

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	15-Day	30-Day	45-Day	
8.000 ►	105.006	105.028	105.020	104.989	104.570	104.539	104.418	105.357	105.383	105.383	102.327	102.323	102.258	101.123	101.091	100.977				
7.875 ►	104.779	104.801	104.792	104.762	104.410	104.379	104.260	105.128	105.154	105.154	102.150	102.145	102.081	101.040	101.007	100.893				
7.750 ►	104.534	104.556	104.547	104.517	104.194	104.164	104.045	104.882	104.907	104.907	101.952	101.948	101.883	100.800	100.768	100.656				
7.625 ►	104.427	104.434	104.426	104.400	104.363	104.327	104.221	104.526	104.552	104.552	102.569	102.532	102.430	102.069	102.032	101.930				
7.500 ►	104.260	104.267	104.259	104.233	104.136	104.101	103.997	104.246	104.270	104.270	102.407	102.371	102.270	101.907	101.871	101.770				
7.375 ►	104.135	104.142	104.134	104.108	103.972	103.940	103.832	103.948	103.961	103.961	102.149	102.127	101.990	101.649	101.627	101.490				
7.250 ►	103.886	103.893	103.885	103.859	103.587	103.566	103.430	103.658	103.669	103.669	101.765	101.742	101.610	101.265	101.242	101.110				
7.125 ►	103.606	103.614	103.605	103.579	103.475	103.459	103.390	103.399	103.381	103.368	102.519	102.500	102.476	101.828	101.812	101.742				
7.000 ►	103.296	103.303	103.295	103.269	103.156	103.142	103.076	103.115	103.086	103.046	102.311	102.293	102.268	101.513	101.498	101.432				
6.875 ►	102.959	102.954	102.945	102.919	102.791	102.778	102.716	102.825	102.787	102.731	102.076	102.058	102.033	101.150	101.136	101.074				
6.750 ►	102.610	102.587	102.555	102.510	102.312	102.310	102.242	102.487	102.449	102.393	101.791	101.773	101.748	100.674	100.671	100.603				
6.625 ►	102.439	102.398	102.350	102.287	102.430	102.409	102.323	102.587	102.526	102.460	102.143	102.102	102.054	101.043	101.022	100.935				
6.500 ►	102.121	102.080	102.031	101.968	102.125	102.107	102.019	102.252	102.192	102.125	101.876	101.835	101.786	100.741	100.722	100.635				
6.375 ►	101.764	101.723	101.674	101.611	101.717	101.699	101.615	101.881	101.820	101.754	101.559	101.518	101.470	100.337	100.319	100.235				
6.250 ►	101.348	101.307	101.259	101.196	101.266	101.256	101.170	101.480	101.420	101.353	101.206	101.165	101.116	99.890	99.880	99.793				
6.125 ►	101.272	101.231	101.182	101.119	101.263	101.249	101.168	101.747	101.641	101.598	101.032	100.991	100.942	100.047	100.033	99.951				
6.000 ►	100.837	100.796	100.747	100.684	100.821	100.808	100.729	101.340	101.238	101.190	100.663	100.622	100.574	99.610	99.598	99.518				
5.875 ►	100.374	100.332	100.284	100.221	100.316	100.305	100.229	101.003	100.897	100.856	100.266	100.225	100.176	99.109	99.097	99.020				
5.750 ►	99.859	99.818	99.770	99.707	99.766	99.759	99.682	100.506	100.399	100.356	99.823	99.782	99.734	98.562	98.556	98.477				
5.625 ►	99.403	99.366	99.317	99.259	99.417	99.397	99.342	100.312	100.217	100.171	99.287	99.246	99.197	98.060	98.042	97.985				
5.500 ►	98.852	98.814	98.766	98.707	98.880	98.861	98.808	99.854	99.748	99.712	98.708	98.667	98.618	97.525	97.507	97.453				
5.375 ►	98.264	98.227	98.178	98.120	98.280	98.261	98.210	99.353	99.236	99.211	98.093	98.052	98.003	96.928	96.911	96.858				
5.250 ►	97.637	97.599	97.551	97.492	97.340	97.326	97.274	98.740	98.691	98.610	97.429	97.388	97.340	95.992	95.979	95.926				

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)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(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)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	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)										

