

Effective Date/Time: 2/9/2026 10:23 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 ▶ | 105.059 | 105.042 | 105.007 | 104.970 | 104.586 | 104.540 | 104.424 | 105.554 | 105.546 | 105.518 | 102.248 | 102.173 | 102.086 | 101.113 | 101.080 | 101.072 |
| 7.750 ▶ | 104.812 | 104.795 | 104.759 | 104.723 | 104.361 | 104.313 | 104.197 | 105.300 | 105.292 | 105.264 | 102.058 | 101.983 | 101.896 | 100.860 | 100.820 | 100.812 |
| 7.625 ▶ | 104.989 | 104.981 | 104.960 | 104.938 | 104.642 | 104.558 | 104.475 | 105.126 | 105.126 | 105.112 | 102.474 | 102.441 | 102.446 | 101.974 | 101.941 | 101.946 |
| 7.500 ▶ | 104.773 | 104.765 | 104.743 | 104.721 | 104.469 | 104.386 | 104.300 | 104.723 | 104.723 | 104.710 | 102.370 | 102.335 | 102.340 | 101.870 | 101.835 | 101.840 |
| 7.375 ▶ | 104.537 | 104.529 | 104.508 | 104.486 | 104.256 | 104.161 | 104.077 | 104.467 | 104.467 | 104.454 | 102.075 | 102.042 | 102.051 | 101.575 | 101.542 | 101.551 |
| 7.250 ▶ | 104.433 | 104.425 | 104.403 | 104.381 | 103.830 | 103.737 | 103.657 | 104.196 | 104.196 | 104.183 | 101.899 | 101.865 | 101.822 | 101.114 | 101.070 | 101.080 |
| 7.125 ▶ | 104.153 | 104.145 | 104.123 | 104.101 | 103.794 | 103.725 | 103.651 | 103.968 | 103.901 | 103.881 | 102.615 | 102.548 | 102.488 | 101.926 | 101.912 | 101.882 |
| 7.000 ▶ | 103.863 | 103.842 | 103.820 | 103.798 | 103.486 | 103.410 | 103.339 | 103.688 | 103.621 | 103.589 | 102.395 | 102.328 | 102.268 | 101.649 | 101.629 | 101.602 |
| 6.875 ▶ | 103.578 | 103.537 | 103.500 | 103.463 | 103.111 | 103.038 | 102.967 | 103.403 | 103.336 | 103.304 | 102.146 | 102.079 | 102.020 | 101.310 | 101.292 | 101.265 |
| 6.750 ▶ | 103.233 | 103.191 | 103.154 | 103.118 | 102.651 | 102.570 | 102.500 | 103.067 | 103.001 | 102.969 | 101.860 | 101.793 | 101.733 | 100.852 | 100.827 | 100.801 |
| 6.625 ▶ | 103.168 | 103.101 | 103.049 | 102.998 | 102.999 | 102.931 | 102.881 | 103.294 | 103.194 | 103.112 | 102.168 | 102.067 | 101.991 | 101.611 | 101.542 | 101.491 |
| 6.500 ▶ | 102.862 | 102.795 | 102.742 | 102.691 | 102.602 | 102.535 | 102.486 | 102.960 | 102.860 | 102.778 | 101.885 | 101.785 | 101.703 | 101.217 | 101.148 | 101.099 |
| 6.375 ▶ | 102.500 | 102.433 | 102.381 | 102.330 | 102.348 | 102.299 | 102.251 | 102.583 | 102.483 | 102.401 | 101.562 | 101.461 | 101.379 | 100.967 | 100.916 | 100.868 |
| 6.250 ▶ | 102.084 | 102.017 | 101.964 | 101.913 | 101.918 | 101.852 | 101.805 | 102.161 | 102.061 | 101.979 | 101.203 | 101.102 | 101.020 | 100.539 | 100.471 | 100.424 |
