

Effective Date/Time: 2/3/2026 10:16 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 ▶	104.734	104.717	104.690	104.653	104.118	104.083	103.986	105.234	105.225	105.206	101.887	101.811	101.729	100.604	100.557	100.536
7.875 ▶	104.499	104.482	104.455	104.418	103.938	103.899	103.802	104.992	104.984	104.964	101.712	101.636	101.554	100.466	100.411	100.392
7.750 ▶	104.246	104.230	104.202	104.166	103.713	103.667	103.569	104.583	104.574	104.555	101.517	101.441	101.359	100.212	100.149	100.128
7.625 ▶	104.423	104.415	104.399	104.377	104.092	104.077	103.964	104.438	104.438	104.431	102.175	102.145	102.137	101.675	101.645	101.637
7.500 ▶	104.204	104.196	104.180	104.158	103.919	103.896	103.782	104.198	104.198	104.190	102.070	102.035	102.027	101.570	101.535	101.527
7.375 ▶	103.962	103.954	103.938	103.916	103.705	103.672	103.559	103.935	103.935	103.927	101.778	101.725	101.721	101.278	101.225	101.221
7.250 ▶	103.852	103.844	103.828	103.806	103.284	103.227	103.118	103.647	103.647	103.639	101.360	101.327	101.288	100.816	100.746	100.743
7.125 ▶	103.584	103.562	103.540	103.518	103.276	103.273	103.187	103.528	103.461	103.414	102.155	102.088	102.026	101.532	101.526	101.517
7.000 ▶	103.314	103.272	103.238	103.210	102.968	102.946	102.863	103.240	103.173	103.126	101.941	101.874	101.812	101.255	101.232	101.225
6.875 ▶	103.037	102.995	102.956	102.920	102.594	102.552	102.470	102.946	102.879	102.832	101.696	101.629	101.567	100.915	100.873	100.867
6.750 ▶	102.685	102.643	102.604	102.567	102.135	102.065	101.991	102.602	102.535	102.488	101.401	101.334	101.272	100.460	100.389	100.391
6.625 ▶	102.612	102.545	102.487	102.435	102.419	102.395	102.342	102.784	102.683	102.593	101.687	101.587	101.497	101.029	101.004	100.950
6.500 ▶	102.920	102.225	102.166	102.115	102.022	101.976	101.926	102.427	102.327	102.237	101.420	101.319	101.230	100.636	100.588	100.537
6.375 ▶	101.922	101.853	101.794	101.743	101.769	101.710	101.659	102.041	101.941	101.851	101.086	100.986	100.896	100.386	100.326	100.274
6.250 ▶	101.492	101.425	101.367	101.316	101.339	101.259	101.209	101.620	101.520	101.430	100.720	100.619	100.530	99.958	99.877	99.826
6.125 ▶	101.347	101.272	101.206	101.147	101.196	101.191	101.139	101.891	101.782	101.684	101.045	100.970	100.903	99.975	99.969	99.918
6.000 ▶	100.919	100.843	100.777	100.718	100.818	100.795	100.745	101.470	101.361	101.263	100.707	100.632	100.566	99.601	99.577	99.529
5.875 ▶	100.452	100.377	100.311	100.252	100.357	100.316	100.268	101.014	100.905	100.807	100.306	100.231	100.165	99.145	99.103	99.057
5.750 ▶	99.939	99.863	99.797	99.738	99.747	99.691	99.649	100.523	100.415	100.317	99.849	99.774	99.707	98.540	98.482	98.442
5.625 ▶	99.543	99.476	99.414	99.355	99.508	99.503	99.423	100.415	100.314	100.221	99.334	99.258	99.192	98.148	98.142	98.064
5.500 ▶	98.998	98.931	98.869	98.810	98.935	98.919	98.840	99.923	99.822	99.729	98.756	98.681	98.614	97.579	97.562	97.485
5.375 ▶	98.415	98.348	98.285	98.226	98.347	98.318	98.240	99.376	99.276	99.182	98.133	98.058	97.991	96.993	96.963	96.887
5.250 ▶	97.796	97.729	97.666	97.608	97.403	97.361	97.286	98.810	98.710	98.616	97.469	97.393	97.327	96.052	96.009	95.936

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 ▶	103.566	104.234	104.118	102.007	102.672	102.556	102.053	102.316	102.168	100.522	100.784	100.668	104.051	104.470	104.357	
