

Effective Date/Time: 2/17/2026 10:06 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 ▶	105.145	105.159	105.152	105.131	104.623	104.558	104.521	105.593	105.611	105.611	102.362	102.352	102.293	101.204	101.139	101.102
7.750 ▶	104.791	104.806	104.799	104.778	104.405	104.340	104.303	105.349	105.367	105.367	102.163	102.154	102.095	100.958	100.894	100.857
7.625 ▶	104.992	104.993	104.986	104.965	104.773	104.711	104.684	105.094	105.106	105.106	102.502	102.440	102.413	102.002	101.940	101.913
7.500 ▶	104.778	104.779	104.772	104.751	104.614	104.552	104.526	104.828	104.832	104.832	102.407	102.346	102.319	101.907	101.846	101.819
7.375 ▶	104.549	104.550	104.543	104.522	104.383	104.323	104.296	104.572	104.576	104.576	102.092	102.030	102.005	101.592	101.530	101.505
7.250 ▶	104.450	104.451	104.443	104.423	104.007	103.947	103.921	104.143	104.148	104.148	101.876	101.866	101.837	101.181	101.119	101.093
7.125 ▶	104.185	104.186	104.178	104.158	103.893	103.863	103.849	103.938	103.903	103.875	102.591	102.553	102.509	101.907	101.876	101.862
7.000 ▶	103.903	103.895	103.887	103.867	103.639	103.610	103.596	103.679	103.636	103.592	102.390	102.351	102.307	101.682	101.652	101.638
6.875 ▶	103.614	103.585	103.564	103.536	103.234	103.208	103.193	103.399	103.356	103.312	102.154	102.115	102.071	101.308	101.281	101.267
6.750 ▶	103.314	103.286	103.264	103.236	102.770	102.749	102.734	103.079	103.036	102.992	101.875	101.837	101.793	100.848	100.826	100.810
6.625 ▶	103.208	103.161	103.117	103.064	103.096	103.040	103.005	103.363	103.293	103.220	102.221	102.160	102.087	101.676	101.621	101.586
6.500 ▶	102.921	102.874	102.830	102.777	102.795	102.739	102.704	103.041	102.971	102.898	101.954	101.893	101.820	101.380	101.323	101.288
6.375 ▶	102.578	102.531	102.487	102.434	102.469	102.414	102.379	102.690	102.621	102.547	101.641	101.580	101.506	101.057	101.001	100.967
6.250 ▶	102.189	102.142	102.098	102.045	102.052	101.998	101.964	102.295	102.225	102.152	101.294	101.233	101.160	100.642	100.587	100.553
6.125 ▶	102.293	102.233	102.182	102.124	102.169	102.118	102.082	102.777	102.700	102.619	102.003	101.953	101.916	101.503	101.453	101.416
6.000 ▶	101.903	101.843	101.792	101.735	101.788	101.739	101.703	102.373	102.295	102.215	101.628	101.580	101.543	101.128	101.080	101.043
5.875 ▶	101.446	101.386	101.335	101.277	101.345	101.297	101.261	101.940	101.862	101.781	101.246	101.199	101.162	100.746	100.699	100.662
5.750 ▶	100.936	100.876	100.825	100.767	100.835	100.793	100.756	101.472	101.394	101.313	100.768	100.708	100.657	100.161	100.118	100.081
5.625 ▶	100.909	100.859	100.807	100.747	100.898	100.833	100.799	101.784	101.724	101.644	100.676	100.611	100.577	100.176	100.111	100.077
5.500 ▶	100.409	100.359	100.307	100.247	100.341	100.279	100.244	101.316	101.256	101.176	100.120	100.058	100.023	99.620	99.558	99.523
5.375 ▶	99.873	99.822	99.771	99.711	99.787	99.727	99.692	100.803	100.743	100.662	99.568	99.508	99.473	99.068	99.008	98.973
5.250 ▶	99.289	99.239	99.187	99.127	98.850	98.795	98.758	100.265	100.205	100.124	98.690	98.635	98.597	98.190	98.135	98.097
5.125 ▶	99.180	99.090	98.943	98.809	99.128	98.876	98.850	100.270	100.176	99.986	97.077	96.992	96.868	96.568	96.326	96.293

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: 2/17/2026 10:06 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 ▶	104.470	105.172	104.967	102.957	103.609	103.405	102.957	103.253	103.017	101.426	101.722	101.517	104.984	105.374	105.294
7.000 ▶	104.114	104.816	104.611	102.651	103.128	102.924	102.539	102.834	102.599	100.882	101.178	100.974	104.550	104.940	104.861
6.875 ▶	103.520	104.222	104.017	102.489	103.222	103.017	102.364	102.659	102.424	101.364	101.659	101.455	103.982	104.371	104.292
