

Effective Date/Time: 2/10/2026 10:07 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
7.875 ▶	105.177	105.211	105.189	105.167	104.583	104.538	104.423	105.665	105.698	105.684	102.415	102.448	102.375	101.111	101.101	101.093
7.750 ▶	104.932	104.966	104.944	104.922	104.359	104.318	104.204	105.413	105.447	105.432	102.226	102.259	102.186	100.858	100.849	100.845
7.625 ▶	105.046	105.055	105.033	105.011	104.616	104.503	104.419	105.163	105.179	105.164	102.449	102.405	102.410	101.949	101.905	101.910
7.500 ▶	104.833	104.841	104.819	104.797	104.444	104.339	104.253	104.906	104.914	104.900	102.345	102.306	102.311	101.845	101.806	101.811
7.375 ▶	104.598	104.607	104.585	104.563	104.230	104.125	104.041	104.493	104.501	104.487	102.050	102.025	102.033	101.550	101.525	101.533
7.250 ▶	104.498	104.507	104.485	104.463	103.805	103.718	103.637	104.214	104.223	104.208	101.944	101.953	101.909	101.089	101.069	101.077
7.125 ▶	104.221	104.229	104.207	104.185	103.763	103.705	103.634	104.014	103.972	103.938	102.653	102.619	102.561	101.895	101.891	101.867
7.000 ▶	103.927	103.928	103.906	103.884	103.454	103.409	103.336	103.734	103.692	103.637	102.438	102.404	102.346	101.618	101.625	101.600
6.875 ▶	103.632	103.599	103.565	103.530	103.080	103.054	102.983	103.444	103.402	103.344	102.213	102.180	102.121	101.278	101.304	101.280
6.750 ▶	103.290	103.256	103.220	103.183	102.620	102.603	102.533	103.121	103.079	103.021	101.895	101.862	101.803	100.821	100.856	100.833
6.625 ▶	103.258	103.208	103.157	103.105	103.069	102.967	102.924	103.386	103.319	103.239	102.260	102.210	102.129	101.680	101.578	101.535
6.500 ▶	102.950	102.900	102.849	102.798	102.672	102.587	102.545	103.064	102.997	102.916	102.000	101.949	101.869	101.286	101.200	101.158
6.375 ▶	102.593	102.542	102.491	102.440	102.418	102.363	102.322	102.688	102.621	102.540	101.675	101.624	101.544	101.036	100.980	100.939
6.250 ▶	102.177	102.127	102.076	102.025	101.988	101.930	101.891	102.277	102.210	102.130	101.284	101.234	101.154	100.608	100.550	100.510
6.125 ▶	102.193	102.126	102.068	102.009	102.082	101.981	101.953	102.767	102.692	102.604	101.927	101.826	101.797	101.427	101.326	101.297
6.000 ▶	101.763	101.696	101.638	101.579	101.703	101.618	101.591	102.358	102.283	102.195	101.559	101.475	101.447	101.059	100.975	100.947
5.875 ▶	101.286	101.219	101.160	101.102	101.241	101.169	101.143	101.910	101.834	101.747	101.156	101.082	101.056	100.656	100.582	100.556
5.750 ▶	100.761	100.694	100.635	100.577	100.631	100.572	100.549	101.416	101.341	101.253	100.665	100.598	100.539	99.956	99.897	99.874
5.625 ▶	100.526	100.476	100.424	100.373	100.533	100.444	100.412	101.421	101.379	101.298	100.362	100.273	100.241	99.862	99.773	99.741
5.500 ▶	100.013	99.963	99.911	99.860	99.960	99.884	99.851	100.936	100.894	100.814	99.793	99.717	99.684	99.293	99.217	99.184
5.375 ▶	99.438	99.388	99.336	99.285	99.372	99.298	99.268	100.409	100.367	100.286	99.208	99.134	99.104	98.708	98.634	98.604
5.250 ▶	98.835	98.785	98.734	98.683	98.426	98.363	98.333	99.859	99.817	99.737	98.329	98.262	98.204	97.766	97.702	97.672
5.125 ▶	98.386	98.344	98.198	98.051	98.330	98.040	98.017	99.468	99.460	99.278	96.430	96.378	96.350	95.930	95.878	95.850

