

Effective Date/Time: 2/9/2026 10:23 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 ▶	104.889	104.872	104.837	104.800	104.366	104.320	104.204	105.391	105.383	105.355	102.021	101.946	101.859	100.851	100.817	100.811
7.875 ▶	104.659	104.642	104.607	104.570	104.186	104.140	104.024	105.154	105.146	105.118	101.848	101.773	101.686	100.713	100.680	100.672
7.750 ▶	104.412	104.395	104.359	104.323	103.961	103.913	103.797	104.900	104.892	104.864	101.658	101.583	101.496	100.460	100.420	100.412
7.625 ▶	104.589	104.581	104.560	104.538	104.242	104.158	104.075	104.726	104.726	104.712	102.074	102.041	102.046	101.574	101.541	101.546
7.500 ▶	104.373	104.365	104.343	104.321	104.069	103.986	103.900	104.323	104.323	104.310	101.970	101.935	101.940	101.470	101.435	101.440
7.375 ▶	104.137	104.129	104.108	104.086	103.856	103.761	103.677	104.067	104.067	104.054	101.675	101.642	101.651	101.175	101.142	101.151
7.250 ▶	104.033	104.025	104.003	103.981	103.430	103.337	103.257	103.796	103.796	103.783	101.499	101.465	101.422	100.714	100.670	100.680
7.125 ▶	103.753	103.745	103.723	103.701	103.394	103.325	103.251	103.568	103.501	103.481	102.215	102.148	102.088	101.526	101.512	101.482
7.000 ▶	103.468	103.442	103.420	103.398	103.086	103.010	102.939	103.288	103.221	103.189	101.995	101.928	101.868	101.249	101.229	101.202
6.875 ▶	103.173	103.137	103.100	103.063	102.711	102.638	102.567	103.003	102.936	102.904	101.746	101.679	101.620	100.910	100.892	100.865
6.750 ▶	102.833	102.791	102.754	102.718	102.251	102.170	102.100	102.667	102.601	102.569	101.460	101.393	101.333	100.452	100.427	100.401
6.625 ▶	102.768	102.701	102.649	102.598	102.599	102.531	102.481	102.894	102.794	102.712	101.768	101.667	101.591	101.211	101.142	101.091
6.500 ▶	102.462	102.395	102.342	102.291	102.202	102.135	102.086	102.560	102.460	102.378	101.485	101.385	101.303	100.817	100.748	100.699
6.375 ▶	102.100	102.033	101.981	101.930	101.948	101.899	101.851	102.183	102.083	102.001	101.162	101.061	100.979	100.567	100.516	100.468
6.250 ▶	101.684	101.617	101.564	101.513	101.518	101.452	101.405	101.761	101.661	101.579	100.803	100.702	100.620	100.139	100.071	100.024
6.125 ▶	101.594	101.511	101.450	101.392	101.475	101.406	101.377	102.181	102.064	101.974	101.321	101.252	101.223	100.821	100.752	100.723
6.000 ▶	101.167	101.083	101.023	100.964	101.096	101.027	101.000	101.768	101.651	101.561	100.953	100.884	100.857	100.453	100.384	100.357
5.875 ▶	100.691	100.607	100.547	100.488	100.634	100.566	100.540	101.309	101.192	101.102	100.549	100.481	100.455	100.049	99.981	99.955
5.750 ▶	100.164	100.081	100.020	99.962	100.024	99.959	99.936	100.826	100.709	100.619	100.085	100.001	99.941	99.349	99.284	99.261
5.625 ▶	99.857	99.799	99.747	99.696	99.856	99.785	99.748	100.728	100.636	100.554	99.685	99.615	99.577	99.185	99.115	99.077
5.500 ▶	99.331	99.272	99.220	99.169	99.283	99.217	99.180	100.243	100.151	100.070	99.116	99.050	99.013	98.616	98.550	98.513
5.375 ▶	98.763	98.705	98.653	98.602	98.695	98.625	98.589	99.716	99.624	99.542	98.532	98.462	98.425	98.032	97.962	97.925
5.250 ▶	98.151	98.092	98.040	97.989	97.751	97.683	97.646	99.166	99.074	98.993	97.744	97.660	97.600	97.090	97.022	96.985

