



UFFWEST
FUNDING CORP

FUNDING CORP

Wholesale Division - West
6288 Spring Mountain Rd | Ste 115
Las Vegas, NV 89146
www.uffwest.com

Effective Date/Time: 1/13/2026 03:28 PM

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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 ►	105.224	105.224	105.199	105.170	104.942	104.804	104.807	105.409	105.409	105.392	102.345	102.345	102.261	101.451	101.285	101.288
7.750 ►	104.981	104.981	104.956	104.927	104.733	104.581	104.585	105.166	105.166	105.149	102.150	102.150	102.066	101.220	101.035	101.039
7.625 ►	104.851	104.851	104.826	104.797	104.652	104.586	104.560	104.804	104.804	104.787	102.810	102.718	102.692	102.310	102.218	102.192
7.500 ►	104.597	104.597	104.572	104.544	104.439	104.347	104.320	104.528	104.528	104.511	102.659	102.550	102.523	102.159	102.050	102.023
7.375 ►	104.308	104.308	104.283	104.254	104.288	104.179	104.151	104.224	104.224	104.207	102.430	102.305	102.264	101.930	101.805	101.764
7.250 ►	104.137	104.138	104.121	104.101	103.934	103.811	103.771	103.899	103.899	103.882	102.058	101.926	101.887	101.558	101.426	101.387
7.125 ►	103.884	103.860	103.843	103.823	103.830	103.753	103.739	103.625	103.584	103.522	102.652	102.573	102.560	102.152	102.073	102.060
7.000 ►	103.635	103.611	103.569	103.526	103.526	103.442	103.427	103.349	103.315	103.248	102.350	102.264	102.249	101.850	101.764	101.749
6.875 ►	103.357	103.333	103.291	103.247	103.174	103.081	103.068	103.095	103.034	102.967	102.001	101.906	101.893	101.501	101.406	101.393
6.750 ►	103.042	103.017	102.976	102.932	102.718	102.613	102.605	102.770	102.716	102.649	101.623	101.599	101.532	101.048	100.941	100.934
6.625 ►	103.053	103.005	102.938	102.871	102.988	102.884	102.814	103.144	103.077	103.001	102.219	102.171	102.070	101.601	101.496	101.427
6.500 ►	102.738	102.690	102.623	102.556	102.684	102.586	102.517	102.814	102.758	102.679	101.958	101.910	101.809	101.300	101.201	101.133
6.375 ►	102.385	102.337	102.270	102.203	102.291	102.197	102.131	102.447	102.374	102.296	101.648	101.600	101.499	100.912	100.817	100.751
6.250 ►	101.977	101.929	101.862	101.795	101.854	101.769	101.703	102.059	101.966	101.890	101.301	101.252	101.152	100.478	100.391	100.327
6.125 ►	102.154	102.098	102.014	101.933	102.114	102.007	101.970	102.451	102.381	102.264	101.932	101.876	101.792	100.899	100.792	100.755
6.000 ►	101.745	101.688	101.604	101.523	101.688	101.593	101.559	102.063	101.998	101.881	101.569	101.512	101.428	100.475	100.382	100.346
5.875 ►	101.270	101.213	101.129	101.048	101.196	101.112	101.080	101.743	101.574	101.519	101.179	101.122	101.038	99.988	99.904	99.872
5.750 ►	100.749	100.693	100.609	100.528	100.645	100.575	100.549	101.225	101.102	100.999	100.739	100.682	100.598	99.440	99.371	99.343
5.625 ►	100.745	100.704	100.604	100.510	100.636	100.502	100.467	101.336	101.304	101.170	100.205	100.148	100.065	99.279	99.146	99.109
5.500 ►	100.202	100.162	100.061	99.968	100.090	99.968	99.934	100.865	100.833	100.699	99.609	99.552	99.468	98.735	98.614	98.579
5.375 ►	99.614	99.573	99.473	99.379	99.498	99.385	99.352	100.344	100.312	100.178	99.010	98.954	98.870	98.146	98.034	97.999
5.250 ►	98.987	98.947	98.846	98.753	98.543	98.447	98.416	99.799	99.767	99.633	98.355	98.298	98.214	97.195	97.100	97.068
5.125 ►	98.327	98.287	98.186	98.093	97.996	97.851	97.816	99.235	99.203	99.069	96.329	96.288	96.104	95.415	95.281	95.246

