

Effective Date/Time: 1/8/2026 10:15 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 ▶	105.211	105.170	105.123	105.073	104.783	104.750	104.676	105.564	105.532	105.493	102.310	102.214	102.109	101.355	101.315	101.288
7.875 ▶	104.983	104.943	104.896	104.846	104.628	104.593	104.519	105.336	105.304	105.265	102.132	102.035	101.930	101.275	101.234	101.207
7.750 ▶	104.738	104.698	104.651	104.601	104.419	104.381	104.308	105.091	105.058	105.020	101.935	101.839	101.734	101.044	100.997	100.974
7.625 ▶	104.589	104.549	104.502	104.451	104.354	104.322	104.230	104.742	104.710	104.671	102.570	102.532	102.527	102.070	102.032	102.027
7.500 ▶	104.388	104.348	104.301	104.251	104.139	104.100	104.011	104.462	104.429	104.391	102.420	102.377	102.373	101.920	101.877	101.873
7.375 ▶	104.213	104.188	104.152	104.110	103.988	103.945	103.856	104.157	104.124	104.086	102.189	102.138	102.133	101.689	101.638	101.633
7.250 ▶	103.943	103.935	103.905	103.863	103.631	103.579	103.490	103.825	103.792	103.754	101.816	101.759	101.755	101.316	101.259	101.255
7.125 ▶	103.666	103.658	103.627	103.586	103.575	103.568	103.432	103.502	103.438	103.394	102.647	102.614	102.564	101.928	101.921	101.881
7.000 ▶	103.359	103.350	103.320	103.278	103.270	103.256	103.123	103.222	103.157	103.095	102.442	102.409	102.359	101.625	101.611	101.574
6.875 ▶	103.068	103.028	102.981	102.932	102.919	102.897	102.765	102.934	102.869	102.803	102.209	102.177	102.127	101.277	101.255	101.218
6.750 ▶	102.738	102.698	102.640	102.573	102.462	102.432	102.302	102.598	102.534	102.467	101.927	101.894	101.844	100.822	100.792	100.759
6.625 ▶	102.557	102.508	102.442	102.366	102.547	102.509	102.426	102.655	102.595	102.467	102.266	102.217	102.151	101.159	101.122	101.040
6.500 ▶	102.242	102.193	102.127	102.051	102.250	102.209	102.127	102.324	102.261	102.132	102.001	101.952	101.886	100.866	100.825	100.744
6.375 ▶	101.888	101.840	101.773	101.698	101.858	101.809	101.728	101.957	101.892	101.759	101.686	101.637	101.571	100.477	100.427	100.348
6.250 ▶	101.477	101.429	101.362	101.287	101.423	101.367	101.287	101.563	101.492	101.363	101.336	101.287	101.221	100.046	99.990	99.912
6.125 ▶	101.282	101.233	101.167	101.092	101.277	101.251	101.180	101.678	101.648	101.492	101.041	100.993	100.926	100.062	100.034	99.965
6.000 ▶	100.860	100.811	100.745	100.669	100.849	100.817	100.748	101.283	101.246	101.096	100.676	100.628	100.561	99.638	99.605	99.537
5.875 ▶	100.375	100.326	100.260	100.184	100.358	100.322	100.255	100.971	100.928	100.770	100.284	100.235	100.169	99.152	99.113	99.048
5.750 ▶	99.868	99.819	99.753	99.678	99.809	99.772	99.710	100.454	100.404	100.247	99.844	99.795	99.729	98.605	98.566	98.506
5.625 ▶	99.439	99.407	99.352	99.285	99.414	99.387	99.333	100.206	100.191	100.049	99.310	99.261	99.195	98.057	98.029	97.976
5.500 ▶	98.893	98.861	98.805	98.738	98.868	98.843	98.788	99.770	99.747	99.607	98.716	98.668	98.601	97.513	97.486	97.433
5.375 ▶	98.307	98.275	98.219	98.152	98.275	98.247	98.196	99.269	99.242	99.103	98.112	98.064	97.997	96.924	96.894	96.845
5.250 ▶	97.681	97.648	97.593	97.526	97.323	97.294	97.248	98.697	98.632	98.533	97.460	97.411	97.345	95.975	95.944	95.900

