

Effective Date/Time: 2/5/2026 10:13 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 ▶	104.825	104.809	104.779	104.742	104.254	104.216	104.106	105.326	105.318	105.295	101.970	101.895	101.811	100.740	100.702	100.692
7.875 ▶	104.590	104.574	104.544	104.507	104.074	104.036	103.926	105.085	105.076	105.054	101.795	101.720	101.636	100.602	100.564	100.551
7.750 ▶	104.338	104.321	104.291	104.255	103.849	103.807	103.697	104.675	104.667	104.645	101.600	101.525	101.441	100.349	100.301	100.291
7.625 ▶	104.558	104.550	104.532	104.511	104.175	104.142	104.020	104.532	104.532	104.522	102.008	101.971	101.972	101.508	101.471	101.472
7.500 ▶	104.340	104.331	104.314	104.292	104.002	103.966	103.844	104.292	104.292	104.282	101.903	101.865	101.865	101.403	101.365	101.365
7.375 ▶	104.098	104.090	104.072	104.051	103.788	103.742	103.619	104.029	104.029	104.019	101.608	101.570	101.574	101.108	101.070	101.074
7.250 ▶	103.988	103.980	103.962	103.941	103.364	103.317	103.198	103.740	103.740	103.731	101.450	101.416	101.376	100.646	100.594	100.599
7.125 ▶	103.719	103.697	103.675	103.653	103.326	103.290	103.188	103.581	103.514	103.473	102.209	102.142	102.080	101.457	101.420	101.411
7.000 ▶	103.446	103.404	103.372	103.344	103.017	102.977	102.874	103.293	103.226	103.184	101.995	101.928	101.867	101.180	101.139	101.129
6.875 ▶	103.169	103.128	103.089	103.053	102.643	102.600	102.499	102.999	102.932	102.890	101.750	101.683	101.622	100.839	100.796	100.789
6.750 ▶	102.822	102.781	102.742	102.706	102.183	102.122	102.028	102.655	102.588	102.546	101.455	101.388	101.327	100.382	100.321	100.320
6.625 ▶	102.788	102.721	102.664	102.613	102.549	102.473	102.422	102.911	102.810	102.723	101.815	101.714	101.627	101.159	101.081	101.031
6.500 ▶	102.466	102.399	102.343	102.292	102.152	102.075	102.022	102.554	102.454	102.367	101.547	101.447	101.359	100.766	100.687	100.635
6.375 ▶	102.094	102.027	101.970	101.919	101.899	101.836	101.784	102.168	102.068	101.981	101.213	101.113	101.026	100.516	100.452	100.401
6.250 ▶	101.664	101.597	101.541	101.490	101.469	101.385	101.334	101.748	101.647	101.560	100.847	100.747	100.659	100.088	100.002	99.953
6.125 ▶	101.525	101.450	101.385	101.327	101.359	101.320	101.269	102.142	102.033	101.938	101.222	101.147	101.083	100.669	100.629	100.578
6.000 ▶	101.096	101.021	100.957	100.898	100.981	100.936	100.888	101.721	101.612	101.517	100.859	100.784	100.720	100.294	100.249	100.201
5.875 ▶	100.630	100.555	100.490	100.432	100.520	100.469	100.422	101.265	101.156	101.061	100.458	100.383	100.318	99.838	99.787	99.741
5.750 ▶	100.116	100.041	99.977	99.918	99.911	99.854	99.814	100.774	100.665	100.571	100.001	99.926	99.862	99.233	99.176	99.136
5.625 ▶	99.753	99.686	99.625	99.566	99.651	99.625	99.545	100.632	100.531	100.439	99.485	99.451	99.371	98.977	98.951	98.871
5.500 ▶	99.208	99.141	99.080	99.021	99.078	99.052	98.974	100.141	100.040	99.948	98.908	98.882	98.804	98.408	98.382	98.304
5.375 ▶	98.624	98.557	98.496	98.437	98.490	98.456	98.379	99.597	99.497	99.405	98.322	98.288	98.211	97.822	97.788	97.711
5.250 ▶	98.006	97.939	97.877	97.819	97.546	97.508	97.434	99.031	98.931	98.838	97.630	97.555	97.491	96.881	96.843	96.769

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)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)	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 ▶	103.637	104.306	104.195	102.045	102.743	102.632	102.125	102.387	102.245	100.594	100.856	100.745	104.123	104.541	104.428	
7.000 ▶	103.281	103.950	103.838	101.724	102.262	102.151	101.706	101.968	101.826	100.050	100.312	100.201	103.689	104.107	103.995	
6.875 ▶	102.687	103.356	103.245	101.656	102.356	102.245	101.531	101.793	101.651	100.531	100.793	100.682	103.120	103.539	103.426	
6.750 ▶	102.794	103.462	103.351	102.637	103.337	103.226	101.375	101.637	101.495	101.250	101.512	101.401	103.188	103.606	103.493	
