

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 ►	105.036	105.027	104.997	104.947	104.620	104.594	104.530	105.392	105.392	105.369	102.140	102.076	101.988	101.170	101.154	101.125				
7.875 ►	104.804	104.796	104.766	104.715	104.460	104.436	104.372	105.159	105.159	105.136	101.960	101.896	101.808	101.087	101.073	101.044				
7.750 ►	104.556	104.547	104.517	104.467	104.243	104.222	104.160	104.908	104.908	104.886	101.760	101.696	101.608	100.846	100.835	100.810				
7.625 ►	104.488	104.480	104.454	104.412	104.431	104.381	104.304	104.549	104.549	104.527	102.634	102.589	102.575	102.134	102.089	102.075				
7.500 ►	104.321	104.313	104.286	104.245	104.204	104.159	104.083	104.263	104.263	104.241	102.475	102.433	102.420	101.975	101.933	101.920				
7.375 ►	104.199	104.190	104.164	104.123	104.043	104.001	103.926	103.973	103.973	103.955	102.233	102.191	102.178	101.733	101.691	101.678				
7.250 ►	103.945	103.937	103.910	103.869	103.673	103.632	103.557	103.686	103.686	103.668	101.848	101.811	101.798	101.348	101.311	101.298				
7.125 ►	103.670	103.657	103.629	103.587	103.618	103.579	103.455	103.541	103.477	103.411	102.676	102.644	102.597	101.970	101.932	101.894				
7.000 ►	103.408	103.368	103.324	103.276	103.299	103.266	103.145	103.254	103.190	103.124	102.468	102.436	102.390	101.654	101.620	101.586				
6.875 ►	103.111	103.071	103.016	102.949	102.934	102.906	102.785	102.960	102.895	102.830	102.230	102.197	102.151	101.291	101.264	101.229				
6.750 ►	102.800	102.760	102.705	102.639	102.463	102.440	102.322	102.618	102.554	102.488	101.941	101.909	101.862	100.824	100.800	100.769				
6.625 ►	102.652	102.604	102.541	102.465	102.621	102.562	102.476	102.736	102.671	102.527	102.316	102.268	102.205	101.234	101.174	101.091				
6.500 ►	102.325	102.276	102.213	102.138	102.314	102.260	102.175	102.396	102.334	102.189	102.048	101.999	101.936	100.930	100.875	100.792				
6.375 ►	101.953	101.904	101.841	101.766	101.912	101.860	101.776	102.024	101.961	101.809	101.725	101.677	101.614	100.530	100.478	100.396				
6.250 ►	101.531	101.482	101.419	101.344	101.470	101.419	101.337	101.622	101.558	101.406	101.368	101.319	101.256	100.093	100.043	99.962				
6.125 ►	101.292	101.244	101.181	101.106	101.312	101.277	101.198	101.736	101.707	101.535	101.049	101.000	100.938	100.096	100.061	99.983				
6.000 ►	100.852	100.804	100.741	100.666	100.878	100.847	100.770	101.329	101.302	101.131	100.676	100.628	100.565	99.666	99.634	99.559				
5.875 ►	100.367	100.319	100.256	100.181	100.371	100.340	100.266	100.993	100.960	100.791	100.276	100.228	100.165	99.163	99.132	99.059				
5.750 ►	99.857	99.809	99.746	99.671	99.820	99.791	99.722	100.492	100.453	100.284	99.829	99.780	99.718	98.614	98.586	98.518				
5.625 ►	99.369	99.328	99.274	99.207	99.404	99.391	99.305	100.188	100.185	100.018	99.289	99.240	99.178	98.047	98.033	97.948				
5.500 ►	98.812	98.772	98.717	98.650	98.859	98.845	98.759	99.728	99.719	99.553	98.695	98.646	98.583	97.504	97.489	97.404				
5.375 ►	98.220	98.180	98.125	98.058	98.266	98.251	98.168	99.226	99.210	99.045	98.092	98.043	97.980	96.916	96.898	96.817				
5.250 ►	97.587	97.547	97.492	97.425	97.311	97.297	97.218	98.659	98.586	98.490	97.431	97.382	97.319	95.963	95.948	95.870				

LTV/FICO 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)	(0.250)	(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)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(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)	(0.750)	LoanAmt \$75k-\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)		
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)		
<u>Rate/Term Refinance</u>												
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)		
<u>Cashout Refinance</u>												
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		
<u>Other Adjustments</u>												
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

