

Effective Date/Time: 12/9/2025 10:26 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 ▶	104.910	104.958	104.973	104.964	104.235	104.197	104.079	105.251	105.299	105.319	102.209	102.257	102.237	100.801	100.738	100.657
7.875 ▶	104.655	104.703	104.718	104.709	104.078	104.033	103.916	105.003	105.052	105.071	102.015	102.063	102.044	100.721	100.650	100.570
7.750 ▶	104.382	104.431	104.445	104.437	103.876	103.821	103.702	104.736	104.784	104.803	101.801	101.849	101.830	100.507	100.424	100.344
7.625 ▶	104.233	104.254	104.257	104.249	104.000	103.997	103.971	104.359	104.407	104.426	102.223	102.202	102.240	101.723	101.702	101.740
7.500 ▶	104.040	104.061	104.064	104.056	103.786	103.765	103.739	104.054	104.102	104.121	102.073	102.037	102.076	101.573	101.537	101.576
7.375 ▶	103.890	103.911	103.914	103.906	103.634	103.593	103.569	103.735	103.774	103.789	101.833	101.738	101.790	101.333	101.238	101.290
7.250 ▶	103.613	103.634	103.637	103.629	103.270	103.168	103.156	103.412	103.432	103.441	101.459	101.389	101.394	100.959	100.841	100.894
7.125 ▶	103.411	103.390	103.363	103.330	103.182	103.188	103.163	103.265	103.237	103.192	102.672	102.651	102.628	101.538	101.545	101.564
7.000 ▶	103.136	103.116	103.088	103.056	102.880	102.858	102.836	102.959	102.931	102.886	102.453	102.433	102.410	101.238	101.217	101.239
6.875 ▶	102.830	102.809	102.781	102.749	102.530	102.479	102.459	102.646	102.618	102.573	102.176	102.155	102.132	100.892	100.841	100.866
6.750 ▶	102.473	102.452	102.425	102.392	102.081	101.980	101.972	102.309	102.281	102.236	101.859	101.838	101.816	100.446	100.344	100.381
6.625 ▶	102.263	102.222	102.176	102.128	102.082	102.081	102.070	102.281	102.284	102.201	101.933	101.892	101.846	100.714	100.713	100.702
6.500 ▶	101.912	101.871	101.825	101.776	101.783	101.750	101.742	101.942	101.940	101.858	101.631	101.590	101.544	100.418	100.385	100.377
6.375 ▶	101.511	101.469	101.424	101.375	101.380	101.320	101.313	101.565	101.565	101.481	101.283	101.241	101.196	100.019	99.959	99.952
6.250 ▶	101.065	101.024	100.978	100.930	100.944	100.841	100.841	101.159	101.154	101.072	100.901	100.860	100.814	99.587	99.484	99.484
6.125 ▶	100.895	100.854	100.808	100.759	100.821	100.808	100.792	101.169	101.128	101.063	100.658	100.617	100.571	99.609	99.595	99.580
6.000 ▶	100.459	100.418	100.372	100.324	100.387	100.345	100.331	100.737	100.696	100.630	100.280	100.239	100.193	99.179	99.137	99.124
5.875 ▶	99.970	99.929	99.883	99.835	99.888	99.842	99.812	100.275	100.263	100.169	99.882	99.841	99.795	98.683	98.620	98.609
5.750 ▶	99.414	99.373	99.327	99.279	99.345	99.258	99.251	99.788	99.747	99.682	99.402	99.360	99.315	98.144	98.057	98.051
5.625 ▶	99.073	99.032	98.986	98.937	99.017	99.005	98.979	99.789	99.762	99.702	98.853	98.812	98.766	97.664	97.651	97.627
5.500 ▶	98.518	98.477	98.431	98.382	98.481	98.455	98.430	99.301	99.273	99.214	98.244	98.203	98.157	97.130	97.103	97.080
5.375 ▶	97.900	97.859	97.813	97.765	97.880	97.840	97.817	98.781	98.761	98.694	97.607	97.565	97.520	96.532	96.491	96.469
5.250 ▶	97.258	97.217	97.171	97.122	96.928	96.871	96.851	98.236	98.208	98.149	96.929	96.888	96.842	95.584	95.526	95.507

