



**UFFWEST**  
FUNDING CORP

## FUNDING CORP

**Wholesale Division - West**  
6288 Spring Mountain Rd | Ste 115  
Las Vegas, NV 89146  
[www.uffwest.com](http://www.uffwest.com)

Effective Date/Time: 1/30/2026 10:50 AM

Las Vegas, NV 89146

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## 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

# 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 ►	103.959	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>		
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	680+	0.000	
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	660-679	(0.750)	
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	640-659	(1.750)	
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	620-639	(2.250)	
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	600-619	(3.250)	
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	Cashout Refi	(0.250)	
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	2 units	(0.500)	
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	3-4 units	(1.000)	
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	\$100k < \$125k	(0.125)	
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	\$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 ►													<b>NonQM Max Prices</b>		
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 ►	108.150	108.000	107.850										Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	107.900	107.750	107.600										Standard DSCR		
9.500 ►	107.650	107.500	107.350										Prepay	101.000	
9.375 ►	107.400	107.250	107.100										No Prepay	100.000	
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 ►															

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