

Effective Date/Time: 1/14/2026 10:26 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 ▶	104.971	104.969	104.953	104.931	104.667	104.546	104.523	105.159	105.158	105.150	102.042	102.037	101.961	101.100	100.976	100.953
7.875 ▶	104.746	104.744	104.728	104.706	104.512	104.387	104.363	104.931	104.930	104.922	101.867	101.862	101.786	101.020	100.880	100.856
7.750 ▶	104.503	104.502	104.485	104.463	104.302	104.170	104.146	104.688	104.687	104.679	101.672	101.667	101.591	100.789	100.638	100.614
7.625 ▶	104.380	104.378	104.362	104.340	104.220	104.101	104.073	104.326	104.325	104.317	102.325	102.242	102.214	101.825	101.742	101.714
7.500 ▶	104.124	104.123	104.106	104.084	103.955	103.869	103.840	104.048	104.047	104.039	102.175	102.080	102.051	101.675	101.580	101.551
7.375 ▶	103.834	103.833	103.816	103.795	103.804	103.709	103.677	103.746	103.745	103.737	101.946	101.848	101.799	101.446	101.348	101.299
7.250 ▶	103.692	103.699	103.691	103.677	103.450	103.356	103.307	103.416	103.416	103.407	101.574	101.479	101.430	101.074	100.979	100.930
7.125 ▶	103.464	103.440	103.421	103.398	103.394	103.293	103.272	103.189	103.145	103.083	102.216	102.113	102.092	101.716	101.613	101.592
7.000 ▶	103.214	103.189	103.147	103.104	103.090	102.991	102.971	102.913	102.878	102.811	101.914	101.813	101.793	101.414	101.313	101.293
6.875 ▶	102.935	102.910	102.868	102.823	102.738	102.642	102.623	102.659	102.596	102.529	101.565	101.467	101.448	101.065	100.967	100.948
6.750 ▶	102.619	102.594	102.552	102.506	102.282	102.187	102.173	102.334	102.277	102.210	101.190	101.163	101.096	100.611	100.515	100.502
6.625 ▶	102.713	102.664	102.597	102.530	102.631	102.494	102.417	102.787	102.688	102.606	101.867	101.815	101.714	101.245	101.107	101.031
6.500 ▶	102.395	102.345	102.278	102.211	102.327	102.207	102.130	102.457	102.373	102.291	101.604	101.552	101.452	100.943	100.822	100.746
6.375 ▶	102.039	101.989	101.922	101.855	101.934	101.830	101.754	102.089	101.996	101.914	101.293	101.241	101.141	100.555	100.450	100.374
6.250 ▶	101.630	101.580	101.513	101.447	101.498	101.413	101.337	101.702	101.597	101.516	100.944	100.892	100.792	100.121	100.036	99.961
6.125 ▶	101.902	101.844	101.760	101.679	101.853	101.715	101.670	102.180	102.080	101.963	101.669	101.611	101.527	100.637	100.501	100.454
6.000 ▶	101.490	101.432	101.348	101.266	101.426	101.311	101.266	101.784	101.693	101.576	101.308	101.250	101.166	100.213	100.100	100.053
5.875 ▶	101.023	100.965	100.881	100.799	100.935	100.840	100.796	101.472	101.281	101.222	100.916	100.857	100.774	99.726	99.633	99.587
5.750 ▶	100.522	100.463	100.380	100.298	100.384	100.312	100.270	100.954	100.798	100.717	100.476	100.417	100.334	99.178	99.108	99.065
5.625 ▶	100.437	100.393	100.301	100.214	100.349	100.231	100.188	101.024	100.985	100.860	99.941	99.882	99.799	98.991	98.875	98.830
5.500 ▶	99.893	99.850	99.757	99.671	99.803	99.703	99.659	100.553	100.514	100.389	99.375	99.316	99.232	98.448	98.349	98.304
5.375 ▶	99.305	99.261	99.169	99.082	99.210	99.126	99.082	100.033	99.994	99.869	98.755	98.697	98.613	97.858	97.775	97.730
5.250 ▶	98.678	98.635	98.542	98.456	98.254	98.195	98.150	99.488	99.450	99.324	98.092	98.033	97.950	96.906	96.847	96.801