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		

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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 ▶	104.212	104.914	104.817	102.743	103.352	103.255	102.700	102.995	102.867	101.168	101.464	101.367	104.726	105.116	105.037
7.000 ▶	103.856	104.558	104.461	102.430	102.870	102.774	102.281	102.577	102.449	100.625	100.920	100.824	104.293	104.682	104.603
6.875 ▶	103.262	103.964	103.867	102.231	102.964	102.867	102.106	102.402	102.274	101.106	101.402	101.305	103.724	104.113	104.034
6.750 ▶	103.368	104.070	103.974	103.212	103.945	103.849	101.950	102.245	102.117	101.825	102.120	102.024	103.791	104.181	104.102
6.625 ▶	102.875	103.477	103.337	101.844	102.477	102.337	101.976	102.172	102.000	101.008	101.203	101.063	103.137	103.614	103.434
6.500 ▶	102.425	103.027	102.887	101.644	102.277	102.137	101.563	101.758	101.587	100.844	101.039	100.899	102.750	103.226	103.047
6.375 ▶	101.950	102.552	102.412	101.231	101.864	101.724	101.430	101.625	101.454	100.774	100.969	100.829	102.112	102.589	102.409
6.250 ▶	102.163	102.764	102.624	101.975	102.608	102.468	101.369	101.564	101.393	101.244	101.439	101.299	102.232	102.708	102.529
6.125 ▶	102.099	102.793	102.681	101.806	102.531	102.418	101.392	101.679	101.536	101.360	101.648	101.536	102.419	102.816	102.728
6.000 ▶	101.681	102.374	102.262	101.331	102.056	101.943	101.023	101.310	101.167	100.835	101.123	101.011	101.985	102.382	102.294
5.875 ▶	101.206	101.899	101.787	101.006	101.731	101.618	100.498	100.785	100.642	100.560	100.848	100.736	101.416	101.813	101.726
5.750 ▶	101.312	102.006	101.893	101.174	101.899	101.787	100.854	101.141	100.998	100.979	101.266	101.154	FHA/VA Price Adjustments		
5.625 ▶	101.089	101.741	101.598	100.889	101.572	101.429	100.514	100.759	100.585	100.576	100.822	100.679	680+		0.000
5.500 ▶	100.670	101.322	101.179	100.445	101.128	100.985	100.145	100.391	100.216	100.083	100.328	100.185	660-679		(0.750)
5.375 ▶	100.164	100.816	100.673	100.058	100.741	100.598	99.589	99.834	99.660	99.745	99.991	99.848	640-659		(1.750)
5.250 ▶	99.908	100.559	100.416	99.801	100.484	100.341	99.583	99.828	99.654	99.739	99.984	99.841	620-639		(2.250)
5.125 ▶	98.805	99.482	99.385	98.638	99.346	99.249	98.318	98.588	98.460	98.424	98.695	98.597	600-619		(3.250)
5.000 ▶	98.470	99.147	99.050	98.172	98.880	98.783	98.023	98.294	98.165	97.761	98.032	97.935	Cashout Refi		(0.250)
4.875 ▶	97.893	98.570	98.472	97.774	98.482	98.385	97.110	97.381	97.252	97.118	97.388	97.291	2 units		(0.500)
4.750 ▶	97.618	98.295	98.197	97.493	98.201	98.104	96.689	96.959	96.831	96.586	96.857	96.760	3-4 units		(1.000)
4.625 ▶	94.847	94.771	94.729	94.847	94.771	94.729	91.735	91.659	91.616	91.735	91.659	91.616	\$100k < \$125k		(0.125)
4.500 ▶	94.156	94.079	94.037	94.156	94.079	94.037	91.043	90.967	90.924	91.043	90.967	90.924	\$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.uffwest.com</div>			NonQM Max Prices	
10.125 ▶										Standard Residential	
10.000 ▶										Max Price	
9.875 ▶										Loan Amt <=\$1.75m	
9.750 ▶										101.000	
9.625 ▶										Loan Amt \$1.75m<\$2.0m	
9.500 ▶	108.075	107.925	107.775							100.500	
9.375 ▶	107.825	107.675	107.525							Loan Amt \$2.0m-\$3.0m	
9.250 ▶	107.575	107.425	107.275							100.000	
9.125 ▶	107.325	107.175	107.025							Standard DSCR	
9.000 ▶										Prepay	
8.875 ▶	106.825	106.675	106.525	108.409	108.259	108.109				101.000	
8.750 ▶	106.575	106.425	106.275	108.128	107.978	107.828				No Prepay	
8.625 ▶	106.325	106.175	106.025	107.846	107.696	107.546				100.000	
8.500 ▶	106.075	105.925	105.775	107.565	107.415	107.265					
8.375 ▶	105.825	105.675	105.525	107.265	107.115	106.965					
8.250 ▶	105.575	105.425	105.275	106.965	106.815	106.665					
8.125 ▶	105.325	105.175	105.025	106.625	106.475	106.325					
8.000 ▶											
7.875 ▶	104.825	104.675	104.525	105.875	105.725	105.575					
7.750 ▶	104.575	104.425	104.275	105.500	105.350	105.200					
7.625 ▶	104.300	104.150	104.000	105.125	104.975	104.825					
7.500 ▶	104.050	103.900	103.750	104.750	104.600	104.450					
7.375 ▶	103.725	103.575	103.425	104.375	104.225	104.075					
7.250 ▶	103.350	103.200	103.050	104.000	103.850	103.700					
7.125 ▶	102.950	102.800	102.650	103.550	103.400	103.250					
7.000 ▶											
6.875 ▶	102.125	101.975	101.825	102.650	102.500	102.350					
6.750 ▶	101.675	101.525	101.375	102.175	102.025	101.875					
6.625 ▶	101.225	101.075	100.925	101.675	101.525	101.375					
6.500 ▶	100.675	100.525	100.375	101.175	101.025	100.875					
6.375 ▶	100.100	99.950	99.800	100.625	100.475	100.325					
6.250 ▶	99.500	99.350	99.200	99.975	99.825	99.675					
6.125 ▶	98.900	98.750	98.600	99.100	98.950	98.800					
6.000 ▶											
5.875 ▶	97.150	97.000	96.850								