LTV/FICO Adjustments

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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 ►	104.263	104.898	104.766	102.799	103.336	103.203	102.751	102.980	102.816	101.220	101.448	101.316	104.720	105.167	105.021
7.000 ►	103.907	104.542	104.409	102.489	102.855	102.722	102.332	102.561	102.397	100.676	100.905	100.772	104.286	104.733	104.587
6.875 ►	103.313	103.948	103.816	102.282	102.948	102.816	102.157	102.386	102.222	101.157	101.386	101.253	103.717	104.165	104.018
6.750 ►	103.420	104.055	103.922	103.263	103.930	103.797	102.001	102.230	102.066	101.876	102.105	101.972	103.785	104.232	104.086
6.625 ►	102.773	103.434	103.304	101.742	102.434	102.304	101.750	102.004	101.842	100.781	101.035	100.905	103.086	103.512	103.391
6.500 ►	102.323	102.984	102.854	101.542	102.234	102.104	101.336	101.590	101.429	100.617	100.871	100.741	102.699	103.125	103.004
6.375 ►	101.848	102.509	102.379	101.130	101.821	101.691	101.203	101.457	101.296	100.547	100.801	100.671	102.061	102.487	102.366
6.250 ►	102.061	102.721	102.591	101.873	102.565	102.435	101.142	101.396	101.235	101.017	101.271	101.141	102.181	102.607	102.486
6.125 ►	101.917	102.586	102.469	101.624	102.323	102.206	101.092	101.355	101.206	101.061	101.323	101.206	102.215	102.634	102.521
6.000 ►	101.499	102.167	102.050	101.149	101.848	101.731	100.724	100.986	100.838	100.536	100.798	100.681	101.781	102.200	102.087
5.875 ►	101.024	101.692	101.575	100.824	101.523	101.406	100.199	100.461	100.313	100.261	100.523	100.406	101.213	101.631	101.518
5.750 ►	101.130	101.798	101.681	100.992	101.692	101.575	100.555	100.817	100.669	100.680	100.942	100.825	FHA/VA Price Adjustments		
5.625 ►	100.936	101.596	101.453	100.736	101.427	101.284	100.392	100.646	100.471	100.455	100.709	100.565	680+	0.000	
5.500 ►	100.517	101.177	101.034	100.292	100.984	100.840	100.023	100.277	100.103	99.961	100.215	100.071	660-679	(0.750)	
5.375 ►	100.011	100.671	100.528	99.905	100.596	100.453	99.467	99.721	99.546	99.623	99.877	99.734	640-659	(1.750)	
5.250 ►	99.755	100.415	100.271	99.648	100.340	100.196	99.461	99.715	99.540	99.617	99.871	99.728	620-639	(2.250)	
5.125 ►	99.078	99.771	99.652	98.910	99.635	99.516	98.465	98.752	98.602	98.571	98.859	98.740	600-619	(3.250)	
5.000 ►	98.743	99.436	99.317	98.444	99.169	99.050	98.170	98.458	98.308	97.909	98.196	98.077	Cashout Refi	(0.250)	
4.875 ►	98.165	98.859	98.740	98.046	98.771	98.652	97.258	97.545	97.395	97.265	97.552	97.434	2 units	(0.500)	
4.750 ►	97.890	98.584	98.465	97.765	98.490	98.371	96.836	97.123	96.973	96.734	97.021	96.902	3-4 units	(1.000)	
4.625 ►	95.027	94.971	94.938	95.027	94.971	94.938	91.915	91.859	91.825	91.915	91.859	91.825	\$100k < \$125k	(0.125)	
4.500 ►	94.338	94.282	94.249	94.338	94.282	94.249	91.225	91.170	91.136	91.225	91.170	91.136	\$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 ►													NonQM Max Prices		
10.125 ►													Standard Residential	Max Price	
10.000 ►													Loan Amt <=\$1.75m	101.000	
9.875 ►	108.415	108.265	108.115										Loan Amt: \$1.75m<\$2.0m	100.500	
9.750 ►	108.165	108.015	107.865										Loan Amt \$2.0m-\$3.0m	100.000	
9.625 ►	107.915	107.765	107.615										Standard DSCR		
9.500 ►	107.665	107.515	107.365										Prepay	101.000	
9.375 ►	107.415	107.265	107.115										No Prepay	100.000	
9.250 ►	107.165	107.015	106.865	109.118	108.968	108.818							Plus Residential	Min Price	Max Price
9.125 ►	106.915	106.765	106.615	108.930	108.780	108.630							Full Doc	99.500	103.000
9.000 ►													Alt Doc	99.500	103.000
8.875 ►	106.415	106.265	106.115	108.399	108.249	108.099							Inv w/Prepay	99.500	103.000
8.750 ►	106.165	106.015	105.865	108.118	107.968	107.818							Plus DSCR		
8.625 ►	105.915	105.765	105.615	107.836	107.686	107.536							No Prepay	99.500	100.000
8.500 ►	105.665	105.515	105.365	107.555	107.405	107.255							1yr Prepay	99.500	103.500
8.375 ►	105.415	105.265	105.115	107.255	107.105	106.955							2-4yr Prepay	99.500	104.000
8.250 ►	105.165	105.015	104.865	106.955	106.805	106.655							5yr Prepay	99.500	104.500
8.125 ►	104.915	104.765	104.615	106.615	106.465	106.315							5-9 units DSCR	Max Price	
8.000 ►													Syr Hard PP	101.500	
7.875 ►	104.415	104.265	104.115	105.865	105.715	105.565							4yr Hard PP	101.500	
7.750 ►	104.165	104.015	103.865	105.490	105.340	105.190							3yr Hard PP	101.500	
7.625 ►	103.890	103.740	103.590	105.115	104.965	104.815							2yr Hard PP	100.500	
7.500 ►	103.640	103.490	103.340	104.740	104.590	104.440							1yr Hard PP	100.000	
7.375 ►	103.315	103.165	103.015	104.365	104.215	104.065							No Prepay	99.500	
7.250 ►	102.940	102.790	102.640	103.990	103.840	103.690									
7.125 ►	102.540	102.390	102.240	103.540	103.390	103.240									
7.000 ►															
6.875 ►	101.715	101.565	101.415	102.640	102.490	102.340									
6.750 ►	101.265	101.115	100.965	102.165	102.015	101.865									
6.625 ►	100.715	100.565	100.415	101.665	101.515	101.365									
6.500 ►	100.115	99.965	99.815	101.165	101.015	100.865									
6.375 ►	99.340	99.190	99.040	100.490	100.340	100.190									
6.250 ►				99.490	99.340	99.190									
6.125 ►															
6.000 ►															
5.875 ►															

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