

Effective Date/Time: 2/11/2026 10:12 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 ▶	105.056	105.086	105.064	105.042	104.599	104.500	104.459	105.436	105.466	105.452	102.138	102.164	102.091	101.118	101.018	100.977
7.875 ▶	104.716	104.745	104.723	104.701	104.419	104.321	104.280	105.202	105.232	105.217	101.953	101.979	101.906	100.980	100.881	100.840
7.750 ▶	104.472	104.502	104.480	104.458	104.194	104.096	104.054	104.952	104.983	104.968	101.766	101.792	101.719	100.727	100.626	100.584
7.625 ▶	104.563	104.569	104.547	104.525	104.487	104.412	104.384	104.698	104.717	104.702	102.166	102.083	102.055	101.666	101.583	101.555
7.500 ▶	104.350	104.356	104.335	104.313	104.315	104.236	104.208	104.439	104.445	104.431	102.062	101.976	101.948	101.562	101.476	101.448
7.375 ▶	104.117	104.124	104.102	104.080	104.101	104.011	103.983	104.026	104.033	104.018	101.767	101.682	101.657	101.267	101.182	101.157
7.250 ▶	104.013	104.020	103.998	103.976	103.675	103.586	103.561	103.751	103.758	103.744	101.482	101.487	101.443	100.806	100.710	100.685
7.125 ▶	103.744	103.750	103.728	103.706	103.531	103.474	103.450	103.532	103.492	103.467	102.177	102.142	102.091	101.509	101.450	101.425
7.000 ▶	103.448	103.454	103.432	103.410	103.223	103.163	103.138	103.260	103.218	103.170	101.961	101.926	101.875	101.232	101.171	101.146
6.875 ▶	103.142	103.109	103.084	103.060	102.838	102.784	102.759	102.971	102.929	102.877	101.723	101.689	101.637	100.882	100.826	100.801
6.750 ▶	102.836	102.803	102.774	102.745	102.375	102.318	102.294	102.655	102.612	102.561	101.454	101.419	101.368	100.422	100.363	100.339
6.625 ▶	102.748	102.698	102.647	102.596	102.601	102.528	102.478	102.879	102.812	102.731	101.752	101.700	101.619	101.151	101.076	101.026
6.500 ▶	102.498	102.398	102.347	102.296	102.215	102.144	102.094	102.564	102.496	102.416	101.494	101.442	101.361	100.767	100.695	100.645
6.375 ▶	102.098	102.048	101.997	101.945	101.993	101.939	101.890	102.196	102.128	102.047	101.177	101.124	101.044	100.550	100.494	100.445
6.250 ▶	101.700	101.650	101.599	101.548	101.569	101.506	101.456	101.793	101.725	101.644	100.824	100.772	100.691	100.127	100.063	100.013
6.125 ▶	101.634	101.568	101.517	101.465	101.524	101.448	101.413	102.225	102.149	102.068	101.360	101.284	101.248	100.860	100.784	100.748
6.000 ▶	101.214	101.148	101.097	101.045	101.130	101.064	101.029	101.824	101.748	101.668	100.972	100.906	100.870	100.472	100.406	100.370
5.875 ▶	100.748	100.682	100.630	100.579	100.673	100.614	100.579	101.385	101.309	101.228	100.579	100.517	100.482	100.078	100.017	99.982
5.750 ▶	100.231	100.165	100.114	100.063	100.027	99.978	99.944	100.900	100.825	100.744	100.139	100.073	100.022	99.352	99.303	99.269
5.625 ▶	99.961	99.910	99.859	99.808	100.017	99.937	99.900	100.864	100.820	100.739	99.792	99.713	99.676	99.292	99.213	99.176
5.500 ▶	99.462	99.412	99.361	99.309	99.395	99.328	99.291	100.391	100.347	100.266	99.173	99.107	99.069	98.673	98.607	98.569
5.375 ▶	98.902	98.852	98.800	98.749	98.812	98.747	98.710	99.872	99.827	99.747	98.591	98.527	98.490	98.091	98.027	97.990
5.250 ▶	98.307	98.257	98.205	98.154	97.889	97.835	97.795	99.330	99.285	99.205	97.833	97.767	97.716	97.228	97.174	97.134

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 ▶	103.773	104.442	104.313	102.290	102.880	102.750	102.261	102.523	102.363	100.730	100.992	100.863	104.259	104.677	104.565	
7.000 ▶	103.417	104.086	103.956	101.980	102.398	102.269	101.842	102.105	101.944	100.186	100.448	100.319	103.825	104.243	104.131	
6.875 ▶	102.823	103.492	103.363	101.792	102.492	102.363	101.667	101.930	101.769	100.667	100.930	100.800	103.256	103.675	103.562	
6.750 ▶	102.930	103.598	103.469	102.773	103.473	103.344	101.511	101.773	101.613	101.386	101.648	101.519	103.324	103.742	103.630	
