

Effective Date/Time: 12/1/2025 10:53 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 ▶	104.820	104.813	104.805	104.781	104.342	104.334	104.226	105.160	105.160	105.159	102.108	102.053	101.996	100.973	100.964	100.888
7.875 ▶	104.579	104.572	104.564	104.540	104.176	104.168	104.068	104.926	104.926	104.925	101.927	101.871	101.815	100.881	100.872	100.804
7.750 ▶	104.323	104.316	104.308	104.283	103.963	103.955	103.862	104.674	104.674	104.673	101.725	101.670	101.613	100.658	100.649	100.588
7.625 ▶	104.117	104.110	104.102	104.078	103.937	103.874	103.804	104.324	104.324	104.323	102.357	102.295	102.237	101.857	101.795	101.737
7.500 ▶	103.914	103.907	103.899	103.880	103.703	103.639	103.571	104.041	104.041	104.040	102.192	102.128	102.081	101.692	101.628	101.581
7.375 ▶	103.736	103.729	103.722	103.714	103.535	103.468	103.408	103.733	103.733	103.732	101.930	101.843	101.789	101.430	101.343	101.289
7.250 ▶	103.475	103.468	103.461	103.453	103.184	103.096	103.036	103.402	103.402	103.401	101.575	101.487	101.449	101.075	100.987	100.949
7.125 ▶	103.253	103.233	103.212	103.187	103.208	103.181	103.107	103.188	103.147	103.089	102.541	102.527	102.513	101.784	101.757	101.686
7.000 ▶	102.997	102.977	102.956	102.931	102.896	102.868	102.810	102.898	102.858	102.806	102.326	102.312	102.298	101.473	101.445	101.392
6.875 ▶	102.714	102.693	102.672	102.648	102.551	102.522	102.484	102.635	102.594	102.547	102.079	102.066	102.052	101.131	101.103	101.068
6.750 ▶	102.391	102.370	102.349	102.325	102.128	102.094	102.072	102.299	102.258	102.218	101.791	101.777	101.763	100.711	100.677	100.658
6.625 ▶	102.245	102.204	102.162	102.114	102.319	102.244	102.176	102.621	102.571	102.469	101.945	101.904	101.862	101.030	100.955	100.887
6.500 ▶	101.921	101.879	101.838	101.789	101.985	101.908	101.861	102.283	102.233	102.138	101.673	101.631	101.590	100.698	100.621	100.574
6.375 ▶	101.552	101.510	101.469	101.420	101.585	101.507	101.477	101.909	101.859	101.770	101.349	101.308	101.266	100.302	100.224	100.194
6.250 ▶	101.141	101.100	101.058	101.010	101.131	101.044	101.039	101.503	101.454	101.374	100.993	100.951	100.910	99.852	99.766	99.760
6.125 ▶	101.050	101.015	100.980	100.931	101.134	101.083	101.027	101.490	101.460	101.333	100.802	100.767	100.732	99.924	99.871	99.816
6.000 ▶	100.634	100.599	100.564	100.515	100.666	100.614	100.580	101.081	101.050	100.933	100.432	100.397	100.362	99.460	99.406	99.374
5.875 ▶	100.153	100.118	100.083	100.035	100.153	100.100	100.084	100.721	100.691	100.581	100.043	100.009	99.973	98.951	98.896	98.882
5.750 ▶	99.639	99.605	99.570	99.521	99.604	99.547	99.548	100.220	100.189	100.090	99.597	99.562	99.527	98.405	98.347	98.349
5.625 ▶	99.336	99.295	99.253	99.205	99.395	99.369	99.312	100.280	100.269	100.139	99.097	99.062	99.027	98.043	98.016	97.960
5.500 ▶	98.810	98.769	98.727	98.678	98.793	98.768	98.723	99.818	99.806	99.686	98.527	98.492	98.457	97.444	97.416	97.373
5.375 ▶	98.215	98.174	98.132	98.083	98.203	98.177	98.145	99.316	99.304	99.195	97.906	97.871	97.836	96.857	96.829	96.799
5.250 ▶	97.598	97.557	97.515	97.467	97.324	97.297	97.281	98.642	98.573	98.502	97.232	97.197	97.162	95.981	95.952	95.938

