	102.522	101.232	101.111	100.990	104.409	104.929	104.746	
7.000 ▶	104.326	104.205	104.084	102.669	102.549	102.428	102.344	102.224	102.103	100.688	100.567	100.447	103.976	104.496	104.312	
6.875 ▶	103.732	103.611	103.490	102.763	102.642	102.522	102.169	102.049	101.928	101.169	101.049	100.928	103.407	103.927	103.744	
6.750 ▶	103.838	103.717	103.597	103.744	103.624	103.503	102.013	101.892	101.772	101.888	101.767	101.647	103.474	103.994	103.811	
6.625 ▶	102.967	102.918	102.868	101.999	101.949	101.899	101.662	101.613	101.563	100.694	100.644	100.594	102.615	103.050	102.938	
6.500 ▶	102.517	102.468	102.418	101.799	101.749	101.699	101.249	101.199	101.149	100.530	100.480	100.430	102.228	102.662	102.550	
6.375 ▶	102.042	101.993	101.943	101.386	101.336	101.287	101.116	101.066	101.017	100.460	100.410	100.360	101.590	102.025	101.913	
6.250 ▶	102.255	102.205	102.155	102.130	102.080	102.030	101.055	101.005	100.955	100.930	100.880	100.830	101.710	102.144	102.032	
6.125 ▶	102.300	102.243	102.186	102.069	102.012	101.955	100.951	100.895	100.838	100.920	100.863	100.806	101.917	102.360	102.240	
6.000 ▶	101.881	101.824	101.767	101.594	101.537	101.480	100.583	100.526	100.469	100.395	100.338	100.281	101.483	101.926	101.807	
5.875 ▶	101.406	101.349	101.292	101.269	101.212	101.155	100.058	100.001	99.944	100.120	100.063	100.006	100.914	101.357	101.238	
5.750 ▶	101.512	101.455	101.399	101.437	101.380	101.324	100.414	100.357	100.300	100.539	100.482	100.425	FHA/VA Price Adjustments			
5.625 ▶	101.366	101.288	101.209	101.228	101.150	101.072	100.384	100.306	100.228	100.447	100.369	100.291	680+		0.000	
5.500 ▶	100.947	100.869	100.791	100.784	100.706	100.628	100.016	99.938	99.859	99.953	99.875	99.797	660-679		(0.750)	
5.375 ▶	100.441	100.363	100.284	100.397	100.319	100.241	99.459	99.381	99.303	99.616	99.538	99.459	640-659		(1.750)	
5.250 ▶	100.184	100.106	100.028	100.141	100.063	99.984	99.453	99.375	99.297	99.609	99.531	99.453	620-639		(2.250)	
5.125 ▶	99.629	99.586	99.544	99.524	99.481	99.439	98.735	98.692	98.650	98.841	98.799	98.756	600-619		(3.250)	
5.000 ▶	99.294	99.251	99.209	99.058	99.015	98.973	98.440	98.398	98.355	98.179	98.136	98.094	Cashout Refi		(0.250)	
4.875 ▶	98.716	98.674	98.631	98.660	98.617	98.575	97.528	97.485	97.442	97.535	97.492	97.450	2 units		(0.500)	
4.750 ▶	98.441	98.399	98.356	98.379	98.336	98.294	97.106	97.063	97.021	97.004	96.961	96.919	3-4 units		(1.000)	
4.625 ▶	95.240	95.181	95.152	95.240	95.181	95.152	92.127	92.069	92.040	92.127	92.069	92.040	\$100k < \$125k		(0.125)	
4.500 ▶	94.552	94.494	94.465	94.552	94.494	94.465	91.440	91.381	91.352	91.440	91.381	91.352	\$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 ▶	107.425	107.275	107.125					Prepay	101.000
9.375 ▶	107.175	107.025	106.875					No Prepay	100.000
9.250 ▶	106.925	106.775	106.625						
9.125 ▶	106.675	106.525	106.375						
9.000 ▶									
8.875 ▶	106.175	106.025	105.875	107.684	107.534	107.384			
8.750 ▶	105.925	105.775	105.625	107.403	107.253	107.103			
8.625 ▶	105.675	105.525	105.375	107.121	106.971	106.821			
8.500 ▶	105.425	105.275	105.125	106.840	106.690	106.540			
8.375 ▶	105.175	105.025	104.875	106.540	106.390	106.240			
8.250 ▶	104.925	104.775	104.625	106.240	106.090	105.940			
8.125 ▶	104.675	104.525	104.375	105.900	105.750	105.600			
8.000 ▶									
7.875 ▶	104.175	104.025	103.875	105.150	105.000	104.850			
7.750 ▶	103.925	103.775	103.625	104.775	104.625	104.475			
7.625 ▶	103.650	103.500	103.350	104.400	104.250	104.100			
7.500 ▶	103.400	103.250	103.100	104.025	103.875	103.725			
7.375 ▶	103.075	102.925	102.775	103.650	103.500	103.350			
7.250 ▶	102.700	102.550	102.400	103.275	103.125	102.975			
7.125 ▶	102.300	102.150	102.000	102.825	102.675	102.525			
7.000 ▶									
6.875 ▶	101.450	101.300	101.150	101.925	101.775	101.625			
6.750 ▶	100.975	100.825	100.675	101.450	101.300	101.150			
6.625 ▶	100.500	100.350	100.200	100.950	100.800	100.650			
6.500 ▶	99.950	99.800	99.650	100.450	100.300	100.150			
6.375 ▶	99.375	99.225	99.075	99.900	99.750	99.600			
6.250 ▶	98.775	98.625	98.475	99.250	99.100	98.950			
6.125 ▶	98.175	98.025	97.875	98.375	98.225	98.075			
6.000 ▶									
5.875 ▶	96.300	96.150	96.000						