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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 ►	103.442	104.069	103.914	101.989	102.506	102.352	101.930	102.150	101.964	100.398	100.619	100.464	103.891	104.346	104.191
7.000 ►	103.086	103.712	103.558	101.669	102.025	101.870	101.511	101.731	101.545	99.855	100.075	99.920	103.457	103.912	103.757
6.875 ►	102.492	103.119	102.964	101.461	102.119	101.964	101.336	101.556	101.370	100.336	100.556	100.402	102.888	103.343	103.189
6.750 ►	102.598	103.225	103.070	102.442	103.100	102.945	101.180	101.400	101.214	101.055	101.275	101.120	102.956	103.411	103.256
6.625 ►	102.121	102.814	102.727	101.121	101.845	101.758	101.097	101.384	101.265	100.159	100.447	100.359	102.494	102.891	102.803
6.500 ►	101.671	102.364	102.277	100.921	101.645	101.558	100.683	100.970	100.852	99.996	100.283	100.195	102.106	102.503	102.415
6.375 ►	101.227	101.920	101.833	100.508	101.233	101.145	100.582	100.869	100.750	99.926	100.213	100.125	101.469	101.866	101.778
6.250 ►	101.408	102.102	102.014	101.252	101.977	101.889	100.489	100.777	100.658	100.396	100.683	100.595	101.588	101.985	101.897
6.125 ►	101.310	101.987	101.883	101.048	101.756	101.652	100.485	100.756	100.620	100.485	100.756	100.652	101.647	102.058	101.953
6.000 ►	100.829	101.506	101.402	100.573	101.281	101.177	100.054	100.325	100.189	99.960	100.231	100.127	101.213	101.624	101.520
5.875 ►	100.448	101.125	101.020	100.248	100.956	100.852	99.623	99.893	99.758	99.685	99.956	99.852	100.644	101.055	100.951
5.750 ►	100.554	101.231	101.127	100.417	101.125	101.020	99.979	100.250	100.114	100.104	100.375	100.270	FHA/VA Price Adjustments		
5.625 ►	100.084	100.745	100.623	99.822	100.513	100.392	99.541	99.795	99.642	99.541	99.795	99.673	680+	0.000	
5.500 ►	99.603	100.263	100.142	99.378	100.070	99.948	99.109	99.363	99.211	99.047	99.301	99.180	660-679	(0.750)	
5.375 ►	99.222	99.882	99.761	99.116	99.807	99.686	98.678	98.932	98.780	98.834	99.088	98.967	640-659	(1.750)	
5.250 ►	98.966	99.626	99.505	98.859	99.551	99.430	98.672	98.926	98.773	98.828	99.082	98.961	620-639	(2.250)	
5.125 ►	97.780	98.465	98.369	97.487	98.204	98.108	97.167	97.446	97.319	97.148	97.427	97.331	600-619	(3.250)	
5.000 ►	97.445	98.130	98.034	97.021	97.738	97.642	96.872	97.151	97.024	96.486	96.765	96.669	Cashout Refi	(0.250)	
4.875 ►	96.867	97.552	97.456	96.748	97.465	97.369	95.960	96.239	96.111	95.967	96.246	96.150	2 units	(0.500)	
4.750 ►	96.592	97.277	97.181	96.467	97.184	97.088	95.538	95.817	95.690	95.436	95.715	95.619	3-4 units	(1.000)	
4.625 ►	93.822	93.775	93.758	93.822	93.775	93.758	90.709	90.663	90.646	90.709	90.663	90.646	\$100k < \$125k	(0.125)	
4.500 ►	93.127	93.080	93.063	93.127	93.080	93.063	90.014	89.968	89.951	90.014	89.968	89.951	\$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	85.01-89.99	
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

Effective Date/Time: 12/22/2025 11:09 AM

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 ►	107.715	107.565	107.415					
9.875 ►	107.465	107.315	107.165					
9.750 ►	107.215	107.065	106.915					
9.625 ►	106.965	106.815	106.665					
9.500 ►	106.715	106.565	106.415					
9.375 ►	106.465	106.315	106.165					
9.250 ►	106.215	106.065	105.915	108.043	107.893	107.743		
9.125 ►	105.965	105.815	105.665	107.855	107.705	107.555		
9.000 ►								
8.990 ►	105.715	105.565	105.415	107.589	107.439	107.289		
8.875 ►	105.465	105.315	105.165	107.324	107.174	107.024		
8.750 ►	105.215	105.065	104.915	107.043	106.893	106.743		
8.625 ►	104.965	104.815	104.665	106.761	106.611	106.461		
8.500 ►	104.715	104.565	104.415	106.480	106.330	106.180		
8.375 ►	104.465	104.315	104.165	106.180	106.030	105.880		
8.250 ►	104.215	104.065	103.915	105.880	105.730	105.580		
8.125 ►	103.965	103.815	103.665	105.540	105.390	105.240		
8.000 ►								
7.990 ►	103.715	103.565	103.415	105.165	105.015	104.865		
7.875 ►	103.465	103.315	103.165	104.790	104.640	104.490		
7.750 ►	103.215	103.065	102.915	104.415	104.265	104.115		
7.625 ►	102.940	102.790	102.640	104.040	103.890	103.740		
7.500 ►	102.690	102.540	102.390	103.665	103.515	103.365		
7.375 ►	102.365	102.215	102.065	103.290	103.140	102.990		
7.250 ►	101.990	101.840	101.690	102.915	102.765	102.615		
7.125 ►	101.590	101.440	101.290	102.465	102.315	102.165		
7.000 ►								
6.990 ►	101.215	101.065	100.915	102.015	101.865	101.715		
6.875 ►	100.765	100.615	100.465	101.565	101.415	101.265		
6.750 ►	100.315	100.165	100.015	101.090	100.940	100.790		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>