

Effective Date/Time: 1/5/2026 10:33 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 ▶	105.057	105.049	105.021	104.971	104.642	104.611	104.551	105.413	105.413	105.393	102.353	102.288	102.203	101.192	101.172	101.143
7.875 ▶	104.824	104.816	104.788	104.738	104.482	104.454	104.394	105.177	105.177	105.158	102.170	102.106	102.020	101.108	101.090	101.064
7.750 ▶	104.572	104.564	104.536	104.486	104.265	104.242	104.183	104.924	104.924	104.905	101.968	101.903	101.818	100.868	100.856	100.831
7.625 ▶	104.478	104.470	104.446	104.404	104.394	104.342	104.270	104.531	104.531	104.512	102.597	102.551	102.535	102.097	102.051	102.035
7.500 ▶	104.307	104.299	104.275	104.233	104.167	104.121	104.050	104.243	104.243	104.228	102.438	102.396	102.380	101.938	101.896	101.880
7.375 ▶	104.177	104.169	104.146	104.104	104.007	103.963	103.894	103.978	103.978	103.962	102.197	102.155	102.140	101.697	101.655	101.640
7.250 ▶	103.923	103.915	103.891	103.849	103.636	103.596	103.528	103.687	103.687	103.671	101.811	101.775	101.762	101.311	101.275	101.262
7.125 ▶	103.643	103.631	103.604	103.563	103.642	103.595	103.478	103.542	103.478	103.412	102.678	102.646	102.601	101.994	101.948	101.914
7.000 ▶	103.379	103.339	103.295	103.247	103.323	103.284	103.167	103.251	103.187	103.121	102.468	102.436	102.391	101.678	101.638	101.605
6.875 ▶	103.098	103.058	103.005	102.938	102.958	102.927	102.809	102.953	102.889	102.823	102.220	102.188	102.143	101.315	101.284	101.250
6.750 ▶	102.764	102.724	102.671	102.604	102.487	102.463	102.349	102.608	102.544	102.478	101.927	101.895	101.850	100.847	100.823	100.793
6.625 ▶	102.645	102.596	102.535	102.460	102.648	102.582	102.499	102.756	102.687	102.551	102.335	102.286	102.225	101.261	101.194	101.113
6.500 ▶	102.318	102.270	102.209	102.133	102.341	102.283	102.201	102.415	102.351	102.213	102.058	102.010	101.949	100.957	100.898	100.818
6.375 ▶	101.948	101.899	101.838	101.763	101.935	101.882	101.801	102.044	101.981	101.851	101.733	101.685	101.624	100.554	100.500	100.421
6.250 ▶	101.520	101.472	101.411	101.336	101.489	101.441	101.361	101.642	101.578	101.454	101.371	101.322	101.261	100.112	100.064	99.986
6.125 ▶	101.311	101.262	101.201	101.126	101.353	101.309	101.234	101.758	101.725	101.553	101.090	101.041	100.980	100.138	100.092	100.019
6.000 ▶	100.908	100.860	100.799	100.723	100.909	100.870	100.798	101.350	101.318	101.157	100.733	100.684	100.623	99.699	99.658	99.587
5.875 ▶	100.443	100.394	100.333	100.258	100.403	100.369	100.299	101.014	100.979	100.809	100.321	100.272	100.211	99.196	99.161	99.092
5.750 ▶	99.915	99.867	99.806	99.730	99.851	99.823	99.759	100.513	100.474	100.306	99.852	99.803	99.742	98.648	98.618	98.555
5.625 ▶	99.469	99.421	99.364	99.297	99.453	99.432	99.352	100.286	100.214	100.107	99.328	99.279	99.218	98.097	98.075	97.995
5.500 ▶	98.911	98.862	98.805	98.738	98.914	98.896	98.816	99.805	99.749	99.626	98.755	98.706	98.645	97.560	97.540	97.462
5.375 ▶	98.316	98.267	98.210	98.143	98.310	98.294	98.217	99.284	99.240	99.105	98.130	98.082	98.021	96.960	96.943	96.866
5.250 ▶	97.681	97.632	97.575	97.508	97.368	97.357	97.284	98.744	98.663	98.566	97.460	97.412	97.351	96.021	96.008	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 ▶	103.571	104.223	104.094	102.174	102.661	102.531	102.059	102.305	102.144	100.528	100.773	100.644	104.042	104.475	104.346	
7.000 ▶	103.215	103.867	103.738	101.853	102.180	102.050	101.640	101.886	101.725	99.984	100.230	100.100	103.608	104.041	103.912	
6.875 ▶	102.621	103.273	103.144	101.590	102.273	102.144	101.465	101.711	101.550	100.465	100.711	100.581	103.040	103.473	103.343	
6.750 ▶	102.728	103.380	103.250	102.571	103.255	103.125	101.309	101.555	101.394	101.184	101.430	101.300	103.107	103.540	103.411	
6.625 ▶	102.275	102.926	102.797	101.275	101.958	101.828	101.251	101.496	101.336	100.313	100.559	100.429	102.612	103.045	102.915	
6.500 ▶	101.825	102.476	102.347	101.075	101.758	101.628	100.837	101.083	100.922	100.150	100.395	100.266	102.224	102.657	102.528	