| 6.125 ▶ | 101.994 | 101.911 | 101.850 | 101.792 | 101.875 | 101.806 | 101.777 | 102.581 | 102.464 | 102.374 | 101.721 | 101.652 | 101.623 | 101.221 | 101.152 | 101.123 |
| 6.000 ▶ | 101.567 | 101.483 | 101.423 | 101.364 | 101.496 | 101.427 | 101.400 | 102.168 | 102.051 | 101.961 | 101.353 | 101.284 | 101.257 | 100.853 | 100.784 | 100.757 |
| 5.875 ▶ | 101.091 | 101.007 | 100.947 | 100.888 | 101.034 | 100.966 | 100.940 | 101.709 | 101.592 | 101.502 | 100.949 | 100.881 | 100.855 | 100.449 | 100.381 | 100.355 |
| 5.750 ▶ | 100.564 | 100.481 | 100.420 | 100.362 | 100.424 | 100.359 | 100.336 | 101.226 | 101.109 | 101.019 | 100.485 | 100.401 | 100.341 | 99.749 | 99.684 | 99.661 |
| 5.625 ▶ | 100.257 | 100.199 | 100.147 | 100.096 | 100.256 | 100.185 | 100.148 | 101.128 | 101.036 | 100.954 | 100.085 | 100.015 | 99.977 | 99.585 | 99.515 | 99.477 |
| 5.500 ▶ | 99.731 | 99.672 | 99.620 | 99.569 | 99.683 | 99.617 | 99.580 | 100.643 | 100.551 | 100.470 | 99.516 | 99.450 | 99.413 | 99.016 | 98.950 | 98.913 |
| 5.375 ▶ | 99.163 | 99.105 | 99.053 | 99.002 | 99.095 | 99.025 | 98.989 | 100.116 | 100.024 | 99.942 | 98.932 | 98.862 | 98.825 | 98.432 | 98.362 | 98.325 |
| 5.250 ▶ | 98.551 | 98.492 | 98.440 | 98.389 | 98.151 | 98.083 | 98.046 | 99.566 | 99.474 | 99.393 | 98.144 | 98.060 | 98.000 | 97.490 | 97.422 | 97.385 |
| 5.125 ▶ | 98.025 | 97.958 | 97.855 | 97.750 | 97.963 | 97.684 | 97.661 | 99.100 | 98.983 | 98.861 | 96.155 | 96.088 | 96.053 | 95.655 | 95.588 | 95.553 |

| 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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Effective Date/Time: 2/9/2026 10:23 AM

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 ▶ | 104.231 | 104.891 | 104.777 | 102.692 | 103.328 | 103.215 | 102.718 | 102.972 | 102.827 | 101.187 | 101.441 | 101.327 | 104.708 | 105.134 | 105.013 |
| 7.000 ▶ | 103.874 | 104.534 | 104.421 | 102.377 | 102.847 | 102.733 | 102.299 | 102.553 | 102.408 | 100.643 | 100.897 | 100.783 | 104.275 | 104.701 | 104.579 |
| 6.875 ▶ | 103.281 | 103.941 | 103.827 | 102.249 | 102.941 | 102.827 | 102.124 | 102.378 | 102.233 | 101.124 | 101.378 | 101.265 | 103.706 | 104.132 | 104.011 |
| 6.750 ▶ | 103.387 | 104.047 | 103.933 | 103.231 | 103.922 | 103.808 | 101.968 | 102.222 | 102.077 | 101.843 | 102.097 | 101.983 | 103.773 | 104.199 | 104.078 |
| 6.625 ▶ | 102.927 | 103.520 | 103.367 | 101.896 | 102.520 | 102.367 | 102.028 | 102.215 | 102.031 | 101.059 | 101.246 | 101.094 | 103.182 | 103.666 | 103.478 |
