

Effective Date/Time: 1/27/2026 10:28 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 ▶	104.796	104.781	104.762	104.726	104.133	104.093	104.000	104.993	104.985	104.975	101.852	101.782	101.706	100.621	100.581	100.575
7.875 ▶	104.572	104.557	104.539	104.502	103.954	103.914	103.822	104.763	104.756	104.746	101.685	101.615	101.538	100.483	100.443	100.438
7.750 ▶	104.331	104.316	104.297	104.261	103.729	103.687	103.595	104.517	104.509	104.499	101.500	101.430	101.353	100.230	100.189	100.184
7.625 ▶	104.244	104.236	104.225	104.196	104.022	104.010	103.880	104.151	104.143	104.133	102.106	102.094	102.099	101.606	101.594	101.599
7.500 ▶	104.032	104.025	104.015	103.986	103.814	103.802	103.674	103.869	103.862	103.852	101.967	101.955	101.961	101.467	101.455	101.461
7.375 ▶	103.802	103.795	103.785	103.756	103.592	103.579	103.452	103.563	103.558	103.551	101.637	101.615	101.624	101.137	101.115	101.124
7.250 ▶	103.700	103.693	103.683	103.654	103.254	103.231	103.107	103.268	103.269	103.267	101.287	101.265	101.274	100.787	100.765	100.774
7.125 ▶	103.477	103.446	103.414	103.385	103.228	103.188	103.085	103.179	103.114	103.049	101.985	101.944	101.921	101.485	101.444	101.421
7.000 ▶	103.229	103.188	103.147	103.103	102.921	102.880	102.778	102.905	102.840	102.775	101.709	101.668	101.646	101.209	101.168	101.146
6.875 ▶	102.967	102.926	102.884	102.840	102.549	102.507	102.406	102.621	102.556	102.491	101.439	101.375	101.308	100.870	100.828	100.807
6.750 ▶	102.660	102.619	102.577	102.533	102.092	102.047	101.948	102.297	102.233	102.168	101.169	101.105	101.038	100.416	100.371	100.352
6.625 ▶	102.718	102.653	102.586	102.528	102.497	102.409	102.361	102.613	102.515	102.415	101.810	101.713	101.614	101.108	101.018	100.969
6.500 ▶	102.416	102.350	102.284	102.225	102.193	102.104	102.055	102.292	102.194	102.094	101.565	101.468	101.369	100.807	100.717	100.667
6.375 ▶	102.063	101.997	101.931	101.872	101.940	101.851	101.802	101.934	101.836	101.736	101.258	101.161	101.061	100.558	100.467	100.418
6.250 ▶	101.662	101.596	101.529	101.471	101.511	101.421	101.371	101.540	101.442	101.342	100.918	100.821	100.721	100.131	100.040	99.988
6.125 ▶	101.708	101.626	101.543	101.477	101.506	101.473	101.392	102.010	101.896	101.781	101.447	101.365	101.282	100.286	100.251	100.171
6.000 ▶	101.288	101.206	101.123	101.057	101.142	101.110	101.025	101.617	101.503	101.387	101.107	101.025	100.942	99.926	99.893	99.809
5.875 ▶	100.816	100.734	100.652	100.586	100.681	100.651	100.566	101.185	101.072	100.956	100.727	100.645	100.562	99.470	99.438	99.355
5.750 ▶	100.298	100.216	100.133	100.067	100.054	100.027	99.941	100.715	100.601	100.485	100.302	100.220	100.137	98.847	98.819	98.734
5.625 ▶	100.038	99.965	99.891	99.832	99.853	99.820	99.739	100.766	100.662	100.555	99.777	99.695	99.612	98.494	98.460	98.380
5.500 ▶	99.508	99.435	99.361	99.302	99.320	99.288	99.207	100.291	100.187	100.080	99.179	99.097	99.015	97.965	97.931	97.853
5.375 ▶	98.936	98.863	98.789	98.731	98.734	98.703	98.619	99.767	99.663	99.556	98.542	98.460	98.377	97.382	97.348	97.266
5.250 ▶	98.352	98.279	98.205	98.147	97.795	97.763	97.678	99.218	99.115	99.007	97.882	97.800	97.717	96.445	96.412	96.329

LTV/FICO 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)	(0.125)
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.500)
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(0.875)	(0.750)
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.250)
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(1.875)	(1.500)
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(1.750)
<u>Rate/Term Refinance</u>									
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(1.750)	(1.750)
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)
<u>Cashout Refinance</u>									
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a
<u>Other Adjustments</u>									
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)
Condo		0.000	0.000	(0.125)	(0.125)	(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)
Manufactured Home		(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)	(1.875)	(1.875)
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(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

Price Adjustments

No Impounds - CA	0.150
No Impounds - Non CA	0.250
ARM LTV > 90	0.250
LoanAmt \$100k<\$125k	0.250
LoanAmt \$75k<\$100k	1.000
LoanAmt \$40k<\$75k	0.750
TX Property	0.250



