

Effective Date/Time: 12/19/2025 10:14 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 ▶	104.994	105.027	105.019	104.997	104.552	104.516	104.395	105.342	105.378	105.378	102.315	102.333	102.269	101.109	101.072	100.957
7.875 ▶	104.768	104.801	104.793	104.771	104.392	104.356	104.239	105.116	105.151	105.151	102.138	102.156	102.091	101.025	100.987	100.879
7.750 ▶	104.524	104.557	104.549	104.527	104.175	104.140	104.025	104.871	104.907	104.907	101.943	101.961	101.896	100.785	100.748	100.644
7.625 ▶	104.383	104.396	104.388	104.368	104.309	104.269	104.165	104.518	104.554	104.554	102.519	102.478	102.380	102.019	101.978	101.880
7.500 ▶	104.217	104.230	104.222	104.202	104.082	104.043	103.942	104.241	104.277	104.277	102.357	102.317	102.220	101.857	101.817	101.720
7.375 ▶	104.096	104.109	104.101	104.082	103.917	103.880	103.777	103.949	103.971	103.971	102.098	102.071	101.940	101.598	101.571	101.440
7.250 ▶	103.852	103.865	103.857	103.838	103.533	103.507	103.378	103.653	103.669	103.669	101.714	101.688	101.563	101.214	101.188	101.063
7.125 ▶	103.579	103.592	103.584	103.565	103.499	103.475	103.417	103.422	103.401	103.379	102.542	102.525	102.501	101.856	101.831	101.774
7.000 ▶	103.276	103.289	103.281	103.261	103.180	103.157	103.106	103.139	103.112	103.067	102.338	102.321	102.297	101.540	101.517	101.466
6.875 ▶	102.955	102.946	102.938	102.919	102.815	102.793	102.749	102.854	102.824	102.767	102.105	102.089	102.065	101.177	101.154	101.110
6.750 ▶	102.625	102.607	102.574	102.532	102.334	102.320	102.277	102.521	102.491	102.434	101.825	101.809	101.785	100.699	100.685	100.642
6.625 ▶	102.475	102.436	102.388	102.330	102.497	102.478	102.391	102.671	102.613	102.538	102.197	102.159	102.111	101.116	101.096	101.009
6.500 ▶	102.162	102.124	102.075	102.018	102.193	102.175	102.091	102.336	102.278	102.208	101.932	101.894	101.846	100.813	100.795	100.710
6.375 ▶	101.815	101.777	101.728	101.671	101.786	101.769	101.691	101.966	101.908	101.842	101.622	101.584	101.536	100.410	100.393	100.315
6.250 ▶	101.410	101.372	101.323	101.266	101.334	101.325	101.248	101.566	101.508	101.448	101.275	101.237	101.188	99.962	99.952	99.875
6.125 ▶	101.318	101.280	101.232	101.174	101.320	101.296	101.233	101.837	101.731	101.668	101.079	101.040	100.992	100.110	100.087	100.021
6.000 ▶	100.891	100.853	100.804	100.747	100.879	100.856	100.800	101.432	101.325	101.271	100.717	100.679	100.631	99.671	99.649	99.592
5.875 ▶	100.410	100.371	100.323	100.266	100.374	100.351	100.301	101.077	100.970	100.923	100.329	100.290	100.242	99.169	99.148	99.096
5.750 ▶	99.897	99.859	99.811	99.753	99.822	99.803	99.757	100.579	100.473	100.434	99.892	99.854	99.806	98.621	98.603	98.556
5.625 ▶	99.515	99.484	99.443	99.394	99.521	99.501	99.446	100.448	100.331	100.290	99.362	99.324	99.276	98.166	98.147	98.091
5.500 ▶	98.972	98.941	98.901	98.851	98.983	98.963	98.914	99.990	99.873	99.839	98.772	98.734	98.686	97.632	97.614	97.564
5.375 ▶	98.390	98.359	98.318	98.269	98.382	98.364	98.318	99.490	99.373	99.345	98.160	98.121	98.073	97.034	97.016	96.969
5.250 ▶	97.767	97.736	97.696	97.646	97.444	97.430	97.386	98.845	98.810	98.738	97.513	97.475	97.427	96.098	96.086	96.040

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	0.000	(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)	(2.125)	(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 ▶	103.576	104.161	103.964	101.982	102.598	102.402	102.063	102.242	102.014	100.532	100.711	100.514	103.989	104.480	104.283	
7.000 ▶	103.220	103.805	103.608	101.642	102.117	101.921	101.645	101.823	101.596	99.988	100.167	99.971	103.555	104.046	103.850	
6.875 ▶	102.626	103.211	103.014	101.595	102.211	102.014	101.470	101.648	101.421	100.470	100.648	100.452	102.986	103.477	103.281	
6.750 ▶	102.732	103.317	103.121	102.576	103.192	102.996	101.313	101.492	101.264	101.188	101.367	101.171	103.054	103.545	103.348	
6.625 ▶	102.241	102.917	102.813	101.241	101.949	101.844	101.217	101.487	101.352	100.279	100.550	100.446	102.599	103.011	102.906	
6.500 ▶	101.791	102.467	102.363	101.041	101.749	101.644	100.803	101.074	100.938	100.116	100.386	100.282	102.212	102.623	102.519	