6.750 ▶	103.626	104.328	104.124	103.470	104.203	103.999	102.207	102.503	102.267	102.082	102.378	102.174	104.049	104.439	104.359
6.625 ▶	102.906	103.391	103.293	101.875	102.391	102.293	102.008	102.086	101.956	101.039	101.117	101.019	103.067	103.645	103.348
6.500 ▶	102.456	102.941	102.843	101.675	102.191	102.093	101.594	101.672	101.543	100.875	100.953	100.855	102.679	103.258	102.961
6.375 ▶	101.981	102.466	102.368	101.263	101.778	101.680	101.461	101.539	101.410	100.805	100.883	100.785	102.042	102.620	102.323
6.250 ▶	102.194	102.678	102.580	102.006	102.522	102.424	101.400	101.478	101.349	101.275	101.353	101.255	102.161	102.740	102.443
6.125 ▶	102.137	102.797	102.685	101.843	102.534	102.422	101.195	101.448	101.305	101.163	101.417	101.305	102.427	102.853	102.732
6.000 ▶	101.718	102.378	102.266	101.368	102.059	101.947	100.826	101.080	100.936	100.638	100.892	100.780	101.993	102.419	102.298
5.875 ▶	101.243	101.903	101.791	101.043	101.734	101.622	100.301	100.555	100.411	100.363	100.617	100.505	101.425	101.851	101.729
5.750 ▶	101.349	102.009	101.897	101.212	101.903	101.791	100.657	100.911	100.768	100.782	101.036	100.924	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 ▶	101.241	101.834	101.722	101.041	101.666	101.553	100.666	100.853	100.710	100.729	100.916	100.803			
5.500 ▶	100.822	101.416	101.303	100.597	101.222	101.110	100.297	100.484	100.341	100.235	100.422	100.310			
5.375 ▶	100.316	100.909	100.797	100.210	100.834	100.722	99.741	99.928	99.785	99.897	100.084	99.972			
5.250 ▶	100.060	100.653	100.541	99.954	100.578	100.466	99.735	99.922	99.778	99.891	100.078	99.966			
5.125 ▶	99.413	100.056	99.980	99.245	99.920	99.843	98.925	99.163	99.055	99.032	99.269	99.192			
5.000 ▶	99.078	99.721	99.645	98.779	99.454	99.377	98.631	98.868	98.760	98.369	98.606	98.530			
4.875 ▶	98.500	99.144	99.067	98.382	99.056	98.980	97.718	97.955	97.847	97.725	97.963	97.886			
4.750 ▶	98.225	98.869	98.792	98.100	98.775	98.698	97.296	97.534	97.426	97.194	97.431	97.355			
4.625 ▶	95.623	95.564	95.536	95.623	95.564	95.536	92.510	92.452	92.424	92.510	92.452	92.424			
4.500 ▶	94.936	94.878	94.850	94.936	94.878	94.850	91.824	91.766	91.737	91.824	91.766	91.737			
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 ▶											
9.500 ▶	108.300	108.150	108.000								
9.375 ▶	108.050	107.900	107.750								
9.250 ▶	107.800	107.650	107.500								
9.125 ▶	107.550	107.400	107.250								
9.000 ▶											
8.875 ▶	107.050	106.900	106.750	108.559	108.409	108.259					
8.750 ▶	106.800	106.650	106.500	108.278	108.128	107.978					
8.625 ▶	106.550	106.400	106.250	107.996	107.846	107.696					
8.500 ▶	106.300	106.150	106.000	107.715	107.565	107.415					
8.375 ▶	106.050	105.900	105.750	107.415	107.265	107.115					
8.250 ▶	105.800	105.650	105.500	107.115	106.965	106.815					
8.125 ▶	105.550	105.400	105.250	106.775	106.625	106.475					
8.000 ▶											
7.875 ▶	105.050	104.900	104.750	106.025	105.875	105.725					
7.750 ▶	104.800	104.650	104.500	105.650	105.500	105.350					
7.625 ▶	104.525	104.375	104.225	105.275	105.125	104.975					
7.500 ▶	104.275	104.125	103.975	104.900	104.750	104.600					
7.375 ▶	103.950	103.800	103.650	104.525	104.375	104.225					
7.250 ▶	103.575	103.425	103.275	104.150	104.000	103.850					
7.125 ▶	103.175	103.025	102.875	103.700	103.550	103.400					
7.000 ▶											
6.875 ▶	102.325	102.175	102.025	102.800	102.650	102.500					
6.750 ▶	101.850	101.700	101.550	102.325	102.175	102.025					
6.625 ▶	101.375	101.225	101.075	101.825	101.675	101.525					
6.500 ▶	100.825	100.675	100.525	101.325	101.175	101.025					
6.375 ▶	100.250	100.100	99.950	100.775	100.625	100.475					
6.250 ▶	99.650	99.500	99.350	100.125	99.975	99.825					
6.125 ▶	99.050	98.900	98.750	99.250	99.100	98.950					
6.000 ▶											
5.875 ▶	97.175	97.025	96.875								