

Effective Date/Time: 11/19/2025 10:30 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 ▶	104.718	104.706	104.699	104.688	104.158	104.126	104.016	105.071	105.063	105.063	102.036	101.999	101.944	100.705	100.672	100.567
7.875 ▶	104.474	104.462	104.456	104.444	103.993	103.961	103.855	104.824	104.816	104.816	101.844	101.807	101.752	100.619	100.585	100.486
7.750 ▶	104.208	104.196	104.189	104.178	103.779	103.747	103.642	104.560	104.552	104.552	101.626	101.589	101.534	100.391	100.357	100.259
7.625 ▶	104.042	104.030	104.024	104.012	103.839	103.780	103.764	104.197	104.189	104.189	102.261	102.201	102.189	101.761	101.701	101.689
7.500 ▶	103.827	103.815	103.809	103.799	103.607	103.547	103.533	103.898	103.890	103.890	102.097	102.036	102.025	101.597	101.536	101.525
7.375 ▶	103.707	103.695	103.688	103.679	103.441	103.376	103.362	103.557	103.549	103.549	101.836	101.752	101.725	101.336	101.252	101.225
7.250 ▶	103.424	103.412	103.405	103.396	103.090	103.006	102.978	103.225	103.217	103.217	101.483	101.398	101.373	100.983	100.898	100.873
7.125 ▶	103.241	103.225	103.212	103.193	103.087	103.036	103.008	103.135	103.105	103.071	102.544	102.532	102.526	101.661	101.610	101.582
7.000 ▶	102.966	102.951	102.937	102.918	102.775	102.724	102.698	102.832	102.802	102.768	102.291	102.279	102.272	101.353	101.301	101.276
6.875 ▶	102.635	102.620	102.606	102.587	102.432	102.379	102.360	102.497	102.467	102.432	101.996	101.985	101.978	101.013	100.960	100.940
6.750 ▶	102.270	102.255	102.241	102.223	102.012	101.953	101.937	102.155	102.107	102.064	101.682	101.670	101.664	100.595	100.535	100.519
6.625 ▶	102.261	102.223	102.189	102.150	102.116	102.024	101.987	102.516	102.466	102.399	101.851	101.813	101.779	100.827	100.734	100.697
6.500 ▶	101.893	101.855	101.820	101.782	101.847	101.752	101.722	102.178	102.128	102.061	101.557	101.519	101.485	100.560	100.464	100.434
6.375 ▶	101.472	101.434	101.399	101.361	101.440	101.343	101.321	101.774	101.724	101.661	101.234	101.196	101.161	100.157	100.059	100.037
6.250 ▶	101.001	100.963	100.928	100.890	100.973	100.864	100.852	101.339	101.288	101.232	100.857	100.819	100.785	99.694	99.585	99.573
6.125 ▶	101.016	100.982	100.948	100.910	101.005	100.925	100.890	101.426	101.326	101.264	100.698	100.664	100.629	99.792	99.713	99.677
6.000 ▶	100.533	100.499	100.464	100.426	100.533	100.450	100.423	100.964	100.875	100.813	99.325	100.291	100.257	99.324	99.243	99.215
5.875 ▶	100.031	99.997	99.963	99.925	100.020	99.936	99.913	100.654	100.554	100.508	100.919	99.885	99.850	98.816	98.733	98.708
5.750 ▶	99.450	99.416	99.382	99.343	99.453	99.361	99.346	100.138	100.038	100.000	99.425	99.391	99.357	98.251	98.161	98.144
5.625 ▶	99.196	99.173	99.146	99.117	99.190	99.168	99.139	100.081	99.982	99.948	98.881	98.847	98.813	97.835	97.815	97.785
5.500 ▶	98.615	98.592	98.565	98.536	98.445	98.423	98.401	99.564	99.465	99.435	98.258	98.224	98.189	97.093	97.073	97.049
5.375 ▶	97.973	97.951	97.923	97.895	97.794	97.772	97.755	99.010	98.924	98.891	97.624	97.590	97.555	96.445	96.425	96.406
5.250 ▶	97.317	97.295	97.267	97.238	97.011	96.991	96.977	98.428	98.375	98.320	96.910	96.876	96.842	95.665	95.647	95.632