| 6.500 ▶ | 102.477 | 103.070 | 102.917 | 101.696 | 102.320 | 102.167 | 101.614 | 101.801 | 101.617 | 100.896 | 101.083 | 100.930 | 102.794 | 103.278 | 103.090 |
| 6.375 ▶ | 102.002 | 102.595 | 102.442 | 101.283 | 101.908 | 101.755 | 101.482 | 101.669 | 101.485 | 100.826 | 101.013 | 100.860 | 102.157 | 102.641 | 102.453 |
| 6.250 ▶ | 102.214 | 102.808 | 102.655 | 102.027 | 102.651 | 102.499 | 101.421 | 101.608 | 101.424 | 101.296 | 101.483 | 101.330 | 102.276 | 102.760 | 102.572 |
| 6.125 ▶ | 102.017 | 102.694 | 102.576 | 101.724 | 102.432 | 102.314 | 101.310 | 101.580 | 101.431 | 101.278 | 101.549 | 101.431 | 102.322 | 102.734 | 102.629 |
| 6.000 ▶ | 101.599 | 102.275 | 102.158 | 101.249 | 101.957 | 101.839 | 100.941 | 101.211 | 101.062 | 100.753 | 101.024 | 100.906 | 101.889 | 102.300 | 102.195 |
| 5.875 ▶ | 101.124 | 101.800 | 101.683 | 100.924 | 101.632 | 101.514 | 100.416 | 100.686 | 100.537 | 100.478 | 100.749 | 100.631 | 101.320 | 101.731 | 101.627 |
| 5.750 ▶ | 101.230 | 101.907 | 101.789 | 101.092 | 101.800 | 101.683 | 100.772 | 101.043 | 100.893 | 100.897 | 101.168 | 101.050 | 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 ▶ | 100.933 | 101.526 | 101.364 | 100.733 | 101.358 | 101.195 | 100.358 | 100.545 | 100.351 | 100.421 | 100.608 | 100.445 | | | |
| 5.500 ▶ | 100.514 | 101.108 | 100.945 | 100.289 | 100.914 | 100.751 | 99.989 | 100.176 | 99.983 | 99.927 | 100.114 | 99.951 | | | |
| 5.375 ▶ | 100.008 | 100.601 | 100.439 | 99.902 | 100.526 | 100.364 | 99.433 | 99.620 | 99.426 | 99.589 | 99.776 | 99.614 | | | |
| 5.250 ▶ | 99.752 | 100.345 | 100.183 | 99.646 | 100.270 | 100.108 | 99.427 | 99.614 | 99.420 | 99.583 | 99.770 | 99.608 | | | |
| 5.125 ▶ | 98.508 | 99.177 | 99.061 | 98.341 | 99.041 | 98.925 | 98.021 | 98.283 | 98.136 | 98.127 | 98.389 | 98.274 | | | |
| 5.000 ▶ | 98.173 | 98.842 | 98.726 | 97.875 | 98.575 | 98.459 | 97.726 | 97.988 | 97.841 | 97.465 | 97.727 | 97.611 | | | |
| 4.875 ▶ | 97.596 | 98.264 | 98.149 | 97.477 | 98.177 | 98.061 | 96.813 | 97.076 | 96.929 | 96.821 | 97.083 | 96.967 | | | |
| 4.750 ▶ | 97.321 | 97.989 | 97.874 | 97.196 | 97.896 | 97.780 | 96.392 | 96.654 | 96.507 | 96.290 | 96.552 | 96.436 | | | |
| 4.625 ▶ | 94.478 | 94.402 | 94.359 | 94.478 | 94.402 | 94.359 | 91.366 | 91.289 | 91.247 | 91.366 | 91.289 | 91.247 | | | |
| 4.500 ▶ | 93.786 | 93.709 | 93.666 | 93.786 | 93.709 | 93.666 | 90.673 | 90.596 | 90.554 | 90.673 | 90.596 | 90.554 | | | |