Effective Date/Time: 1/6/2026 09:52 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 ►	103.598	104.250	104.122	102.221	102.688	102.559	102.086	102.331	102.172	100.555	100.800	100.672	104.069	104.502	104.373
7.000 ►	103.242	103.894	103.765	101.903	102.206	102.078	101.667	101.913	101.753	100.011	100.256	100.128	103.635	104.068	103.939
6.875 ►	102.648	103.300	103.172	101.617	102.300	102.172	101.492	101.738	101.578	100.492	100.738	100.609	103.066	103.500	103.370
6.750 ►	102.755	103.406	103.278	102.598	103.281	103.153	101.336	101.581	101.422	101.211	101.456	101.328	103.134	103.567	103.438
6.625 ►	102.237	102.914	102.808	101.237	101.945	101.839	101.213	101.484	101.347	100.276	100.547	100.441	102.596	103.007	102.903
6.500 ►	101.787	102.464	102.358	101.037	101.745	101.639	100.800	101.070	100.933	100.112	100.383	100.277	102.208	102.620	102.515
6.375 ►	101.343	102.020	101.914	100.625	101.333	101.227	100.698	100.969	100.832	100.042	100.313	100.207	101.571	101.982	101.878
6.250 ►	101.525	102.202	102.096	101.368	102.077	101.971	100.606	100.877	100.739	100.512	100.783	100.677	101.690	102.102	101.997
6.125 ►	101.393	102.078	101.981	101.130	101.847	101.749	100.568	100.847	100.718	100.568	100.847	100.749	101.736	102.140	102.044
6.000 ►	100.912	101.597	101.499	100.655	101.372	101.274	100.137	100.416	100.287	100.043	100.322	100.224	101.303	101.707	101.611
5.875 ►	100.530	101.216	101.118	100.330	101.047	100.949	99.705	99.984	99.856	99.768	99.047	99.949	100.734	101.138	101.042
5.750 ►	100.637	101.322	101.224	100.499	101.216	101.118	100.062	100.341	100.212	100.187	100.466	100.368	FHA/VA Price Adjustments		
5.625 ►	100.152	100.795	100.659	99.889	100.564	100.427	99.608	99.845	99.677	99.608	99.845	99.709	680+	0.000	
5.500 ►	99.671	100.314	100.177	99.446	100.120	99.984	99.177	99.414	99.246	99.114	99.352	99.215	660-679	(0.750)	
5.375 ►	99.289	99.933	99.796	99.183	99.858	99.721	98.746	98.983	98.815	98.902	99.139	99.002	640-659	(1.750)	
5.250 ►	99.033	99.677	99.540	98.927	99.602	99.465	98.739	98.977	98.809	98.896	99.133	98.996	620-639	(2.250)	
5.125 ►	97.764	98.416	98.290	97.471	98.154	98.028	97.151	97.397	97.240	97.133	97.378	97.252	600-619	(3.250)	
5.000 ►	97.429	98.081	97.955	97.005	97.688	97.562	96.857	97.102	96.945	96.470	96.716	96.590	Cashout Refi	(0.250)	
4.875 ►	96.851	97.503	97.377	96.733	97.416	97.290	95.944	96.189	96.032	95.951	96.197	96.071	2 units	(0.500)	
4.750 ►	96.576	97.228	97.102	96.451	97.134	97.008	95.522	95.768	95.611	95.420	95.666	95.540	3-4 units	(1.000)	
4.625 ►	93.768	93.720	93.686	93.768	93.720	93.686	90.655	90.607	90.574	90.655	90.607	90.574	\$100k < \$125k	(0.125)	
4.500 ►	93.074	93.026	92.992	93.074	93.026	92.992	89.961	89.913	89.880	89.961	89.913	89.880	\$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 ►															
8.500 ►															
8.375 ►															
8.250 ►															
8.125 ►															
8.000 ►															
7.875 ►															
7.750 ►															
7.625 ►															
7.500 ►															
7.375 ►															
7.250 ►															
7.125 ►															
7.000 ►															
6.875 ►															
6.750 ►															
6.625 ►															
6.500 ►															
6.375 ►															
6.250 ►															
6.125 ►															
6.000 ►															
5.875 ►															

COMING SOON

Stay Tuned

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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 ►	107.790	107.640	107.490					
9.875 ►	107.540	107.390	107.240					
9.750 ►	107.290	107.140	106.990					
9.625 ►	107.040	106.890	106.740					
9.500 ►	106.790	106.640	106.490					
9.375 ►	106.540	106.390	106.240					
9.250 ►	106.290	106.140	105.990	108.243	108.093	107.943		
9.125 ►	106.040	105.890	105.740	108.055	107.905	107.755		
9.000 ►								
8.990 ►	105.790	105.640	105.490	107.789	107.639	107.489		
8.875 ►	105.540	105.390	105.240	107.524	107.374	107.224		
8.750 ►	105.290	105.140	104.990	107.243	107.093	106.943		
8.625 ►	105.040	104.890	104.740	106.961	106.811	106.661		
8.500 ►	104.790	104.640	104.490	106.680	106.530	106.380		
8.375 ►	104.540	104.390	104.240	106.380	106.230	106.080		
8.250 ►	104.290	104.140	103.990	106.080	105.930	105.780		
8.125 ►	104.040	103.890	103.740	105.740	105.590	105.440		
8.000 ►								
7.990 ►	103.790	103.640	103.490	105.365	105.215	105.065		
7.875 ►	103.540	103.390	103.240	104.990	104.840	104.690		
7.750 ►	103.290	103.140	102.990	104.615	104.465	104.315		
7.625 ►	103.015	102.865	102.715	104.240	104.090	103.940		
7.500 ►	102.765	102.615	102.465	103.865	103.715	103.565		
7.375 ►	102.440	102.290	102.140	103.490	103.340	103.190		
7.250 ►	102.065	101.915	101.765	103.115	102.965	102.815		
7.125 ►	101.665	101.515	101.365	102.665	102.515	102.365		
7.000 ►								
6.990 ►	101.290	101.140	100.990	102.215	102.065	101.915		
6.875 ►	100.840	100.690	100.540	101.765	101.615	101.465		
6.750 ►	100.390	100.240	100.090	101.290	101.140	100.990		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>