

Effective Date/Time: 1/21/2026 09:42 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 ▶	105.054	105.036	105.003	104.963	104.463	104.407	104.382	105.240	105.227	105.201	102.174	102.125	102.033	100.995	100.937	100.911
7.750 ▶	104.809	104.791	104.758	104.718	104.236	104.179	104.153	104.995	104.981	104.956	101.978	101.929	101.837	100.740	100.681	100.654
7.625 ▶	104.727	104.709	104.676	104.636	104.400	104.367	104.331	104.630	104.617	104.592	102.486	102.452	102.415	101.986	101.952	101.915
7.500 ▶	104.472	104.455	104.422	104.382	104.192	104.160	104.122	104.350	104.336	104.311	102.346	102.312	102.273	101.846	101.812	101.773
7.375 ▶	104.210	104.204	104.188	104.153	103.968	103.937	103.895	104.041	104.028	104.003	102.003	101.978	101.917	101.503	101.478	101.417
7.250 ▶	104.105	104.100	104.083	104.048	103.618	103.594	103.534	103.721	103.710	103.689	101.653	101.628	101.567	101.153	101.128	101.067
7.125 ▶	103.831	103.814	103.797	103.762	103.581	103.509	103.483	103.501	103.457	103.404	102.338	102.266	102.239	101.838	101.766	101.739
7.000 ▶	103.570	103.534	103.489	103.444	103.275	103.203	103.176	103.232	103.177	103.101	102.063	101.990	101.963	101.563	101.490	101.463
6.875 ▶	103.287	103.249	103.199	103.148	102.902	102.829	102.801	102.947	102.892	102.816	101.793	101.741	101.666	101.224	101.150	101.123
6.750 ▶	102.942	102.904	102.854	102.803	102.445	102.369	102.344	102.603	102.547	102.472	101.485	101.434	101.359	100.769	100.692	100.668
6.625 ▶	102.971	102.908	102.833	102.764	102.710	102.614	102.552	102.851	102.735	102.681	102.052	101.972	101.863	101.318	101.223	101.160
6.500 ▶	102.645	102.582	102.506	102.437	102.406	102.309	102.244	102.534	102.418	102.356	101.786	101.705	101.597	101.017	100.921	100.854
6.375 ▶	102.278	102.215	102.139	102.070	102.154	102.057	101.992	102.162	102.061	101.982	101.469	101.388	101.279	100.767	100.671	100.604
6.250 ▶	101.855	101.792	101.717	101.648	101.725	101.627	101.560	101.758	101.670	101.572	101.119	101.038	100.929	100.342	100.244	100.176
6.125 ▶	101.844	101.773	101.689	101.612	101.734	101.639	101.595	102.039	101.946	101.829	101.563	101.492	101.408	100.510	100.416	100.370
6.000 ▶	101.413	101.342	101.258	101.181	101.370	101.277	101.229	101.646	101.553	101.436	101.207	101.136	101.052	100.150	100.058	100.009
5.875 ▶	100.934	100.863	100.779	100.703	100.909	100.818	100.768	101.235	101.128	101.011	100.815	100.744	100.660	99.693	99.603	99.552
5.750 ▶	100.441	100.370	100.287	100.210	100.280	100.194	100.144	100.769	100.676	100.559	100.380	100.309	100.226	99.068	98.983	98.932
5.625 ▶	100.132	100.069	99.985	99.908	100.037	99.952	99.904	100.745	100.622	100.531	99.864	99.793	99.709	98.673	98.590	98.540
5.500 ▶	99.596	99.532	99.449	99.372	99.504	99.421	99.370	100.275	100.154	100.056	99.309	99.238	99.155	98.144	98.062	98.010
5.375 ▶	99.017	98.954	98.870	98.793	98.918	98.836	98.783	99.774	99.640	99.551	98.729	98.658	98.574	97.561	97.480	97.425
5.250 ▶	98.403	98.340	98.256	98.179	97.971	97.896	97.840	99.189	99.111	98.994	98.083	98.012	97.928	96.616	96.543	96.485
5.125 ▶	97.775	97.712	97.628	97.551	97.408	97.280	97.256	98.630	98.552	98.435	95.761	95.653	95.485	94.828	94.713	94.675

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 ▶	104.227	104.870	104.732	102.633	103.308	103.170	102.714	102.951	102.782	101.183	101.420	101.282	104.690	105.130	104.993
7.000 ▶	103.870	104.514	104.376	102.300	102.826	102.688	102.295	102.533	102.363	100.639	100.876	100.738	104.256	104.697	104.559
6.875 ▶	103.277	103.920	103.782	102.245	102.920	102.782	102.120	102.358	102.188	101.120	101.358	101.220	103.688	104.128	103.990
6.750 ▶	103.383	104.026	103.888	103.227	103.901	103.763	101.964	102.201	102.032	101.839	102.076	101.938	103.755	104.195	104.058