| 4.375 ▶ | | | | | | | | | | | | | | | |

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.uffwest.com</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 | |
| 10.125 ▶ | | | | | | | | | | | |
| 10.000 ▶ | | | | | | | | | | | |
| 9.875 ▶ | | | | | | | | | | | |
| 9.750 ▶ | | | | | | | | | | | |
| 9.625 ▶ | 108.150 | 108.000 | 107.850 | | | | | | | | |
| 9.500 ▶ | 107.900 | 107.750 | 107.600 | | | | | | | | |
| 9.375 ▶ | 107.650 | 107.500 | 107.350 | | | | | | | | |
| 9.250 ▶ | 107.400 | 107.250 | 107.100 | | | | | | | | |
| 9.125 ▶ | 107.150 | 107.000 | 106.850 | | | | | | | | |
| 9.000 ▶ | | | | | | | | | | | |
| 8.875 ▶ | 106.650 | 106.500 | 106.350 | 108.409 | 108.259 | 108.109 | | | | | |
| 8.750 ▶ | 106.400 | 106.250 | 106.100 | 108.128 | 107.978 | 107.828 | | | | | |
| 8.625 ▶ | 106.150 | 106.000 | 105.850 | 107.846 | 107.696 | 107.546 | | | | | |
| 8.500 ▶ | 105.900 | 105.750 | 105.600 | 107.565 | 107.415 | 107.265 | | | | | |
| 8.375 ▶ | 105.650 | 105.500 | 105.350 | 107.265 | 107.115 | 106.965 | | | | | |
| 8.250 ▶ | 105.400 | 105.250 | 105.100 | 106.965 | 106.815 | 106.665 | | | | | |
| 8.125 ▶ | 105.150 | 105.000 | 104.850 | 106.625 | 106.475 | 106.325 | | | | | |
| 8.000 ▶ | | | | | | | | | | | |
| 7.875 ▶ | 104.650 | 104.500 | 104.350 | 105.875 | 105.725 | 105.575 | | | | | |
| 7.750 ▶ | 104.400 | 104.250 | 104.100 | 105.500 | 105.350 | 105.200 | | | | | |
| 7.625 ▶ | 104.125 | 103.975 | 103.825 | 105.125 | 104.975 | 104.825 | | | | | |
| 7.500 ▶ | 103.875 | 103.725 | 103.575 | 104.750 | 104.600 | 104.450 | | | | | |
| 7.375 ▶ | 103.550 | 103.400 | 103.250 | 104.375 | 104.225 | 104.075 | | | | | |
| 7.250 ▶ | 103.175 | 103.025 | 102.875 | 104.000 | 103.850 | 103.700 | | | | | |
| 7.125 ▶ | 102.775 | 102.625 | 102.475 | 103.550 | 103.400 | 103.250 | | | | | |
| 7.000 ▶ | | | | | | | | | | | |
| 6.875 ▶ | 101.950 | 101.800 | 101.650 | 102.650 | 102.500 | 102.350 | | | | | |
| 6.750 ▶ | 101.500 | 101.350 | 101.200 | 102.175 | 102.025 | 101.875 | | | | | |
| 6.625 ▶ | 101.050 | 100.900 | 100.750 | 101.675 | 101.525 | 101.375 | | | | | |
| 6.500 ▶ | 100.500 | 100.350 | 100.200 | 101.175 | 101.025 | 100.875 | | | | | |
| 6.375 ▶ | 99.925 | 99.775 | 99.625 | 100.625 | 100.475 | 100.325 | | | | | |
| 6.250 ▶ | 99.300 | 99.150 | 99.000 | 99.975 | 99.825 | 99.675 | | | | | |
| 6.125 ▶ | 98.550 | 98.400 | 98.250 | 99.100 | 98.950 | 98.800 | | | | | |
| 6.000 ▶ | | | | | | | | | | | |
| 5.875 ▶ | | | | | | | | | | | |