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 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)	(0.125)	No Impounds - Non CA	0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	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 ▶	103.520	104.146	104.002	101.926	102.584	102.439	102.007	102.228	102.052	100.476	100.696	100.552	103.969	104.423	104.269
7.000 ▶	103.163	103.790	103.645	101.445	102.103	101.958	101.588	101.809	101.633	99.932	100.153	100.008	103.535	103.990	103.835
6.875 ▶	102.570	103.196	103.052	101.538	102.196	102.052	101.413	101.634	101.458	100.413	100.634	100.489	102.966	103.421	103.266
6.750 ▶	102.676	103.303	103.158	102.520	103.178	103.033	101.257	101.478	101.302	101.132	101.353	101.208	103.034	103.488	103.334
6.625 ▶	102.215	102.858	102.736	101.184	101.858	101.736	101.191	101.428	101.274	100.222	100.460	100.337	102.513	102.954	102.816
6.500 ▶	101.765	102.408	102.286	100.984	101.658	101.536	100.777	101.015	100.861	100.059	100.296	100.173	102.126	102.566	102.428
6.375 ▶	101.290	101.933	101.811	100.571	101.246	101.123	100.645	100.882	100.728	99.989	100.226	100.103	101.488	101.929	101.791
6.250 ▶	101.502	102.146	102.023	101.315	101.990	101.867	100.584	100.821	100.667	100.459	100.696	100.573	101.608	102.048	101.910
6.125 ▶	101.414	102.083	101.970	101.120	101.820	101.707	100.589	100.851	100.707	100.558	100.820	100.707	101.712	102.130	102.018
6.000 ▶	100.995	101.664	101.551	100.645	101.345	101.232	100.220	100.483	100.339	100.033	100.295	100.182	101.278	101.697	101.584
5.875 ▶	100.520	101.189	101.076	100.320	101.020	100.907	99.695	99.958	99.814	99.758	100.020	99.907	100.709	101.128	101.015
5.750 ▶	100.627	101.295	101.182	100.489	101.189	101.076	100.052	100.314	100.170	100.177	100.439	100.326	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.405	101.073	100.950	100.205	100.905	100.782	99.861	100.123	99.969	99.923	100.186	100.063			
5.500 ▶	99.986	100.655	100.532	99.761	100.461	100.338	99.492	99.755	99.600	99.430	99.692	99.569			
5.375 ▶	99.480	100.148	100.025	99.373	100.073	99.950	98.936	99.198	99.044	99.092	99.355	99.232			
5.250 ▶	99.223	99.892	99.769	99.117	99.817	99.694	98.930	99.192	99.038	99.086	99.348	99.225			
5.125 ▶	98.525	99.210	99.099	98.358	99.074	98.963	97.913	98.192	98.049	98.019	98.298	98.187			
5.000 ▶	98.190	98.875	98.764	97.892	98.608	98.497	97.618	97.897	97.755	97.356	97.635	97.524			
4.875 ▶	97.613	98.298	98.187	97.494	98.210	98.099	96.705	96.984	96.842	96.713	96.992	96.881			
4.750 ▶	97.338	98.023	97.912	97.213	97.929	97.818	96.284	96.563	96.420	96.181	96.460	96.349			
4.625 ▶	93.135	93.103	93.061	93.081	93.050	93.008	90.410	90.378	90.336	90.356	90.325	90.283			
4.500 ▶	92.547	92.516	92.474	92.494	92.462	92.420	89.822	89.791	89.749	89.769	89.737	89.695			
4.375 ▶															

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div> NonQM Price Adjustments Price all NonQM loans on our website https://www.uff.pro </div>			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 Price all NonQM loans on our website https://www.uff.pro </div>			NonQM Max Prices <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m-\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000 <u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u> Full Doc 99.500 103.000 Alt Doc 99.500 103.000 Inv w/Prepay 99.500 103.000 <u>Plus DSCR</u> No Prepay 99.500 100.000 1yr Prepay 99.500 103.500 2-4yr Prepay 99.500 104.000 5yr Prepay 99.500 104.500 <u>5-9 units DSCR</u> <u>Max Price</u> 5yr Hard PP 101.500 4yr Hard PP 101.500 3yr Hard PP 101.500 2yr Hard PP 100.500 1yr Hard PP 100.000 No Prepay 99.500		
10.125 ▶												
10.000 ▶												
9.875 ▶	107.365	107.215	107.065									
9.750 ▶	107.115	106.965	106.815									
9.625 ▶	106.865	106.715	106.565									
9.500 ▶	106.615	106.465	106.315									
9.375 ▶	106.365	106.215	106.065									
9.250 ▶	106.115	105.965	105.815	107.968	107.818	107.668						
9.125 ▶	105.865	105.715	105.565	107.780	107.630	107.480						
9.000 ▶												
8.875 ▶	105.365	105.215	105.065	107.249	107.099	106.949						
8.750 ▶	105.115	104.965	104.815	106.968	106.818	106.668						
8.625 ▶	104.865	104.715	104.565	106.686	106.536	106.386						
8.500 ▶	104.615	104.465	104.315	106.405	106.255	106.105						
8.375 ▶	104.365	104.215	104.065	106.105	105.955	105.805						
8.250 ▶	104.115	103.965	103.815	105.805	105.655	105.505						
8.125 ▶	103.865	103.715	103.565	105.465	105.315	105.165						
8.000 ▶												
7.875 ▶	103.365	103.215	103.065	104.715	104.565	104.415						
7.750 ▶	103.115	102.965	102.815	104.340	104.190	104.040						
7.625 ▶	102.840	102.690	102.540	103.965	103.815	103.665						
7.500 ▶	102.590	102.440	102.290	103.590	103.440	103.290						
7.375 ▶	102.265	102.115	101.965	103.215	103.065	102.915						
7.250 ▶	101.890	101.740	101.590	102.840	102.690	102.540						
7.125 ▶	101.490	101.340	101.190	102.390	102.240	102.090						
7.000 ▶												
6.875 ▶	100.665	100.515	100.365	101.490	101.340	101.190						
6.750 ▶	100.215	100.065	99.915	101.015	100.865	100.715						
6.625 ▶	99.665	99.515	99.365	100.515	100.365	100.215						
6.500 ▶	99.065	98.915	98.765	100.015	99.865	99.715						
6.375 ▶	98.290	98.140	97.990	99.340	99.190	99.040						
6.250 ▶				98.340	98.190	98.040						
6.125 ▶												
6.000 ▶												
5.875 ▶												