

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 ►	104.760	104.743	104.721	104.654	104.074	104.045	103.970	104.957	104.949	104.935	101.809	101.733	101.655	100.562	100.539	100.511
7.875 ►	104.536	104.520	104.498	104.430	103.894	103.867	103.792	104.729	104.721	104.707	101.642	101.567	101.488	100.423	100.402	100.374
7.750 ►	104.298	104.281	104.259	104.191	103.669	103.645	103.569	104.484	104.476	104.462	101.459	101.383	101.305	100.171	100.152	100.123
7.625 ►	104.312	104.304	104.292	104.270	103.980	103.933	103.836	104.105	104.097	104.086	102.064	102.021	102.006	101.564	101.521	101.506
7.500 ►	104.105	104.097	104.085	104.063	103.775	103.731	103.635	103.839	103.839	103.835	101.928	101.887	101.872	101.428	101.387	101.372
7.375 ►	103.879	103.870	103.858	103.836	103.551	103.510	103.414	103.582	103.582	103.578	101.601	101.558	101.546	101.101	101.058	101.046
7.250 ►	103.779	103.771	103.759	103.737	103.189	103.146	103.053	103.300	103.300	103.296	101.222	101.182	101.170	100.722	100.682	100.670
7.125 ►	103.515	103.506	103.493	103.471	103.290	103.247	103.167	103.174	103.107	103.050	102.047	102.004	101.987	101.547	101.504	101.487
7.000 ►	103.266	103.230	103.198	103.176	102.984	102.943	102.864	102.903	102.836	102.779	101.771	101.731	101.715	101.271	101.231	101.215
6.875 ►	103.007	102.965	102.924	102.888	102.611	102.574	102.495	102.622	102.555	102.498	101.442	101.396	101.380	100.932	100.896	100.880
6.750 ►	102.702	102.660	102.620	102.583	102.154	102.116	102.040	102.301	102.234	102.177	101.174	101.108	101.043	100.478	100.440	100.428
6.625 ►	102.667	102.600	102.537	102.486	102.454	102.379	102.332	102.536	102.475	102.365	101.755	101.655	101.559	101.065	100.988	100.941
6.500 ►	102.368	102.301	102.239	102.187	102.150	102.075	102.029	102.222	102.157	102.048	101.513	101.412	101.317	100.764	100.687	100.640
6.375 ►	102.020	101.953	101.890	101.839	101.897	101.823	101.777	101.866	101.787	101.677	101.208	101.107	101.012	100.515	100.440	100.393
6.250 ►	101.621	101.554	101.491	101.440	101.469	101.394	101.348	101.475	101.381	101.279	100.870	100.770	100.674	100.088	100.012	99.966
6.125 ►	101.530	101.455	101.384	101.325	101.390	101.360	101.295	101.828	101.719	101.616	101.224	101.149	101.078	100.169	100.139	100.075
6.000 ►	101.110	101.035	100.964	100.905	101.026	100.995	100.931	101.437	101.328	101.225	100.923	100.847	100.776	99.809	99.777	99.714
5.875 ►	100.654	100.579	100.508	100.465	100.565	100.533	100.469	101.008	100.899	100.796	100.539	100.464	100.393	99.354	99.320	99.258
5.750 ►	100.170	100.095	100.024	99.981	99.938	99.905	99.845	100.540	100.431	100.328	100.098	100.022	99.952	98.730	98.696	98.637
5.625 ►	99.792	99.734	99.675	99.648	99.719	99.696	99.615	100.482	100.390	100.299	99.597	99.522	99.451	98.360	98.336	98.256
5.500 ►	99.263	99.205	99.146	99.119	99.186	99.164	99.082	100.008	99.916	99.825	99.031	98.956	98.885	97.831	97.807	97.727
5.375 ►	98.693	98.635	98.576	98.549	98.601	98.574	98.492	99.486	99.394	99.303	98.411	98.336	98.265	97.247	97.219	97.139
5.250 ►	98.086	98.027	97.969	97.941	97.661	97.631	97.549	98.938	98.846	98.755	97.748	97.672	97.601	96.311	96.279	96.199

LTV/FICO 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)	(0.250)	(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)		
<u>Rate/Term Refinance</u>												
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)		
<u>Cashout Refinance</u>												
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		
<u>Other Adjustments</u>												
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)	(2.250)	n/a	n/a	n/a	n/a		