7.000 ▶	103.210	103.878	103.762	101.690	102.191	102.075	101.635	101.897	101.750	99.978	100.241	100.125	103.617	104.036	103.923	
6.875 ▶	102.616	103.284	103.168	101.585	102.284	102.168	101.460	101.722	101.575	100.460	100.722	100.606	103.049	103.467	103.354	
6.750 ▶	102.722	103.391	103.275	102.566	103.266	103.150	101.303	101.566	101.418	101.178	101.441	101.325	103.116	103.535	103.422	
6.625 ▶	102.465	103.008	102.778	101.434	102.008	101.778	101.629	101.765	101.504	100.660	100.797	100.567	102.676	103.204	102.965	
6.500 ▶	102.015	102.558	102.328	101.234	101.808	101.578	101.215	101.352	101.090	100.496	100.633	100.403	102.289	102.816	102.578	
6.375 ▶	101.540	102.083	101.853	100.821	101.395	101.165	101.082	101.219	100.958	100.426	100.563	100.333	101.651	102.179	101.940	
6.250 ▶	101.752	102.295	102.065	101.565	102.139	101.909	101.021	101.158	100.897	100.896	101.033	100.803	101.771	102.298	102.060	
6.125 ▶	101.458	102.102	101.965	101.164	101.839	101.703	100.750	100.988	100.820	100.719	100.956	100.820	101.734	102.174	102.037	
6.000 ▶	101.039	101.683	101.546	100.689	101.364	101.228	100.382	100.619	100.451	100.194	100.431	100.295	101.300	101.741	101.603	
5.875 ▶	100.564	101.208	101.071	100.364	101.039	100.903	99.857	100.094	99.926	99.919	100.156	100.020	100.732	101.172	101.034	
5.750 ▶	100.671	101.314	101.178	100.533	101.208	101.071	100.213	100.450	100.282	100.338	100.575	100.438	FHA/VA Price Adjustments			
5.625 ▶	100.199	100.834	100.689	99.999	100.666	100.520	99.624	99.853	99.676	99.687	99.916	99.770	680+		0.000	
5.500 ▶	99.781	100.416	100.270	99.556	100.222	100.076	99.256	99.484	99.307	99.193	99.422	99.276	660-679		(0.750)	
5.375 ▶	99.274	99.909	99.764	99.168	99.834	99.689	98.699	98.928	98.751	98.856	99.084	98.939	640-659		(1.750)	
5.250 ▶	99.018	99.653	99.507	98.912	99.578	99.432	98.693	98.922	98.745	98.849	99.078	98.932	620-639		(2.250)	
5.125 ▶	97.780	98.423	98.289	97.613	98.287	98.153	97.293	97.530	97.364	97.399	97.636	97.501	600-619		(3.250)	
5.000 ▶	97.445	98.088	97.954	97.147	97.821	97.687	96.998	97.235	97.069	96.736	96.973	96.839	Cashout Refi		(0.250)	
4.875 ▶	96.868	97.511	97.376	96.749	97.423	97.289	96.085	96.322	96.156	96.093	96.330	96.195	2 units		(0.500)	
4.750 ▶	96.593	97.236	97.101	96.468	97.142	97.008	95.664	95.901	95.735	95.561	95.798	95.664	3-4 units		(1.000)	
4.625 ▶	93.673	93.593	93.550	93.673	93.593	93.550	90.560	90.480	90.438	90.560	90.480	90.438	\$100k < \$125k		(0.125)	
4.500 ▶	92.979	92.899	92.857	92.979	92.899	92.857	89.867	89.787	89.744	89.867	89.787	89.744	\$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 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>			<div>NonQM Max Prices</div> <div>Standard Residential</div> <div>Loan Amt <=\$1.75m</div> <div>Loan Amt \$1.75m<\$2.0m</div> <div>Loan Amt \$2.0m-\$3.0m</div> <div>Standard DSCR</div> <div>Prepay</div> <div>No Prepay</div> <div>Max Price</div> <div>101.000</div> <div>100.500</div> <div>100.000</div> <div>101.000</div> <div>100.000</div>	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶	107.275	107.125	106.975								
9.625 ▶	107.025	106.875	106.725								
9.500 ▶	106.775	106.625	106.475								
9.375 ▶	106.525	106.375	106.225								
9.250 ▶	106.275	106.125	105.975								
9.125 ▶	106.025	105.875	105.725	107.815	107.665	107.515					
9.000 ▶											
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 ▶											