

**Conventional**

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.908	104.901	104.889	104.864	104.352	104.318	104.213	105.253	105.253	105.248	102.178	102.123	102.059	101.013	100.974	100.898				
7.875 ►	104.655	104.648	104.635	104.611	104.196	104.161	104.058	105.007	105.007	105.002	101.986	101.930	101.867	100.933	100.893	100.818				
7.750 ►	104.383	104.376	104.364	104.339	103.993	103.956	103.854	104.740	104.740	104.735	101.773	101.718	101.654	100.720	100.679	100.604				
7.625 ►	104.222	104.216	104.206	104.189	104.022	104.017	103.969	104.365	104.365	104.359	102.402	102.394	102.392	101.902	101.894	101.892				
7.500 ►	104.031	104.024	104.014	103.998	103.808	103.800	103.751	104.063	104.063	104.058	102.252	102.242	102.239	101.752	101.742	101.739				
7.375 ►	103.882	103.876	103.866	103.849	103.655	103.643	103.592	103.737	103.737	103.733	102.002	101.972	101.951	101.502	101.472	101.451				
7.250 ►	103.608	103.601	103.591	103.575	103.322	103.291	103.224	103.424	103.424	103.422	101.668	101.635	101.614	101.168	101.135	101.114				
7.125 ►	103.456	103.435	103.411	103.378	103.279	103.265	103.199	103.298	103.257	103.219	102.721	102.707	102.690	101.792	101.778	101.748				
7.000 ►	103.181	103.161	103.136	103.104	102.992	102.973	102.908	102.996	102.955	102.917	102.498	102.484	102.467	101.507	101.488	101.459				
6.875 ►	102.878	102.858	102.833	102.801	102.658	102.635	102.571	102.687	102.646	102.607	102.223	102.209	102.192	101.176	101.153	101.124				
6.750 ►	102.526	102.505	102.480	102.448	102.259	102.228	102.160	102.331	102.289	102.251	101.912	101.898	101.881	100.778	100.747	100.716				
6.625 ►	102.373	102.332	102.288	102.240	102.242	102.184	102.156	102.408	102.374	102.276	102.046	102.005	101.961	100.938	100.879	100.852				
6.500 ►	102.024	101.983	101.939	101.891	101.928	101.864	101.839	102.075	102.035	101.941	101.757	101.716	101.672	100.626	100.562	100.537				
6.375 ►	101.630	101.589	101.545	101.497	101.558	101.490	101.466	101.704	101.665	101.571	101.415	101.373	101.330	100.259	100.192	100.168				
6.250 ►	101.190	101.149	101.105	101.057	101.134	101.056	101.038	101.306	101.264	101.170	101.037	101.096	101.052	99.840	99.761	99.743				
6.125 ►	101.069	101.027	100.984	100.935	100.976	100.940	100.924	101.331	101.262	101.189	100.845	100.804	100.760	99.765	99.728	99.713				
6.000 ►	100.634	100.592	100.549	100.500	100.544	100.503	100.490	100.897	100.828	100.755	100.456	100.415	100.371	99.338	99.296	99.282				
5.875 ►	100.164	100.123	100.079	100.030	100.058	100.015	100.004	100.463	100.442	100.340	100.061	100.019	99.975	98.855	98.812	98.801				
5.750 ►	99.613	99.571	99.528	99.479	99.533	99.487	99.480	99.968	99.942	99.842	99.584	99.543	99.499	98.333	98.286	98.280				
5.625 ►	99.288	99.246	99.203	99.154	99.181	99.163	99.136	100.047	99.978	99.899	99.054	99.012	98.968	97.828	97.809	97.784				
5.500 ►	98.738	98.696	98.653	98.604	98.609	98.591	98.566	99.566	99.497	99.419	98.450	98.409	98.365	97.259	97.240	97.216				
5.375 ►	98.126	98.085	98.041	97.993	98.041	98.021	98.001	99.048	98.979	98.901	97.816	97.775	97.731	96.694	96.674	96.651				
5.250 ►	97.488	97.446	97.403	97.354	97.169	97.150	97.130	98.494	98.425	98.347	97.143	97.101	97.058	95.825	95.806	95.786				

**LTV/FICO Adjustments**

	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		No Impounds - CA									0.150
780+	>15yr	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)										
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)	(2.000)	(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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.875)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(3.250)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.250)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.125)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.250)	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 Occupant		(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)	(0.37															