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 ▶	103.106	103.778	103.670	101.898	102.216	102.108	101.594	101.859	101.720	100.063	100.328	100.220	103.573	104.010	103.901
7.000 ▶	102.750	103.422	103.314	101.371	101.734	101.627	101.175	101.441	101.302	99.519	99.784	99.677	103.139	103.576	103.467
6.875 ▶	102.156	102.828	102.720	101.125	101.828	101.720	101.000	101.266	101.127	100.000	100.266	100.158	102.570	103.008	102.898
6.750 ▶	102.263	102.934	102.827	102.106	102.809	102.702	100.844	101.109	100.970	100.719	100.984	100.877	102.638	103.075	102.966
6.625 ▶	102.117	102.816	102.731	101.117	101.847	101.762	101.093	101.386	101.270	100.156	100.448	100.364	102.485	102.887	102.804
6.500 ▶	101.667	102.366	102.281	100.917	101.647	101.562	100.680	100.972	100.856	99.992	100.284	100.200	102.098	102.500	102.417
6.375 ▶	101.223	101.922	101.837	100.505	101.234	101.150	100.578	100.871	100.755	99.922	100.214	100.130	101.460	101.862	101.779
6.250 ▶	101.405	102.103	102.019	101.248	101.978	101.894	100.486	100.778	100.662	100.392	100.684	100.600	101.580	101.982	101.899
6.125 ▶	101.120	101.825	101.747	100.857	101.594	101.515	100.451	100.750	100.640	100.451	100.750	100.672	101.474	101.867	101.791
6.000 ▶	100.638	101.344	101.265	100.382	101.119	101.040	100.020	100.319	100.209	99.926	100.225	100.147	101.041	101.433	101.358
5.875 ▶	100.257	100.963	100.884	100.057	100.794	100.715	99.588	99.888	99.778	99.651	99.950	99.872	100.472	100.865	100.789
5.750 ▶	100.363	101.069	100.990	100.226	100.963	100.884	99.945	100.244	100.134	100.070	100.369	100.290	FHA/VA Price Adjustments		
5.625 ▶	99.813	100.519	100.439	99.551	100.288	100.208	99.270	99.569	99.458	99.270	99.569	99.489	680+		0.000
5.500 ▶	99.332	100.038	99.958	99.107	99.844	99.764	98.838	99.138	99.026	98.776	99.075	98.995	660-679		(0.750)
5.375 ▶	98.951	99.656	99.576	98.845	99.581	99.501	98.407	98.706	98.595	98.563	98.863	98.783	640-659		(1.750)
5.250 ▶	98.695	99.400	99.320	98.588	99.325	99.245	98.401	98.700	98.589	98.557	98.856	98.776	620-639		(2.250)
5.125 ▶	97.598	98.303	98.227	97.305	98.042	97.965	96.985	97.284	97.176	96.967	97.266	97.189	600-619		(3.250)
5.000 ▶	97.263	97.968	97.891	96.839	97.576	97.499	96.691	96.990	96.882	96.304	96.603	96.527	Cashout Refi		(0.250)
4.875 ▶	96.685	97.391	97.314	96.567	97.303	97.226	95.778	96.077	95.969	95.785	96.084	96.008	2 units		(0.500)
4.750 ▶	96.410	97.116	97.039	96.285	97.022	96.945	95.356	95.655	95.548	95.254	95.553	95.477	3-4 units		(1.000)
4.625 ▶	93.704	93.660	93.643	93.704	93.660	93.643	90.591	90.547	90.531	90.591	90.547	90.531	\$100k < \$125k		(0.125)
4.500 ▶	93.004	92.960	92.943	93.004	92.960	92.943	89.891	89.848	89.831	89.891	89.848	89.831	\$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 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220
5.875 ▶				1i						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 ▶	107.550	107.400	107.250						No Prepay	100.000		
9.875 ▶	107.300	107.150	107.000						<u>Plus Residential</u>	<u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.050	106.900	106.750						Full Doc	99.500	103.000	
9.625 ▶	106.800	106.650	106.500						Alt Doc	99.500	103.000	
9.500 ▶	106.550	106.400	106.250						Inv w/Prepay	99.500	103.000	
9.375 ▶	106.300	106.150	106.000			107.778	107.628		107.478	<u>Plus DSCR</u>		
9.250 ▶	106.050	105.900	105.750			107.590	107.440		107.290	No Prepay	99.500	100.000
9.125 ▶	105.800	105.650	105.500			107.324	107.174		107.024	1yr Prepay	99.500	103.500
9.000 ▶										2-4yr Prepay	99.500	104.000
8.990 ▶	105.550	105.400	105.250			107.059	106.909		106.759	5yr Prepay	99.500	104.500
8.875 ▶	105.300	105.150	105.000			106.778	106.628		106.478	<u>5-9 units DSCR</u>	<u>Max Price</u>	
8.750 ▶	105.050	104.900	104.750			106.496	106.346		106.196	5yr Hard PP	101.500	
8.625 ▶	104.800	104.650	104.500			106.215	106.065		105.915	4yr Hard PP	101.500	
8.500 ▶	104.550	104.400	104.250			105.915	105.765		105.615	3yr Hard PP	101.500	
8.375 ▶	104.300	104.150	104.000			105.615	105.465		105.315	2yr Hard PP	100.500	
8.250 ▶	104.050	103.900	103.750			105.275	105.125		104.975	1yr Hard PP	100.000	
8.125 ▶	103.800	103.650	103.500			104.900	104.750		104.600	No Prepay	99.500	
8.000 ▶												
7.990 ▶	103.550	103.400	103.250			104.525	104.375		104.225			
7.875 ▶	103.300	103.150	103.000			104.150	104.000		103.850			
7.750 ▶	103.050	102.900	102.750			103.775	103.625		103.475			
7.625 ▶	102.775	102.625	102.475			103.400	103.250		103.100			
7.500 ▶	102.525	102.375	102.225			103.025	102.875		102.725			
7.375 ▶	102.200	102.050	101.900			102.650	102.500		102.350			
7.250 ▶	101.825	101.675	101.525			102.200	102.050		101.900			
7.125 ▶	101.425	101.275	101.125			101.750	101.600		101.450			
7.000 ▶												
6.990 ▶	101.050	100.900	100.750			101.300	101.150		101.000			
6.875 ▶	100.600	100.450	100.300			100.825	100.675		100.525			
6.750 ▶	100.150	100.000	99.850			100.325	100.175		100.025			

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>