6.625 ▶	102.438	102.989	102.821	101.406	101.989	101.821	101.539	101.684	101.485	100.570	100.715	100.547	102.656	103.176	102.946	
6.500 ▶	101.988	102.539	102.371	101.206	101.789	101.621	101.125	101.270	101.071	100.406	100.551	100.384	102.269	102.789	102.559	
6.375 ▶	101.513	102.064	101.896	100.794	101.376	101.209	100.993	101.138	100.939	100.336	100.481	100.314	101.631	102.151	101.921	
6.250 ▶	101.725	102.276	102.109	101.538	102.120	101.952	100.931	101.076	100.877	100.806	100.951	100.784	101.751	102.271	102.041	
6.125 ▶	101.633	102.268	102.129	101.339	102.005	101.867	100.691	100.919	100.750	100.659	100.888	100.750	101.902	102.349	102.203	
6.000 ▶	101.214	101.849	101.711	100.864	101.530	101.392	100.322	100.551	100.381	100.134	100.363	100.225	101.468	101.915	101.769	
5.875 ▶	100.739	101.374	101.236	100.539	101.205	101.067	99.797	100.026	99.856	99.859	100.088	99.950	100.899	101.347	101.200	
5.750 ▶	100.845	101.480	101.342	100.708	101.374	101.236	100.153	100.382	100.212	100.278	100.507	100.368	FHA/VA Price Adjustments			
5.625 ▶	100.506	101.125	100.971	100.306	100.956	100.802	99.931	100.143	99.958	99.994	100.206	100.052	680+		0.000	
5.500 ▶	100.088	100.706	100.552	99.863	100.512	100.358	99.563	99.775	99.590	99.500	99.712	99.558	660-679		(0.750)	
5.375 ▶	99.581	100.200	100.046	99.475	100.125	99.971	99.006	99.218	99.033	99.163	99.375	99.221	640-659		(1.750)	
5.250 ▶	99.325	99.943	99.790	99.219	99.868	99.715	99.000	99.212	99.027	99.156	99.368	99.215	620-639		(2.250)	
5.125 ▶	98.310	98.970	98.850	98.143	98.834	98.714	97.823	98.077	97.925	97.929	98.183	98.063	600-619		(3.250)	
5.000 ▶	97.975	98.635	98.515	97.677	98.368	98.248	97.528	97.782	97.631	97.266	97.520	97.400	Cashout Refi		(0.250)	
4.875 ▶	97.398	98.058	97.938	97.279	97.970	97.850	96.615	96.869	96.718	96.623	96.877	96.757	2 units		(0.500)	
4.750 ▶	97.123	97.783	97.663	96.998	97.689	97.569	96.194	96.448	96.296	96.091	96.345	96.225	3-4 units		(1.000)	
4.625 ▶	94.233	94.157	94.115	94.233	94.157	94.115	91.120	91.045	91.002	91.120	91.045	91.002	\$100k < \$125k		(0.125)	
4.500 ▶	93.543	93.467	93.424	93.543	93.467	93.424	90.430	90.354	90.312	90.430	90.354	90.312	\$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 ▶	107.175	107.025	106.875					Prepay	101.000
9.375 ▶	106.925	106.775	106.625					No Prepay	100.000
9.250 ▶	106.675	106.525	106.375						
9.125 ▶	106.425	106.275	106.125						
9.000 ▶									
8.875 ▶	105.925	105.775	105.625	107.434	107.284	107.134			
8.750 ▶	105.675	105.525	105.375	107.153	107.003	106.853			
8.625 ▶	105.425	105.275	105.125	106.871	106.721	106.571			
8.500 ▶	105.175	105.025	104.875	106.590	106.440	106.290			
8.375 ▶	104.925	104.775	104.625	106.290	106.140	105.990			
8.250 ▶	104.675	104.525	104.375	105.990	105.840	105.690			
8.125 ▶	104.425	104.275	104.125	105.650	105.500	105.350			
8.000 ▶									
7.875 ▶	103.925	103.775	103.625	104.900	104.750	104.600			
7.750 ▶	103.675	103.525	103.375	104.525	104.375	104.225			
7.625 ▶	103.400	103.250	103.100	104.150	104.000	103.850			
7.500 ▶	103.150	103.000	102.850	103.775	103.625	103.475			
7.375 ▶	102.825	102.675	102.525	103.400	103.250	103.100			
7.250 ▶	102.450	102.300	102.150	103.025	102.875	102.725			
7.125 ▶	102.050	101.900	101.750	102.575	102.425	102.275			
7.000 ▶									
6.875 ▶	101.200	101.050	100.900	101.675	101.525	101.375			
6.750 ▶	100.725	100.575	100.425	101.200	101.050	100.900			
6.625 ▶	100.250	100.100	99.950	100.700	100.550	100.400			
6.500 ▶	99.700	99.550	99.400	100.200	100.050	99.900			
6.375 ▶	99.125	98.975	98.825	99.650	99.500	99.350			
6.250 ▶	98.525	98.375	98.225	99.000	98.850	98.700			
6.125 ▶	97.925	97.775	97.625	98.125	97.975	97.825			
6.000 ▶									
5.875 ▶	96.050	95.900	95.750						