6.375 ▶	101.381	102.033	101.903	100.662	101.345	101.216	100.736	100.981	100.821	100.080	100.325	100.196	101.587	102.020	101.890	
6.250 ▶	101.562	102.214	102.084	101.406	102.089	101.959	100.643	100.889	100.728	100.550	100.795	100.666	101.706	102.139	102.010	
6.125 ▶	101.413	102.082	101.969	101.150	101.850	101.738	100.588	100.850	100.706	100.588	100.850	100.738	101.742	102.160	102.048	
6.000 ▶	100.932	101.600	101.488	100.675	101.375	101.263	100.157	100.419	100.275	100.063	100.325	100.213	101.308	101.727	101.614	
5.875 ▶	100.550	101.219	101.106	100.350	101.050	100.938	99.725	99.988	99.844	99.788	100.050	99.938	100.739	101.158	101.045	
5.750 ▶	100.657	101.325	101.213	100.519	101.219	101.106	100.082	100.344	100.200	100.207	100.469	100.356	FHA/VA Price Adjustments			
5.625 ▶	100.080	100.715	100.569	99.817	100.484	100.338	99.536	99.765	99.588	99.536	99.765	99.619	680+		0.000	
5.500 ▶	99.599	100.234	100.088	99.374	100.040	99.894	99.105	99.334	99.156	99.042	99.271	99.125	660-679		(0.750)	
5.375 ▶	99.217	99.853	99.706	99.111	99.778	99.631	98.674	98.903	98.725	98.830	99.059	98.913	640-659		(1.750)	
5.250 ▶	98.961	99.596	99.450	98.855	99.521	99.375	98.667	98.896	98.719	98.824	99.053	98.906	620-639		(2.250)	
5.125 ▶	97.670	98.355	98.259	97.378	98.094	97.998	97.058	97.337	97.209	97.039	97.318	97.222	600-619		(3.250)	
5.000 ▶	97.335	98.020	97.924	96.912	97.628	97.532	96.763	97.042	96.915	96.376	96.655	96.559	Cashout Refi		(0.250)	
4.875 ▶	96.758	97.443	97.347	96.639	97.355	97.259	95.850	96.129	96.002	95.858	96.137	96.041	2 units		(0.500)	
4.750 ▶	96.483	97.168	97.072	96.358	97.074	96.978	95.429	95.708	95.580	95.326	95.605	95.509	3-4 units		(1.000)	
4.625 ▶	93.648	93.601	93.568	93.648	93.601	93.568	90.535	90.489	90.455	90.535	90.489	90.455	\$100k < \$125k		(0.125)	
4.500 ▶	92.953	92.906	92.872	92.953	92.906	92.872	89.840	89.793	89.760	89.840	89.793	89.760	\$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	>= 800	<= 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 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.790	107.640	107.490						No Prepay 100.000		
9.875 ▶	107.540	107.390	107.240						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.290	107.140	106.990						Full Doc 99.500 103.000		
9.625 ▶	107.040	106.890	106.740						Alt Doc 99.500 103.000		
9.500 ▶	106.790	106.640	106.490						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.540	106.390	106.240						<u>Plus DSCR</u>		
9.250 ▶	106.290	106.140	105.990			108.243	108.093		107.943	No Prepay 99.500 100.000	
9.125 ▶	106.040	105.890	105.740			108.055	107.905		107.755	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.790	105.640	105.490			107.789	107.639		107.489	5yr Prepay 99.500 104.500	
8.875 ▶	105.540	105.390	105.240			107.524	107.374		107.224	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.290	105.140	104.990			107.243	107.093		106.943	5yr Hard PP 101.500	
8.625 ▶	105.040	104.890	104.740			106.961	106.811		106.661	4yr Hard PP 101.500	
8.500 ▶	104.790	104.640	104.490			106.680	106.530		106.380	3yr Hard PP 101.500	
8.375 ▶	104.540	104.390	104.240			106.380	106.230		106.080	2yr Hard PP 100.500	
8.250 ▶	104.290	104.140	103.990			106.080	105.930		105.780	1yr Hard PP 100.000	
8.125 ▶	104.040	103.890	103.740			105.740	105.590		105.440	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.790	103.640	103.490			105.365	105.215		105.065		
7.875 ▶	103.540	103.390	103.240			104.990	104.840		104.690		
7.750 ▶	103.290	103.140	102.990			104.615	104.465		104.315		
7.625 ▶	103.015	102.865	102.715			104.240	104.090		103.940		
7.500 ▶	102.765	102.615	102.465			103.865	103.715		103.565		
7.375 ▶	102.440	102.290	102.140			103.490	103.340		103.190		
7.250 ▶	102.065	101.915	101.765			103.115	102.965		102.815		
7.125 ▶	101.665	101.515	101.365			102.665	102.515		102.365		
7.000 ▶											
6.990 ▶	101.290	101.140	100.990			102.215	102.065		101.915		
6.875 ▶	100.840	100.690	100.540			101.765	101.615		101.465		
6.750 ▶	100.390	100.240	100.090			101.290	101.140		100.990		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>