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

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 ▶	103.152	103.784	103.634	101.810	102.221	102.072	101.640	101.865	101.684	100.109	100.334	100.184	103.565	104.056	103.906	
7.000 ▶	102.796	103.428	103.278	101.294	101.740	101.591	101.221	101.446	101.266	99.565	99.790	99.641	103.131	103.622	103.473	
6.875 ▶	102.202	102.834	102.684	101.171	101.834	101.684	101.046	101.271	101.091	100.046	100.271	100.122	102.562	103.054	102.904	
6.750 ▶	102.309	102.940	102.791	102.152	102.815	102.666	100.890	101.115	100.934	100.765	100.990	100.841	102.630	103.121	102.971	
6.625 ▶	102.189	102.895	102.819	101.189	101.926	101.850	101.228	101.527	101.420	100.291	100.590	100.514	102.566	102.959	102.883	
6.500 ▶	101.802	102.507	102.431	100.989	101.726	101.650	100.877	101.176	101.069	100.127	100.426	100.350	102.179	102.572	102.496	
6.375 ▶	101.358	102.063	101.988	100.577	101.313	101.238	100.776	101.075	100.968	100.057	100.356	100.280	101.541	101.934	101.858	
6.250 ▶	101.539	102.245	102.169	101.321	102.057	101.981	100.683	100.982	100.875	100.527	100.826	100.750	101.661	102.054	101.978	
6.125 ▶	101.286	101.971	101.875	101.023	101.740	101.644	100.617	100.896	100.769	100.617	100.896	100.800	101.614	102.033	101.937	
6.000 ▶	100.805	101.490	101.394	100.548	101.265	101.169	100.186	100.465	100.338	100.092	100.371	100.275	101.180	101.600	101.504	
5.875 ▶	100.423	101.109	101.013	100.223	100.940	100.844	99.755	100.034	99.906	99.817	100.096	100.000	100.611	101.031	100.935	
5.750 ▶	100.530	101.215	101.119	100.392	101.109	101.013	100.111	100.390	100.263	100.236	100.515	100.419	FHA/VA Price Adjustments			
5.625 ▶	100.046	100.704	100.581	99.783	100.473	100.350	99.408	99.660	99.506	99.408	99.660	99.538	680+		0.000	
5.500 ▶	99.564	100.223	100.100	99.339	100.029	99.906	98.977	99.229	99.075	98.914	99.167	99.044	660-679		(0.750)	
5.375 ▶	99.183	99.842	99.719	99.077	99.767	99.644	98.546	98.798	98.644	98.702	98.954	98.831	640-659		(1.750)	
5.250 ▶	98.927	99.585	99.463	98.821	99.510	99.388	98.539	98.792	98.638	98.696	98.948	98.825	620-639		(2.250)	
5.125 ▶	97.918	98.617	98.534	97.626	98.356	98.273	97.306	97.598	97.484	97.287	97.580	97.497	600-619		(3.250)	
5.000 ▶	97.583	98.282	98.199	97.160	97.890	97.807	97.011	97.304	97.190	96.625	96.917	96.834	Cashout Refi		(0.250)	
4.875 ▶	97.006	97.705	97.622	96.887	97.617	97.534	96.098	96.391	96.277	96.106	96.398	96.316	2 units		(0.500)	
4.750 ▶	96.731	97.430	97.347	96.606	97.336	97.253	95.677	95.969	95.855	95.575	95.867	95.784	3-4 units		(1.000)	
4.625 ▶	93.956	93.913	93.898	93.956	93.913	93.898	90.844	90.800	90.785	90.844	90.800	90.785	\$100k < \$125k		(0.125)	
4.500 ▶	93.263	93.220	93.205	93.263	93.220	93.205	90.151	90.107	90.092	90.151	90.107	90.092	\$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 ▶	107.750	107.600	107.450						No Prepay	100.000		
9.875 ▶	107.500	107.350	107.200						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>			
9.750 ▶	107.250	107.100	106.950						Full Doc	99.500	103.000	
9.625 ▶	107.000	106.850	106.700						Alt Doc	99.500	103.000	
9.500 ▶	106.750	106.600	106.450						Inv w/Prepay	99.500	103.000	
9.375 ▶	106.500	106.350	106.200			107.928	107.778		107.628	<u>Plus DSCR</u>		
9.250 ▶	106.250	106.100	105.950			107.740	107.590		107.440	No Prepay	99.500	100.000
9.125 ▶	106.000	105.850	105.700			107.474	107.324		107.174	1yr Prepay	99.500	103.500
9.000 ▶										2-4yr Prepay	99.500	104.000
8.990 ▶	105.750	105.600	105.450			107.209	107.059		106.909	5yr Prepay	99.500	104.500
8.875 ▶	105.500	105.350	105.200			106.928	106.778		106.628	<u>5-9 units DSCR</u> <u>Max Price</u>		
8.750 ▶	105.250	105.100	104.950			106.646	106.496		106.346	5yr Hard PP	101.500	
8.625 ▶	105.000	104.850	104.700			106.365	106.215		106.065	4yr Hard PP	101.500	
8.500 ▶	104.750	104.600	104.450			106.065	105.915		105.765	3yr Hard PP	101.500	
8.375 ▶	104.500	104.350	104.200			105.765	105.615		105.465	2yr Hard PP	100.500	
8.250 ▶	104.250	104.100	103.950			105.425	105.275		105.125	1yr Hard PP	100.000	
8.125 ▶	104.000	103.850	103.700			105.050	104.900		104.750	No Prepay	99.500	
8.000 ▶												
7.990 ▶	103.750	103.600	103.450			104.675	104.525		104.375			
7.875 ▶	103.500	103.350	103.200			104.300	104.150		104.000			
7.750 ▶	103.250	103.100	102.950			103.925	103.775		103.625			
7.625 ▶	102.975	102.825	102.675			103.550	103.400		103.250			
7.500 ▶	102.725	102.575	102.425			103.175	103.025		102.875			
7.375 ▶	102.400	102.250	102.100			102.800	102.650		102.500			
7.250 ▶	102.025	101.875	101.725		102.350	102.200	102.050					
7.125 ▶	101.625	101.475	101.325		101.900	101.750	101.600					
7.000 ▶												
6.990 ▶	101.250	101.100	100.950		101.450	101.300	101.150					
6.875 ▶	100.800	100.650	100.500		100.975	100.825	100.675					
6.750 ▶	100.350	100.200	100.050		100.475	100.325	100.175					

**New Product
Coming Soon**

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NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>