

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
7.875 ▶	104.990	104.974	104.944	104.907	104.474	104.436	104.326	105.485	105.476	105.454	102.195	102.120	102.036	101.002	100.964	100.951
7.750 ▶	104.738	104.721	104.691	104.655	104.249	104.207	104.097	105.075	105.067	105.045	102.000	101.925	101.841	100.749	100.701	100.691
7.625 ▶	104.958	104.950	104.932	104.911	104.575	104.542	104.420	104.932	104.932	104.922	102.408	102.371	102.372	101.908	101.871	101.872
7.500 ▶	104.740	104.731	104.714	104.692	104.402	104.366	104.244	104.692	104.692	104.682	102.303	102.265	102.265	101.803	101.765	101.765
7.375 ▶	104.498	104.490	104.472	104.451	104.188	104.142	104.019	104.429	104.429	104.419	102.008	101.970	101.974	101.508	101.470	101.474
7.250 ▶	104.388	104.380	104.362	104.341	103.764	103.717	103.598	104.140	104.140	104.131	101.850	101.816	101.776	101.046	100.994	100.999
7.125 ▶	104.119	104.097	104.075	104.053	103.726	103.690	103.588	103.981	103.914	103.873	102.609	102.542	102.480	101.857	101.820	101.811
7.000 ▶	103.846	103.804	103.772	103.744	103.417	103.377	103.274	103.693	103.626	103.584	102.395	102.328	102.267	101.580	101.539	101.529
6.875 ▶	103.569	103.528	103.489	103.453	103.043	103.000	102.899	103.399	103.332	103.290	102.150	102.083	102.022	101.239	101.196	101.189
6.750 ▶	103.222	103.181	103.142	103.106	102.583	102.522	102.428	103.055	102.988	102.946	101.855	101.788	101.727	100.782	100.721	100.720
6.625 ▶	103.188	103.121	103.064	103.013	102.949	102.873	102.822	103.311	103.210	103.123	102.215	102.114	102.027	101.559	101.481	101.431
6.500 ▶	102.866	102.799	102.743	102.692	102.552	102.475	102.422	102.954	102.854	102.767	101.947	101.847	101.759	101.166	101.087	101.035
6.375 ▶	102.494	102.427	102.370	102.319	102.299	102.236	102.184	102.568	102.468	102.381	101.613	101.513	101.426	100.916	100.852	100.801
6.250 ▶	102.064	101.997	101.941	101.890	101.869	101.785	101.734	102.148	102.047	101.960	101.247	101.147	101.059	100.488	100.402	100.353
6.125 ▶	101.925	101.850	101.785	101.727	101.759	101.720	101.669	102.542	102.433	102.338	101.622	101.547	101.483	101.069	101.029	100.978
6.000 ▶	101.496	101.421	101.357	101.298	101.381	101.336	101.288	102.121	102.012	101.917	101.259	101.184	101.120	100.694	100.649	100.601
5.875 ▶	101.030	100.955	100.890	100.832	100.920	100.869	100.822	101.665	101.556	101.461	100.858	100.783	100.718	100.238	100.187	100.141
5.750 ▶	100.516	100.441	100.377	100.318	100.311	100.254	100.214	101.174	101.065	100.971	100.401	100.326	100.262	99.633	99.576	99.536
5.625 ▶	100.153	100.086	100.025	99.966	100.051	100.025	99.945	101.032	100.931	100.839	99.885	99.851	99.771	99.377	99.351	99.271
5.500 ▶	99.608	99.541	99.480	99.421	99.478	99.452	99.374	100.541	100.440	100.348	99.308	99.282	99.204	98.808	98.782	98.704
5.375 ▶	99.024	98.957	98.896	98.837	98.890	98.856	98.779	99.997	99.897	99.805	98.722	98.688	98.611	98.222	98.188	98.111
5.250 ▶	98.406	98.339	98.277	98.219	97.946	97.908	97.834	99.431	99.331	99.238	98.030	97.955	97.891	97.281	97.243	97.169
5.125 ▶	97.895	97.845	97.755	97.645	97.737	97.721	97.453	98.991	98.890	98.764	95.946	95.902	95.831	95.446	95.402	95.331