6.375 ▶	101.347	102.024	101.919	100.628	101.336	101.232	100.702	100.972	100.837	100.046	100.316	100.212	101.574	101.986	101.881	
6.250 ▶	101.528	102.205	102.101	101.372	102.080	101.976	100.609	100.880	100.744	100.516	100.786	100.682	101.694	102.105	102.001	
6.125 ▶	101.314	101.982	101.869	101.051	101.751	101.638	100.489	100.751	100.607	100.489	100.751	100.638	101.643	102.061	101.948	
6.000 ▶	100.832	101.501	101.388	100.576	101.276	101.163	100.057	100.320	100.176	99.964	100.226	100.113	101.209	101.627	101.515	
5.875 ▶	100.451	101.120	101.007	100.251	100.951	100.838	99.626	99.888	99.744	99.689	99.951	99.838	100.640	101.059	100.946	
5.750 ▶	100.557	101.226	101.113	100.420	101.120	101.007	99.982	100.245	100.101	100.107	100.370	100.257	FHA/VA Price Adjustments			
5.625 ▶	100.065	100.725	100.604	99.802	100.494	100.373	99.521	99.775	99.623	99.521	99.775	99.654	680+		0.000	
5.500 ▶	99.584	100.244	100.123	99.359	100.050	99.929	99.090	99.344	99.191	99.027	99.281	99.160	660-679		(0.750)	
5.375 ▶	99.202	99.863	99.741	99.096	99.788	99.666	98.659	98.913	98.760	98.815	99.069	98.948	640-659		(1.750)	
5.250 ▶	98.946	99.606	99.485	98.840	99.531	99.410	98.652	98.906	98.754	98.809	99.063	98.941	620-639		(2.250)	
5.125 ▶	97.755	98.440	98.344	97.462	98.179	98.083	97.142	97.421	97.294	97.124	97.403	97.307	600-619		(3.250)	
5.000 ▶	97.420	98.105	98.009	96.996	97.713	97.617	96.848	97.127	97.000	96.461	96.740	96.644	Cashout Refi		(0.250)	
4.875 ▶	96.842	97.528	97.432	96.724	97.440	97.344	95.935	96.214	96.087	95.942	96.221	96.126	2 units		(0.500)	
4.750 ▶	96.567	97.253	97.157	96.442	97.159	97.063	95.514	95.793	95.665	95.411	95.690	95.594	3-4 units		(1.000)	
4.625 ▶	93.838	93.792	93.775	93.838	93.792	93.775	90.725	90.679	90.662	90.725	90.679	90.662	\$100k < \$125k		(0.125)	
4.500 ▶	93.143	93.097	93.081	93.143	93.097	93.081	90.031	89.985	89.968	90.031	89.985	89.968	\$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>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.715	107.565	107.415						Prepay 101.000		
9.875 ▶	107.465	107.315	107.165						No Prepay 100.000		
9.750 ▶	107.215	107.065	106.915						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.965	106.815	106.665						Full Doc 99.500 103.000		
9.500 ▶	106.715	106.565	106.415						Alt Doc 99.500 103.000		
9.375 ▶	106.465	106.315	106.165			108.043	107.893		107.743	Inv w/Prepay 99.500 103.000	
9.250 ▶	106.215	106.065	105.915			107.855	107.705		107.555	<u>Plus DSCR</u>	
9.125 ▶	105.965	105.815	105.665			107.589	107.439		107.289	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.715	105.565	105.415			107.324	107.174		107.024	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.465	105.315	105.165			107.043	106.893		106.743	5yr Prepay 99.500 104.500	
8.750 ▶	105.215	105.065	104.915			106.761	106.611		106.461	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.625 ▶	104.965	104.815	104.665			106.480	106.330		106.180	5yr Hard PP 101.500	
8.500 ▶	104.715	104.565	104.415			106.180	106.030		105.880	4yr Hard PP 101.500	
8.375 ▶	104.465	104.315	104.165			105.880	105.730		105.580	3yr Hard PP 101.500	
8.250 ▶	104.215	104.065	103.915			105.540	105.390		105.240	2yr Hard PP 100.500	
8.125 ▶	103.965	103.815	103.665			105.165	105.015		104.865	1yr Hard PP 100.000	
8.000 ▶										No Prepay 99.500	
7.990 ▶	103.715	103.565	103.415			104.790	104.640		104.490		
7.875 ▶	103.465	103.315	103.165			104.415	104.265		104.115		
7.750 ▶	103.215	103.065	102.915			104.040	103.890		103.740		
7.625 ▶	102.940	102.790	102.640			103.665	103.515		103.365		
7.500 ▶	102.690	102.540	102.390			103.290	103.140		102.990		
7.375 ▶	102.365	102.215	102.065			102.915	102.765		102.615		
7.250 ▶	101.990	101.840	101.690			102.465	102.315		102.165		
7.125 ▶	101.590	101.440	101.290			102.015	101.865		101.715		
7.000 ▶											
6.990 ▶	101.215	101.065	100.915			101.565	101.415		101.265		
6.875 ▶	100.765	100.615	100.465			101.090	100.940		100.790		
6.750 ▶	100.315	100.165	100.015			100.590	100.440		100.290		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>