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**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	103.128	103.753	103.597	101.796	102.191	102.034	101.616	101.834	101.647	100.084	100.303	100.147	103.532	104.032	103.876
7.000 ►	102.772	103.397	103.241	101.273	101.709	101.553	101.197	101.416	101.228	99.541	99.759	99.603	103.098	103.598	103.442
6.875 ►	102.178	102.803	102.647	101.147	101.803	101.647	101.022	101.241	101.053	100.022	100.241	100.084	102.529	103.029	102.873
6.750 ►	102.284	102.909	102.753	102.128	102.784	102.628	100.866	101.084	100.897	100.741	100.959	100.803	102.597	103.097	102.941
6.625 ►	102.186	102.891	102.815	101.186	101.922	101.846	101.162	101.461	101.354	100.225	100.524	100.448	102.563	102.956	102.880
6.500 ►	101.736	102.441	102.365	100.986	101.722	101.646	100.748	101.047	100.940	100.061	100.360	100.284	102.175	102.568	102.492
6.375 ►	101.292	101.997	101.921	100.573	101.310	101.234	100.647	100.946	100.839	99.991	100.290	100.214	101.538	101.931	101.855
6.250 ►	101.473	102.179	102.103	101.317	102.054	101.978	100.555	100.854	100.746	100.461	100.760	100.684	101.657	102.050	101.974
6.125 ►	101.261	101.946	101.850	100.999	101.715	101.619	100.592	100.871	100.744	100.592	100.871	100.775	101.589	102.009	101.913
6.000 ►	100.780	101.465	101.369	100.524	101.240	101.144	100.161	100.440	100.313	100.067	100.346	100.250	101.155	101.575	101.479
5.875 ►	100.399	101.084	100.988	100.199	100.915	100.819	99.730	100.009	99.882	99.792	100.071	99.975	100.587	101.006	100.910
5.750 ►	100.505	101.190	101.094	100.367	101.084	100.988	100.086	100.365	100.238	100.211	100.490	100.394	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.046	100.711	100.595	99.784	100.480	100.364	99.502	99.761	99.614	99.502	99.761	99.645	680+	0.000	
5.500 ►	99.565	100.230	100.114	99.340	100.036	99.920	99.071	99.330	99.183	99.009	99.267	99.151	660-679	(0.750)	
5.375 ►	99.184	99.849	99.733	99.077	99.774	99.658	98.640	98.899	98.751	98.796	99.055	98.939	640-659	(1.750)	
5.250 ►	98.927	99.592	99.476	98.821	99.517	99.401	98.634	98.892	98.745	98.790	99.049	98.933	620-639	(2.250)	
5.125 ►	97.785	98.464	98.361	97.493	98.203	98.100	97.173	97.445	97.311	97.154	97.426	97.324	600-619	(3.250)	
5.000 ►	97.450	98.129	98.026	97.027	97.737	97.634	96.878	97.150	97.016	96.492	96.764	96.661	Cashout Refi	(0.250)	
4.875 ►	96.873	97.551	97.449	96.754	97.464	97.361	95.965	96.238	96.104	95.973	96.245	96.142	2 units	(0.500)	
4.750 ►	96.598	97.276	97.174	96.473	97.183	97.080	95.544	95.816	95.682	95.442	95.714	95.611	3-4 units	(1.000)	
4.625 ►	93.900	93.857	93.841	93.900	93.857	93.841	90.788	90.745	90.728	90.788	90.745	90.728	\$100k < \$125k	(0.125)	
4.500 ►	93.204	93.161	93.145	93.204	93.161	93.145	90.091	90.048	90.032	90.091	90.048	90.032	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**Jumbo AUS**

<b>Rate</b>	<b>30yr Fixed</b>			<b>15yr Fixed</b>			<b>CLTV Price Adjustments</b>								
	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 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									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 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									0.220	0.220	0.220	0.220	0.220	0.220	

**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 ►	107.550	107.400	107.250					
9.875 ►	107.300	107.150	107.000					
9.750 ►	107.050	106.900	106.750					
9.625 ►	106.800	106.650	106.500					
9.500 ►	106.550	106.400	106.250					
9.375 ►	106.300	106.150	106.000	107.778	107.628	107.478		
9.250 ►	106.050	105.900	105.750	107.590	107.440	107.290		
9.125 ►	105.800	105.650	105.500	107.324	107.174	107.024		
9.000 ►								
8.990 ►	105.550	105.400	105.250	107.059	106.909	106.759		
8.875 ►	105.300	105.150	105.000	106.778	106.628	106.478		
8.750 ►	105.050	104.900	104.750	106.496	106.346	106.196		
8.625 ►	104.800	104.650	104.500	106.215	106.065	105.915		
8.500 ►	104.550	104.400	104.250	105.915	105.765	105.615		
8.375 ►	104.300	104.150	104.000	105.615	105.465	105.315		
8.250 ►	104.050	103.900	103.750	105.275	105.125	104.975		
8.125 ►	103.800	103.650	103.500	104.900	104.750	104.600		
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>