IMPROVED PRICING

Effective Date/Time: 1/30/2026 10:50 AM

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 ►	103.459	104.161	104.082	101.939	102.598	102.519	101.946	102.242	102.132	100.415	100.711	100.632	103.973	104.363	104.283
7.000 ►	103.103	103.805	103.725	101.627	102.117	102.038	101.528	101.823	101.713	99.871	100.167	100.088	103.539	103.929	103.850
6.875 ►	102.509	103.211	103.132	101.478	102.211	102.132	101.353	101.648	101.538	100.353	100.648	100.569	102.970	103.360	103.281
6.750 ►	102.615	103.317	103.238	102.459	103.192	103.113	101.196	101.492	101.382	101.071	101.367	101.288	103.038	103.428	103.348
6.625 ►	102.658	103.184	102.929	101.627	102.184	101.929	101.822	101.942	101.655	100.853	100.973	100.718	102.855	103.397	103.142
6.500 ►	102.208	102.734	102.479	101.427	101.984	101.729	101.408	101.528	101.242	100.689	100.809	100.554	102.467	103.009	102.754
6.375 ►	101.733	102.259	102.004	101.014	101.572	101.317	101.275	101.395	101.109	100.619	100.739	100.484	101.830	102.372	102.117
6.250 ►	101.945	102.472	102.217	101.758	102.315	102.060	101.214	101.334	101.048	101.089	101.209	100.954	101.949	102.491	102.236
6.125 ►	101.522	102.174	102.045	101.229	101.912	101.782	100.815	101.060	100.899	100.783	101.029	100.899	101.806	102.239	102.109
6.000 ►	101.104	101.755	101.626	100.754	101.437	101.307	100.446	100.691	100.531	100.258	100.504	100.374	101.372	101.805	101.675
5.875 ►	100.629	101.280	101.151	100.429	101.112	100.982	99.921	100.166	100.006	99.983	100.229	100.099	100.803	101.236	101.107
5.750 ►	100.735	101.387	101.257	100.597	101.280	101.151	100.277	100.523	100.362	100.402	100.648	100.518	FHA/VA Price Adjustments		
5.625 ►	100.415	101.033	100.870	100.215	100.864	100.701	99.840	100.052	99.858	99.902	100.114	99.951	680+	0.000	
5.500 ►	99.996	100.614	100.451	99.771	100.421	100.258	99.471	99.683	99.489	99.409	99.621	99.458	660-679	(0.750)	
5.375 ►	99.490	100.108	99.945	99.384	100.033	99.870	98.915	99.127	98.933	99.071	99.283	99.120	640-659	(1.750)	
5.250 ►	99.234	99.852	99.689	99.127	99.777	99.614	98.909	99.121	98.926	99.065	99.277	99.114	620-639	(2.250)	
5.125 ►	97.951	98.611	98.490	97.783	98.475	98.354	97.463	97.717	97.565	97.570	97.823	97.702	600-619	(3.250)	
5.000 ►	97.616	98.276	98.155	97.317	98.009	97.888	97.169	97.422	97.270	96.907	97.161	97.040	Cashout Refi	(0.250)	
4.875 ►	97.038	97.698	97.577	96.920	97.611	97.490	96.256	96.510	96.357	96.263	96.517	96.396	2 units	(0.500)	
4.750 ►	96.763	97.423	97.302	96.638	97.330	97.209	95.834	96.088	95.936	95.732	95.986	95.865	3-4 units	(1.000)	
4.625 ►	93.961	93.880	93.848	93.961	93.880	93.848	90.848	90.768	90.735	90.848	90.768	90.735	\$100k < \$125k	(0.125)	
4.500 ►	93.269	93.189	93.156	93.269	93.189	93.156	90.157	90.077	90.044	90.157	90.077	90.044	\$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 ►													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 ►	107.275	107.125	106.975										Loan Amt: \$2.0m-\$3.0m	100.000		
9.625 ►	107.025	106.875	106.725										Standard DSCR			
9.500 ►	106.775	106.625	106.475										Prepay	101.000		
9.375 ►	106.525	106.375	106.225										No Prepay	100.000		
9.250 ►	106.275	106.125	105.975										NonQM Price Adjustments			
9.125 ►	106.025	105.875	105.725	107.815	107.665	107.515							Price all NonQM loans on our website			
9.000 ►													https://www.uff.pro			
8.875 ►	105.525	105.375	105.225	107.284	107.134	106.984										
8.750 ►	105.275	105.125	104.975	107.003	106.853	106.703										
8.625 ►	105.025	104.875	104.725	106.721	106.571	106.421										
8.500 ►	104.775	104.625	104.475	106.440	106.290	106.140										
8.375 ►	104.525	104.375	104.225	106.140	105.990	105.840										
8.250 ►	104.275	104.125	103.975	105.840	105.690	105.540										
8.125 ►	104.025	103.875	103.725	105.500	105.350	105.200										
8.000 ►																
7.875 ►	103.525	103.375	103.225	104.750	104.600	104.450										
7.750 ►	103.275	103.125	102.975	104.375	104.225	104.075										
7.625 ►	103.000	102.850	102.700	104.000	103.850	103.700										
7.500 ►	102.750	102.600	102.450	103.625	103.475	103.325										
7.375 ►	102.425	102.275	102.125	103.250	103.100	102.950										
7.250 ►	102.050	101.900	101.750	102.875	102.725	102.575										
7.125 ►	101.650	101.500	101.350	102.425	102.275	102.125										
7.000 ►																
6.875 ►	100.825	100.675	100.525	101.525	101.375	101.225										
6.750 ►	100.375	100.225	100.075	101.050	100.900	100.750										
6.625 ►	99.925	99.775	99.625	100.550	100.400	100.250										
6.500 ►	99.375	99.225	99.075	100.050	99.900	99.750										
6.375 ►	98.800	98.650	98.500	99.500	99.350	99.200										
6.250 ►	98.175	98.025	97.875	98.850	98.700	98.550										
6.125 ►	97.425	97.275	97.125	97.975	97.825	97.675										
6.000 ►																
5.875 ►																

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