6.625 ▶	102.505	103.056	102.847	101.473	102.056	101.847	101.606	101.751	101.510	100.637	100.782	100.573	102.723	103.243	103.013	
6.500 ▶	102.055	102.606	102.397	101.273	101.856	101.647	101.192	101.337	101.097	100.473	100.618	100.409	102.336	102.856	102.626	
6.375 ▶	101.580	102.131	101.922	100.861	101.443	101.234	101.060	101.205	100.964	100.403	100.548	100.339	101.698	102.218	101.988	
6.250 ▶	101.792	102.343	102.134	101.605	102.187	101.978	100.998	101.143	100.903	100.873	101.018	100.809	101.818	102.338	102.108	
6.125 ▶	101.510	102.136	101.986	101.216	101.874	101.723	100.802	101.022	100.841	100.770	100.991	100.841	101.771	102.226	102.071	
6.000 ▶	101.091	101.717	101.567	100.741	101.399	101.248	100.433	100.653	100.472	100.245	100.466	100.316	101.337	101.792	101.637	
5.875 ▶	100.616	101.242	101.092	100.416	101.074	100.923	99.908	100.128	99.947	99.970	100.191	100.041	100.768	101.223	101.069	
5.750 ▶	100.722	101.349	101.198	100.585	101.242	101.092	100.264	100.485	100.303	100.389	100.610	100.459	FHA/VA Price Adjustments			
5.625 ▶	100.279	100.872	100.694	100.079	100.704	100.525	99.704	99.891	99.681	99.767	99.954	99.775	680+		0.000	
5.500 ▶	99.860	100.454	100.275	99.635	100.260	100.081	99.335	99.522	99.313	99.273	99.460	99.281	660-679		(0.750)	
5.375 ▶	99.354	99.947	99.769	99.248	99.872	99.694	98.779	98.966	98.756	98.935	99.122	98.944	640-659		(1.750)	
5.250 ▶	99.098	99.691	99.513	98.992	99.616	99.438	98.773	98.960	98.750	98.929	99.116	98.938	620-639		(2.250)	
5.125 ▶	97.834	98.494	98.382	97.666	98.358	98.245	97.346	97.600	97.457	97.452	97.706	97.594	600-619		(3.250)	
5.000 ▶	97.499	98.159	98.047	97.200	97.892	97.779	97.051	97.305	97.162	96.790	97.044	96.932	Cashout Refi		(0.250)	
4.875 ▶	96.921	97.581	97.469	96.802	97.494	97.382	96.139	96.393	96.249	96.146	96.400	96.288	2 units		(0.500)	
4.750 ▶	96.646	97.306	97.194	96.521	97.213	97.100	95.717	95.971	95.828	95.615	95.869	95.757	3-4 units		(1.000)	
4.625 ▶	93.796	93.718	93.675	93.796	93.718	93.675	90.684	90.605	90.562	90.684	90.605	90.562	\$100k < \$125k		(0.125)	
4.500 ▶	93.101	93.022	92.980	93.101	93.022	92.980	89.988	89.910	89.867	89.988	89.910	89.867	\$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.uff.pro</div>	NonQM Max Prices	
10.125 ▶								<u>Standard Residential</u>	<u>Max Price</u>
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.175	107.025	106.875					<u>Standard DSCR</u>	
9.500 ▶	106.925	106.775	106.625					Prepay	101.000
9.375 ▶	106.675	106.525	106.375					No Prepay	100.000
9.250 ▶	106.425	106.275	106.125						
9.125 ▶	106.175	106.025	105.875						
9.000 ▶									
8.875 ▶	105.675	105.525	105.375	107.434	107.284	107.134			
8.750 ▶	105.425	105.275	105.125	107.153	107.003	106.853			
8.625 ▶	105.175	105.025	104.875	106.871	106.721	106.571			
8.500 ▶	104.925	104.775	104.625	106.590	106.440	106.290			
8.375 ▶	104.675	104.525	104.375	106.290	106.140	105.990			
8.250 ▶	104.425	104.275	104.125	105.990	105.840	105.690			
8.125 ▶	104.175	104.025	103.875	105.650	105.500	105.350			
8.000 ▶									
7.875 ▶	103.675	103.525	103.375	104.900	104.750	104.600			
7.750 ▶	103.425	103.275	103.125	104.525	104.375	104.225			
7.625 ▶	103.150	103.000	102.850	104.150	104.000	103.850			
7.500 ▶	102.900	102.750	102.600	103.775	103.625	103.475			
7.375 ▶	102.575	102.425	102.275	103.400	103.250	103.100			
7.250 ▶	102.200	102.050	101.900	103.025	102.875	102.725			
7.125 ▶	101.800	101.650	101.500	102.575	102.425	102.275			
7.000 ▶									
6.875 ▶	100.975	100.825	100.675	101.675	101.525	101.375			
6.750 ▶	100.525	100.375	100.225	101.200	101.050	100.900			
6.625 ▶	100.075	99.925	99.775	100.700	100.550	100.400			
6.500 ▶	99.525	99.375	99.225	100.200	100.050	99.900			
6.375 ▶	98.950	98.800	98.650	99.650	99.500	99.350			
6.250 ▶	98.325	98.175	98.025	99.000	98.850	98.700			
6.125 ▶	97.575	97.425	97.275	98.125	97.975	97.825			
6.000 ▶									
5.875 ▶									