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 ▶	104.137	104.806	104.695	102.545	103.243	103.132	102.625	102.887	102.745	101.094	101.356	101.245	104.623	105.041	104.928	
7.000 ▶	103.781	104.450	104.338	102.224	102.762	102.651	102.206	102.468	102.326	100.550	100.812	100.701	104.189	104.607	104.495	
6.875 ▶	103.187	103.856	103.745	102.156	102.856	102.745	102.031	102.293	102.151	101.031	101.293	101.182	103.620	104.039	103.926	
6.750 ▶	103.294	103.962	103.851	103.137	103.837	103.726	101.875	102.137	101.995	101.750	102.012	101.901	103.688	104.106	103.993	
6.625 ▶	103.005	103.556	103.347	101.973	102.556	102.347	102.106	102.251	102.010	101.137	101.282	101.073	103.223	103.743	103.513	
6.500 ▶	102.555	103.106	102.897	101.773	102.356	102.147	101.692	101.837	101.597	100.973	101.118	100.909	102.836	103.356	103.126	
6.375 ▶	102.080	102.631	102.422	101.361	101.943	101.734	101.560	101.705	101.464	100.903	101.048	100.839	102.198	102.718	102.488	
6.250 ▶	102.292	102.843	102.634	102.105	102.687	102.478	101.498	101.643	101.403	101.373	101.518	101.309	102.318	102.838	102.608	
6.125 ▶	102.010	102.636	102.486	101.716	102.374	102.223	101.302	101.522	101.341	101.270	101.491	101.341	102.271	102.726	102.571	
6.000 ▶	101.591	102.217	102.067	101.241	101.899	101.748	100.933	101.153	100.972	100.745	100.966	100.816	101.837	102.292	102.137	
5.875 ▶	101.116	101.742	101.592	100.916	101.574	101.423	100.408	100.628	100.447	100.470	100.691	100.541	101.268	101.723	101.569	
5.750 ▶	101.222	101.849	101.698	101.085	101.742	101.592	100.764	100.985	100.803	100.889	101.110	100.959	FHA/VA Price Adjustments			
5.625 ▶	100.779	101.372	101.194	100.579	101.204	101.025	100.204	100.391	100.181	100.267	100.454	100.275	680+		0.000	
5.500 ▶	100.360	100.954	100.795	100.135	100.760	100.581	99.835	100.022	99.813	99.773	99.960	99.781	660-679		(0.750)	
5.375 ▶	99.854	100.447	100.269	99.748	100.372	100.194	99.279	99.466	99.256	99.435	99.622	99.444	640-659		(1.750)	
5.250 ▶	99.598	100.191	100.013	99.492	100.116	99.938	99.273	99.460	99.250	99.429	99.616	99.438	620-639		(2.250)	
5.125 ▶	98.334	98.994	98.882	98.166	98.858	98.745	97.846	98.100	97.957	97.952	98.206	98.094	600-619		(3.250)	
5.000 ▶	97.999	98.659	98.547	97.700	98.392	98.279	97.551	97.805	97.662	97.290	97.544	97.432	Cashout Refi		(0.250)	
4.875 ▶	97.421	98.081	97.969	97.302	97.994	97.882	96.639	96.893	96.749	96.646	96.900	96.788	2 units		(0.500)	
4.750 ▶	97.146	97.806	97.694	97.021	97.713	97.600	96.217	96.471	96.328	96.115	96.369	96.257	3-4 units		(1.000)	
4.625 ▶	94.296	94.218	94.175	94.296	94.218	94.175	91.184	91.105	91.062	91.184	91.105	91.062	\$100k < \$125k		(0.125)	
4.500 ▶	93.601	93.522	93.480	93.601	93.522	93.480	90.488	90.410	90.367	90.488	90.410	90.367	\$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 ▶									
10.000 ▶								Standard Residential	
9.875 ▶								Max Price	
9.750 ▶								Loan Amt <=\$1.75m	
9.625 ▶	108.050	107.900	107.750					101.000	
9.500 ▶	107.800	107.650	107.500					Loan Amt \$1.75m<\$2.0m	
9.375 ▶	107.550	107.400	107.250					100.500	
9.250 ▶	107.300	107.150	107.000					Loan Amt \$2.0m-\$3.0m	
9.125 ▶	107.050	106.900	106.750					100.000	
9.000 ▶								Standard DSCR	
8.875 ▶	106.550	106.400	106.250	108.309	108.159	108.009		Prepay	
8.750 ▶	106.300	106.150	106.000	108.028	107.878	107.728		101.000	
8.625 ▶	106.050	105.900	105.750	107.746	107.596	107.446		No Prepay	
8.500 ▶	105.800	105.650	105.500	107.465	107.315	107.165		100.000	
8.375 ▶	105.550	105.400	105.250	107.165	107.015	106.865			
8.250 ▶	105.300	105.150	105.000	106.865	106.715	106.565			
8.125 ▶	105.050	104.900	104.750	106.525	106.375	106.225			
8.000 ▶									
7.875 ▶	104.550	104.400	104.250	105.775	105.625	105.475			
7.750 ▶	104.300	104.150	104.000	105.400	105.250	105.100			
7.625 ▶	104.025	103.875	103.725	105.025	104.875	104.725			
7.500 ▶	103.775	103.625	103.475	104.650	104.500	104.350			
7.375 ▶	103.450	103.300	103.150	104.275	104.125	103.975			
7.250 ▶	103.075	102.925	102.775	103.900	103.750	103.600			
7.125 ▶	102.675	102.525	102.375	103.450	103.300	103.150			
7.000 ▶									
6.875 ▶	101.850	101.700	101.550	102.550	102.400	102.250			
6.750 ▶	101.400	101.250	101.100	102.075	101.925	101.775			
6.625 ▶	100.950	100.800	100.650	101.575	101.425	101.275			
6.500 ▶	100.400	100.250	100.100	101.075	100.925	100.775			
6.375 ▶	99.825	99.675	99.525	100.525	100.375	100.225			
6.250 ▶	99.200	99.050	98.900	99.875	99.725	99.575			
6.125 ▶	98.450	98.300	98.150	99.000	98.850	98.700			
6.000 ▶									
5.875 ▶									

NonQM Price Adjustments

Price all NonQM loans on our website

<https://www.uffwest.com>

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