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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 ▶	103.527	104.195	104.083	101.948	102.633	102.520	102.014	102.277	102.133	100.483	100.745	100.633	104.012	104.431	104.318	
7.000 ▶	103.171	103.839	103.726	101.636	102.152	102.039	101.596	101.858	101.714	99.939	100.202	100.089	103.578	103.997	103.884	
6.875 ▶	102.577	103.245	103.133	101.546	102.245	102.133	101.421	101.683	101.539	100.421	100.683	100.570	103.010	103.428	103.315	
6.750 ▶	102.683	103.352	103.239	102.527	103.227	103.114	101.264	101.527	101.383	101.139	101.402	101.289	103.077	103.496	103.383	
6.625 ▶	102.449	103.059	102.887	101.417	102.059	101.887	101.612	101.816	101.614	100.644	100.847	100.676	102.718	103.187	103.016	
6.500 ▶	101.999	102.609	102.437	101.217	101.859	101.687	101.199	101.402	101.200	100.480	100.684	100.512	102.331	102.800	102.629	
6.375 ▶	101.524	102.134	101.962	100.805	101.446	101.275	101.066	101.270	101.067	100.410	100.614	100.442	101.693	102.162	101.991	
6.250 ▶	101.736	102.346	102.175	101.549	102.190	102.019	101.005	101.209	101.006	100.880	101.084	100.912	101.813	102.282	102.111	
6.125 ▶	101.453	102.113	101.992	101.159	101.851	101.730	100.628	100.882	100.730	100.597	100.851	100.730	101.744	102.169	102.048	
6.000 ▶	101.034	101.695	101.573	100.684	101.376	101.255	100.259	100.513	100.361	100.072	100.326	100.205	101.310	101.736	101.615	
5.875 ▶	100.559	101.220	101.098	100.359	101.051	100.930	99.734	99.988	99.836	99.797	100.051	99.930	100.741	101.167	101.046	
5.750 ▶	100.666	101.326	101.205	100.528	101.220	101.098	100.091	100.345	100.192	100.216	100.470	100.348	FHA/VA Price Adjustments			
5.625 ▶	100.435	101.053	100.890	100.235	100.884	100.721	99.891	100.103	99.909	99.954	100.166	100.003	680+		0.000	
5.500 ▶	100.016	100.634	100.471	99.791	100.441	100.278	99.522	99.734	99.540	99.460	99.672	99.509	660-679		(0.750)	
5.375 ▶	99.510	100.128	99.965	99.404	100.053	99.890	98.966	99.178	98.984	99.122	99.334	99.171	640-659		(1.750)	
5.250 ▶	99.254	99.872	99.709	99.147	99.797	99.634	98.960	99.172	98.978	99.116	99.328	99.165	620-639		(2.250)	
5.125 ▶	98.201	98.853	98.724	98.034	98.717	98.587	97.589	97.834	97.674	97.695	97.941	97.811	600-619		(3.250)	
5.000 ▶	97.866	98.518	98.389	97.568	98.251	98.121	97.294	97.540	97.379	97.033	97.278	97.149	Cashout Refi		(0.250)	
4.875 ▶	97.289	97.941	97.811	97.170	97.853	97.724	96.381	96.627	96.466	96.389	96.634	96.505	2 units		(0.500)	
4.750 ▶	97.014	97.666	97.536	96.889	97.572	97.442	95.960	96.205	96.045	95.858	96.103	95.974	3-4 units		(1.000)	
4.625 ▶	94.314	94.234	94.188	94.314	94.234	94.188	91.202	91.121	91.076	91.202	91.121	91.076	\$100k < \$125k		(0.125)	
4.500 ▶	93.623	93.543	93.497	93.623	93.543	93.497	90.510	90.430	90.385	90.510	90.430	90.385	\$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 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>	NonQM Max Prices	
10.125 ▶								Standard Residential	Max Price
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m-\$2.0m	100.500
9.750 ▶	107.275	107.125	106.975					Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.025	106.875	106.725					Standard DSCR	
9.500 ▶	106.775	106.625	106.475					Prepay	101.000
9.375 ▶	106.525	106.375	106.225					No Prepay	100.000
9.250 ▶	106.275	106.125	105.975						
9.125 ▶	106.025	105.875	105.725	107.815	107.665	107.515			
9.000 ▶									
8.875 ▶	105.525	105.375	105.225	107.284	107.134	106.984			
8.750 ▶	105.275	105.125	104.975	107.003	106.853	106.703			
8.625 ▶	105.025	104.875	104.725	106.721	106.571	106.421			
8.500 ▶	104.775	104.625	104.475	106.440	106.290	106.140			
8.375 ▶	104.525	104.375	104.225	106.140	105.990	105.840			
8.250 ▶	104.275	104.125	103.975	105.840	105.690	105.540			
8.125 ▶	104.025	103.875	103.725	105.500	105.350	105.200			
8.000 ▶									
7.875 ▶	103.525	103.375	103.225	104.750	104.600	104.450			
7.750 ▶	103.275	103.125	102.975	104.375	104.225	104.075			
7.625 ▶	103.000	102.850	102.700	104.000	103.850	103.700			
7.500 ▶	102.750	102.600	102.450	103.625	103.475	103.325			
7.375 ▶	102.425	102.275	102.125	103.250	103.100	102.950			
7.250 ▶	102.050	101.900	101.750	102.875	102.725	102.575			
7.125 ▶	101.650	101.500	101.350	102.425	102.275	102.125			
7.000 ▶									
6.875 ▶	100.825	100.675	100.525	101.525	101.375	101.225			
6.750 ▶	100.375	100.225	100.075	101.050	100.900	100.750			
6.625 ▶	99.925	99.775	99.625	100.550	100.400	100.250			
6.500 ▶	99.375	99.225	99.075	100.050	99.900	99.750			
6.375 ▶	98.750	98.600	98.450	99.450	99.300	99.150			
6.250 ▶	98.125	97.975	97.825	98.750	98.600	98.450			
6.125 ▶	97.375	97.225	97.075	97.875	97.725	97.575			
6.000 ▶									
5.875 ▶									