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

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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 ▶	103.731	104.391	104.277	102.192	102.828	102.715	102.218	102.472	102.327	100.687	100.941	100.827	104.208	104.634	104.513	
7.000 ▶	103.374	104.034	103.921	101.877	102.347	102.233	101.799	102.053	101.908	100.143	100.397	100.283	103.775	104.201	104.079	
6.875 ▶	102.781	103.441	103.327	101.749	102.441	102.327	101.624	101.878	101.733	100.624	100.878	100.765	103.206	103.632	103.511	
6.750 ▶	102.887	103.547	103.433	102.731	103.422	103.308	101.468	101.722	101.577	101.343	101.597	101.483	103.273	103.699	103.578	
6.625 ▶	102.427	103.020	102.867	101.396	102.020	101.867	101.528	101.715	101.531	100.559	100.746	100.594	102.682	103.166	102.978	
6.500 ▶	101.977	102.570	102.417	101.196	101.820	101.667	101.114	101.301	101.117	100.396	100.583	100.430	102.294	102.778	102.590	
6.375 ▶	101.502	102.095	101.942	100.783	101.408	101.255	100.982	101.169	100.985	100.326	100.513	100.360	101.657	102.141	101.953	
6.250 ▶	101.714	102.308	102.155	101.527	102.151	101.999	100.921	101.108	100.924	100.796	100.983	100.830	101.776	102.260	102.072	
6.125 ▶	101.517	102.194	102.076	101.224	101.932	101.814	100.810	101.080	100.931	100.778	101.049	100.931	101.822	102.234	102.129	
6.000 ▶	101.099	101.775	101.658	100.749	101.457	101.339	100.441	100.711	100.562	100.253	100.524	100.406	101.389	101.800	101.695	
5.875 ▶	100.624	101.300	101.183	100.424	101.132	101.014	99.916	100.186	100.037	99.978	100.249	100.131	100.820	101.231	101.127	
5.750 ▶	100.730	101.407	101.289	100.592	101.300	101.183	100.272	100.543	100.393	100.397	100.668	100.550	FHA/VA Price Adjustments			
5.625 ▶	100.433	101.026	100.864	100.233	100.858	100.695	99.858	100.045	99.851	99.921	100.108	99.945	680+		0.000	
5.500 ▶	100.014	100.608	100.445	99.789	100.414	100.251	99.489	99.676	99.483	99.427	99.614	99.451	660-679		(0.750)	
5.375 ▶	99.508	100.101	99.939	99.402	100.026	99.864	98.933	99.120	98.926	99.089	99.276	99.114	640-659		(1.750)	
5.250 ▶	99.252	99.845	99.683	99.146	99.770	99.608	98.927	99.114	98.920	99.083	99.270	99.108	620-639		(2.250)	
5.125 ▶	98.008	98.677	98.561	97.841	98.541	98.425	97.521	97.783	97.636	97.627	97.889	97.774	600-619		(3.250)	
5.000 ▶	97.673	98.342	98.226	97.375	98.075	97.959	97.226	97.488	97.341	96.965	97.227	97.111	Cashout Refi		(0.250)	
4.875 ▶	97.096	97.764	97.649	96.977	97.677	97.561	96.313	96.576	96.429	96.321	96.583	96.467	2 units		(0.500)	
4.750 ▶	96.821	97.489	97.374	96.696	97.396	97.280	95.892	96.154	96.007	95.790	96.052	95.936	3-4 units		(1.000)	
4.625 ▶	93.978	93.902	93.859	93.978	93.902	93.859	90.866	90.789	90.747	90.866	90.789	90.747	\$100k < \$125k		(0.125)	
4.500 ▶	93.286	93.209	93.166	93.286	93.209	93.166	90.173	90.096	90.054	90.173	90.096	90.054	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

**NonQM**

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div> <div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div> </div>	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 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.275	107.125	106.975					Standard DSCR	
9.500 ▶	107.025	106.875	106.725					Prepay	101.000
9.375 ▶	106.775	106.625	106.475					No Prepay	100.000
9.250 ▶	106.525	106.375	106.225						
9.125 ▶	106.275	106.125	105.975						
9.000 ▶									
8.875 ▶	105.775	105.625	105.475	107.534	107.384	107.234			
8.750 ▶	105.525	105.375	105.225	107.253	107.103	106.953			
8.625 ▶	105.275	105.125	104.975	106.971	106.821	106.671			
8.500 ▶	105.025	104.875	104.725	106.690	106.540	106.390			
8.375 ▶	104.775	104.625	104.475	106.390	106.240	106.090			
8.250 ▶	104.525	104.375	104.225	106.090	105.940	105.790			
8.125 ▶	104.275	104.125	103.975	105.750	105.600	105.450			
8.000 ▶									
7.875 ▶	103.775	103.625	103.475	105.000	104.850	104.700			
7.750 ▶	103.525	103.375	103.225	104.625	104.475	104.325			
7.625 ▶	103.250	103.100	102.950	104.250	104.100	103.950			
7.500 ▶	103.000	102.850	102.700	103.875	103.725	103.575			
7.375 ▶	102.675	102.525	102.375	103.500	103.350	103.200			
7.250 ▶	102.300	102.150	102.000	103.125	102.975	102.825			
7.125 ▶	101.900	101.750	101.600	102.675	102.525	102.375			
7.000 ▶									
6.875 ▶	101.075	100.925	100.775	101.775	101.625	101.475			
6.750 ▶	100.625	100.475	100.325	101.300	101.150	101.000			
6.625 ▶	100.175	100.025	99.875	100.800	100.650	100.500			
6.500 ▶	99.625	99.475	99.325	100.300	100.150	100.000			
6.375 ▶	99.050	98.900	98.750	99.750	99.600	99.450			
6.250 ▶	98.425	98.275	98.125	99.100	98.950	98.800			
6.125 ▶	97.675	97.525	97.375	98.225	98.075	97.925			
6.000 ▶									
5.875 ▶									