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 ▶	103.125	103.743	103.580	101.787	102.181	102.018	101.425	101.637	101.443	99.894	100.106	99.943	103.520	104.029	103.866	
7.000 ▶	102.769	103.387	103.224	101.259	101.700	101.537	101.006	101.218	101.024	99.350	99.562	99.399	103.086	103.595	103.432	
6.875 ▶	102.175	102.793	102.630	101.144	101.793	101.630	100.831	101.043	100.849	99.831	100.043	99.880	102.517	103.026	102.863	
6.750 ▶	102.281	102.900	102.737	102.125	102.775	102.612	100.675	100.887	100.693	100.550	100.762	100.599	102.585	103.094	102.931	
6.625 ▶	101.956	102.655	102.572	100.956	101.686	101.604	100.995	101.287	101.174	100.058	100.350	100.267	102.325	102.726	102.644	
6.500 ▶	101.569	102.267	102.185	100.756	101.486	101.404	100.644	100.936	100.822	99.894	100.186	100.104	101.937	102.339	102.256	
6.375 ▶	101.125	101.824	101.741	100.344	101.074	100.991	100.543	100.835	100.721	99.824	100.116	100.034	101.300	101.701	101.619	
6.250 ▶	101.306	102.005	101.922	101.088	101.817	101.735	100.450	100.742	100.629	100.294	100.586	100.504	101.419	101.821	101.738	
6.125 ▶	101.134	101.793	101.670	100.872	101.562	101.439	100.403	100.655	100.501	100.403	100.655	100.533	101.427	101.882	101.759	
6.000 ▶	100.653	101.312	101.189	100.397	101.087	100.964	99.972	100.224	100.070	99.878	100.130	100.008	100.993	101.448	101.325	
5.875 ▶	100.272	100.930	100.808	100.072	100.762	100.639	99.541	99.793	99.639	99.603	99.855	99.733	100.424	100.879	100.757	
5.750 ▶	100.378	101.037	100.914	100.241	100.930	100.808	99.897	100.149	99.995	100.022	100.274	100.151	FHA/VA Price Adjustments			
5.625 ▶	99.825	100.470	100.334	99.563	100.239	100.103	99.188	99.426	99.259	99.188	99.426	99.290	680+		0.000	
5.500 ▶	99.344	99.989	99.853	99.119	99.795	99.659	98.756	98.995	98.828	98.694	98.933	98.796	660-679		(0.750)	
5.375 ▶	98.963	99.608	99.471	98.856	99.533	99.396	98.325	98.564	98.396	98.481	98.720	98.584	640-659		(1.750)	
5.250 ▶	98.706	99.351	99.215	98.600	99.276	99.140	98.319	98.558	98.390	98.475	98.714	98.578	620-639		(2.250)	
5.125 ▶	97.669	98.334	98.218	97.376	98.073	97.957	96.806	97.065	96.918	96.788	97.046	96.930	600-619		(3.250)	
5.000 ▶	97.334	97.999	97.883	96.910	97.607	97.491	96.512	96.770	96.623	96.125	96.384	96.268	Cashout Refi		(0.250)	
4.875 ▶	96.756	97.421	97.305	96.638	97.334	97.218	95.599	95.858	95.710	95.606	95.865	95.749	2 units		(0.500)	
4.750 ▶	96.481	97.146	97.030	96.356	97.053	96.937	95.177	95.436	95.289	95.075	95.334	95.218	3-4 units		(1.000)	
4.625 ▶	93.693	93.650	93.637	93.693	93.650	93.637	90.581	90.538	90.524	90.581	90.538	90.524	\$100k < \$125k		(0.125)	
4.500 ▶	92.993	92.949	92.936	92.993	92.949	92.936	89.880	89.837	89.823	89.880	89.837	89.823	\$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	85.01-89.95	
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 ▶				ε						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				ε						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				ε						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶										0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶										0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶							≥ 2.0115-3.011	0.220	0.220	0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶																
5.875 ▶																

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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 ▶	107.600	107.450	107.300						No Prepay	100.000		
9.875 ▶	107.350	107.200	107.050						<u>Plus Residential</u>	<u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.100	106.950	106.800						Full Doc	99.500	103.000	
9.625 ▶	106.850	106.700	106.550						Alt Doc	99.500	103.000	
9.500 ▶	106.600	106.450	106.300						Inv w/Prepay	99.500	103.000	
9.375 ▶	106.350	106.200	106.050			108.015	107.865		107.715	<u>Plus DSCR</u>		
9.250 ▶	106.100	105.950	105.800			107.828	107.678		107.528	No Prepay	99.500	100.000
9.125 ▶	105.850	105.700	105.550			107.640	107.490		107.340	1yr Prepay	99.500	103.500
9.000 ▶										2-4yr Prepay	99.500	104.000
8.990 ▶	105.600	105.450	105.300			107.374	107.224		107.074	5yr Prepay	99.500	104.500
8.875 ▶	105.350	105.200	105.050			107.109	106.959		106.809	<u>5-9 units DSCR</u>	<u>Max Price</u>	
8.750 ▶	105.100	104.950	104.800			106.828	106.678		106.528	5yr Hard PP	101.500	
8.625 ▶	104.850	104.700	104.550			106.546	106.396		106.246	4yr Hard PP	101.500	
8.500 ▶	104.600	104.450	104.300			106.265	106.115		105.965	3yr Hard PP	101.500	
8.375 ▶	104.350	104.200	104.050			105.965	105.815		105.665	2yr Hard PP	100.500	
8.250 ▶	104.100	103.950	103.800			105.665	105.515		105.365	1yr Hard PP	100.000	
8.125 ▶	103.850	103.700	103.550			105.325	105.175		105.025	No Prepay	99.500	
8.000 ▶												
7.990 ▶	103.600	103.450	103.300			104.950	104.800		104.650			
7.875 ▶	103.350	103.200	103.050			104.575	104.425		104.275			
7.750 ▶	103.100	102.950	102.800			104.200	104.050		103.900			
7.625 ▶	102.825	102.675	102.525			103.825	103.675		103.525			
7.500 ▶	102.575	102.425	102.275			103.450	103.300		103.150			
7.375 ▶	102.250	102.100	101.950			103.025	102.875		102.725			
7.250 ▶	101.875	101.725	101.575			102.600	102.450		102.300			
7.125 ▶	101.475	101.325	101.175			102.150	102.000		101.850			
7.000 ▶												
6.990 ▶	101.100	100.950	100.800			101.700	101.550		101.400			
6.875 ▶	100.650	100.500	100.350			101.250	101.100		100.950			
6.750 ▶	100.200	100.050	99.900			100.775	100.625		100.475			

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>