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		

improved

PRICING





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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 ▶	103.775	104.402	104.257	102.280	102.839	102.695	102.263	102.483	102.307	100.731	100.952	100.807	104.224	104.679	104.524	
7.000 ▶	103.419	104.046	103.901	101.961	102.358	102.214	101.844	102.064	101.889	100.188	100.408	100.264	103.790	104.245	104.091	
6.875 ▶	102.825	103.452	103.307	101.794	102.452	102.307	101.669	101.889	101.714	100.669	100.889	100.745	103.222	103.676	103.522	
6.750 ▶	102.931	103.558	103.414	102.775	103.433	103.289	101.513	101.733	101.557	101.388	101.608	101.464	103.289	103.744	103.589	
6.625 ▶	102.399	103.009	102.846	101.399	102.040	101.877	101.375	101.579	101.385	100.438	100.641	100.479	102.700	103.169	102.998	
6.500 ▶	101.949	102.559	102.396	101.199	101.840	101.677	100.962	101.165	100.971	100.274	100.478	100.315	102.312	102.782	102.610	
6.375 ▶	101.505	102.115	101.952	100.787	101.428	101.265	100.860	101.064	100.870	100.204	100.408	100.245	101.675	102.144	101.973	
6.250 ▶	101.687	102.296	102.134	101.530	102.171	102.009	100.768	100.971	100.777	100.674	100.878	100.715	101.794	102.264	102.092	
6.125 ▶	101.450	102.118	102.002	101.187	101.887	101.771	100.625	100.887	100.740	100.625	100.887	100.771	101.779	102.197	102.085	
6.000 ▶	100.969	101.637	101.521	100.712	101.412	101.296	100.194	100.456	100.309	100.100	100.362	100.246	101.345	101.764	101.651	
5.875 ▶	100.587	101.256	101.140	100.387	101.087	100.971	99.762	100.025	99.877	99.825	100.087	99.971	100.776	101.195	101.082	
5.750 ▶	100.694	101.362	101.246	100.556	101.256	101.140	100.119	100.381	100.234	100.244	100.506	100.390	FHA/VA Price Adjustments			
5.625 ▶	100.142	100.794	100.656	99.880	100.563	100.425	99.599	99.844	99.675	99.599	99.844	99.706	680+		0.000	
5.500 ▶	99.661	100.313	100.175	99.436	100.119	99.981	99.167	99.413	99.244	99.105	99.350	99.213	660-679		(0.750)	
5.375 ▶	99.280	99.932	99.794	99.174	99.857	99.719	98.736	98.982	98.813	98.892	99.138	99.000	640-659		(1.750)	
5.250 ▶	99.024	99.675	99.538	98.917	99.600	99.463	98.730	98.975	98.806	98.886	99.132	98.994	620-639		(2.250)	
5.125 ▶	97.804	98.480	98.374	97.511	98.219	98.113	97.191	97.462	97.324	97.172	97.443	97.337	600-619		(3.250)	
5.000 ▶	97.469	98.145	98.039	97.045	97.753	97.647	96.896	97.167	97.030	96.510	96.780	96.674	Cashout Refi		(0.250)	
4.875 ▶	96.891	97.568	97.462	96.772	97.480	97.374	95.984	96.254	96.117	95.991	96.262	96.156	2 units		(0.500)	
4.750 ▶	96.616	97.293	97.187	96.491	97.199	97.093	95.562	95.833	95.695	95.460	95.730	95.624	3-4 units		(1.000)	
4.625 ▶	93.924	93.875	93.841	93.924	93.875	93.841	90.811	90.762	90.729	90.811	90.762	90.729	\$100k < \$125k		(0.125)	
4.500 ▶	93.229	93.180	93.147	93.229	93.180	93.147	90.117	90.068	90.034	90.117	90.068	90.034	\$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 ▶										0.220	0.220	0.220	0.220	0.220	0.220
6.250 ▶										0.220	0.220	0.220	0.220	0.220	0.220
6.125 ▶										0.220	0.220	0.220	0.220	0.220	0.220
6.000 ▶										0.220	0.220	0.220	0.220	0.220	0.220
5.875 ▶										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> <u>Max Price</u>			
10.500 ▶									Loan Amt <=\$1.75m	101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m	100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m	100.000		
10.125 ▶									<u>Standard DSCR</u>			
10.000 ▶									Prepay	101.000		
9.990 ▶	107.790	107.640	107.490						No Prepay	100.000		
9.875 ▶	107.540	107.390	107.240						<u>Plus Residential</u>	<u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.290	107.140	106.990						Full Doc	99.500	103.000	
9.625 ▶	107.040	106.890	106.740						Alt Doc	99.500	103.000	
9.500 ▶	106.790	106.640	106.490						Inv w/Prepay	99.500	103.000	
9.375 ▶	106.540	106.390	106.240						<u>Plus DSCR</u>			
9.250 ▶	106.290	106.140	105.990			108.243	108.093		107.943	No Prepay	99.500	100.000
9.125 ▶	106.040	105.890	105.740			108.055	107.905		107.755	1yr Prepay	99.500	103.500
9.000 ▶										2-4yr Prepay	99.500	104.000
8.990 ▶	105.790	105.640	105.490			107.789	107.639		107.489	5yr Prepay	99.500	104.500
8.875 ▶	105.540	105.390	105.240			107.524	107.374		107.224	<u>5-9 units DSCR</u>	<u>Max Price</u>	
8.750 ▶	105.290	105.140	104.990			107.243	107.093		106.943	5yr Hard PP		101.500
8.625 ▶	105.040	104.890	104.740			106.961	106.811		106.661	4yr Hard PP		101.500
8.500 ▶	104.790	104.640	104.490			106.680	106.530		106.380	3yr Hard PP		101.500
8.375 ▶	104.540	104.390	104.240			106.380	106.230		106.080	2yr Hard PP		100.500
8.250 ▶	104.290	104.140	103.990			106.080	105.930		105.780	1yr Hard PP		100.000
8.125 ▶	104.040	103.890	103.740			105.740	105.590		105.440	No Prepay		99.500
8.000 ▶												
7.990 ▶	103.790	103.640	103.490			105.365	105.215		105.065			
7.875 ▶	103.540	103.390	103.240			104.990	104.840		104.690			
7.750 ▶	103.290	103.140	102.990			104.615	104.465		104.315			
7.625 ▶	103.015	102.865	102.715			104.240	104.090		103.940			
7.500 ▶	102.765	102.615	102.465			103.865	103.715		103.565			
7.375 ▶	102.440	102.290	102.140			103.490	103.340		103.190			
7.250 ▶	102.065	101.915	101.765			103.115	102.965		102.815			
7.125 ▶	101.665	101.515	101.365			102.665	102.515		102.365			
7.000 ▶												
6.990 ▶	101.290	101.140	100.990			102.215	102.065		101.915			
6.875 ▶	100.840	100.690	100.540			101.765	101.615		101.465			
6.750 ▶	100.390	100.240	100.090			101.290	101.140		100.990			

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>