6.625 ▶	102.688	103.323	103.176	101.656	102.323	102.176	101.851	102.080	101.903	100.883	101.111	100.965	102.979	103.426	103.280
6.500 ▶	102.238	102.873	102.726	101.456	102.123	101.976	101.438	101.666	101.489	100.719	100.948	100.801	102.591	103.039	102.893
6.375 ▶	101.763	102.398	102.251	101.044	101.710	101.564	101.305	101.534	101.356	100.649	100.878	100.731	101.954	102.401	102.255
6.250 ▶	101.975	102.610	102.464	101.788	102.454	102.308	101.244	101.473	101.295	101.119	101.348	101.201	102.073	102.521	102.375
6.125 ▶	101.781	102.450	102.337	101.488	102.187	102.075	100.956	101.219	101.075	100.925	101.187	101.075	102.079	102.498	102.385
6.000 ▶	101.363	102.031	101.918	101.013	101.712	101.600	100.588	100.850	100.706	100.400	100.662	100.550	101.645	102.064	101.951
5.875 ▶	100.888	101.556	101.443	100.688	101.387	101.275	100.063	100.325	100.181	100.125	100.387	100.275	101.077	101.495	101.382
5.750 ▶	100.994	101.662	101.550	100.856	101.556	101.443	100.419	100.681	100.537	100.544	100.806	100.693	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 ▶	100.577	101.220	101.082	100.377	101.051	100.913	100.033	100.270	100.101	100.095	100.333	100.195			
5.500 ▶	100.158	100.801	100.663	99.933	100.608	100.470	99.664	99.901	99.732	99.602	99.839	99.701			
5.375 ▶	99.652	100.295	100.157	99.545	100.220	100.082	99.108	99.345	99.176	99.264	99.501	99.363			
5.250 ▶	99.395	100.039	99.901	99.289	99.964	99.826	99.102	99.339	99.170	99.258	99.495	99.357			
5.125 ▶	98.220	98.914	98.826	98.053	98.778	98.690	97.608	97.895	97.776	97.714	98.001	97.914			
5.000 ▶	97.885	98.579	98.491	97.587	98.312	98.224	97.313	97.601	97.482	97.052	97.339	97.251			
4.875 ▶	97.308	98.001	97.914	97.189	97.914	97.826	96.400	96.688	96.569	96.408	96.695	96.608			
4.750 ▶	97.033	97.727	97.639	96.908	97.633	97.545	95.979	96.266	96.147	95.877	96.164	96.076			
4.625 ▶	94.314	94.268	94.246	94.314	94.268	94.246	91.202	91.155	91.133	91.202	91.155	91.133			
4.500 ▶	93.620	93.573	93.551	93.620	93.573	93.551	90.508	90.461	90.439	90.508	90.461	90.439			
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 ▶	108.265	108.115	107.965								
9.750 ▶	108.015	107.865	107.715								
9.625 ▶	107.765	107.615	107.465								
9.500 ▶	107.515	107.365	107.215								
9.375 ▶	107.265	107.115	106.965								
9.250 ▶	107.015	106.865	106.715								
9.125 ▶	106.765	106.615	106.465	108.505	108.355	108.205					
9.000 ▶											
8.875 ▶	106.265	106.115	105.965	107.974	107.824	107.674					
8.750 ▶	106.015	105.865	105.715	107.693	107.543	107.393					
8.625 ▶	105.765	105.615	105.465	107.411	107.261	107.111					
8.500 ▶	105.515	105.365	105.215	107.130	106.980	106.830					
8.375 ▶	105.265	105.115	104.965	106.830	106.680	106.530					
8.250 ▶	105.015	104.865	104.715	106.530	106.380	106.230					
8.125 ▶	104.765	104.615	104.465	106.190	106.040	105.890					
8.000 ▶											
7.875 ▶	104.265	104.115	103.965	105.440	105.290	105.140					
7.750 ▶	104.015	103.865	103.715	105.065	104.915	104.765					
7.625 ▶	103.740	103.590	103.440	104.690	104.540	104.390					
7.500 ▶	103.490	103.340	103.190	104.315	104.165	104.015					
7.375 ▶	103.165	103.015	102.865	103.940	103.790	103.640					
7.250 ▶	102.790	102.640	102.490	103.565	103.415	103.265					
7.125 ▶	102.390	102.240	102.090	103.115	102.965	102.815					
7.000 ▶											
6.875 ▶	101.565	101.415	101.265	102.215	102.065	101.915					
6.750 ▶	101.115	100.965	100.815	101.740	101.590	101.440					
6.625 ▶	100.565	100.415	100.265	101.240	101.090	100.940					
6.500 ▶	99.965	99.815	99.665	100.740	100.590	100.440					
6.375 ▶	99.190	99.040	98.890	100.065	99.915	99.765					
6.250 ▶	98.440	98.290	98.140	99.315	99.165	99.015					
6.125 ▶				98.315	98.165	98.015					
6.000 ▶											
5.875 ▶											