

**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	15-Day	30-Day	45-Day	
8.000 ►	105.056	105.086	105.064	105.042	104.599	104.500	104.459	105.436	105.466	105.452	102.138	102.164	102.091	101.118	101.018	100.977				
7.875 ►	104.716	104.745	104.723	104.701	104.419	104.321	104.280	105.202	105.232	105.217	101.953	101.979	101.906	100.980	100.881	100.840				
7.750 ►	104.472	104.502	104.480	104.458	104.194	104.096	104.054	104.952	104.983	104.968	101.766	101.792	101.719	100.727	100.626	100.584				
7.625 ►	104.563	104.569	104.547	104.525	104.487	104.412	104.384	104.698	104.717	104.702	102.166	102.083	102.055	101.666	101.583	101.555				
7.500 ►	104.350	104.356	104.335	104.313	104.315	104.236	104.208	104.439	104.445	104.431	102.062	101.976	101.948	101.562	101.476	101.448				
7.375 ►	104.117	104.124	104.102	104.080	104.101	104.011	103.983	104.026	104.033	104.018	101.767	101.682	101.657	101.267	101.182	101.157				
7.250 ►	104.013	104.020	103.998	103.976	103.675	103.586	103.561	103.751	103.758	103.744	101.482	101.487	101.443	100.806	100.710	100.685				
7.125 ►	103.744	103.750	103.728	103.706	103.531	103.474	103.450	103.532	103.492	103.467	102.177	102.142	102.091	101.509	101.450	101.425				
7.000 ►	103.448	103.454	103.432	103.410	103.223	103.163	103.138	103.260	103.218	103.170	101.961	101.926	101.875	101.232	101.171	101.146				
6.875 ►	103.142	103.109	103.084	103.060	102.838	102.784	102.759	102.971	102.929	102.877	101.723	101.689	101.637	100.882	100.826	100.801				
6.750 ►	102.836	102.803	102.774	102.745	102.375	102.318	102.294	102.655	102.612	102.561	101.454	101.419	101.368	100.422	100.363	100.339				
6.625 ►	102.748	102.698	102.647	102.596	102.601	102.528	102.478	102.879	102.812	102.731	101.752	101.700	101.619	101.151	101.076	101.026				
6.500 ►	102.448	102.398	102.347	102.296	102.215	102.144	102.094	102.564	102.496	102.416	101.494	101.442	101.361	100.767	100.695	100.645				
6.375 ►	102.098	102.048	101.997	101.945	101.993	101.939	101.890	102.196	102.128	102.047	101.177	101.124	101.044	100.550	100.494	100.445				
6.250 ►	101.700	101.650	101.599	101.548	101.569	101.506	101.456	101.793	101.725	101.644	100.824	100.772	100.691	100.127	100.063	100.013				
6.125 ►	101.634	101.568	101.517	101.465	101.524	101.448	101.413	102.225	102.149	102.068	101.360	101.284	101.248	100.860	100.784	100.748				
6.000 ►	101.214	101.148	101.097	101.045	101.130	101.064	101.029	101.824	101.748	101.668	100.972	100.906	100.870	100.472	100.406	100.370				
5.875 ►	100.748	100.682	100.630	100.579	100.673	100.614	100.579	101.385	101.309	101.228	100.579	100.517	100.482	100.078	100.017	99.982				
5.750 ►	100.231	100.165	100.114	100.063	100.027	99.978	99.944	100.900	100.825	100.744	100.139	100.073	100.022	99.352	99.303	99.269				
5.625 ►	99.961	99.910	99.859	99.808	100.017	99.937	99.900	100.864	100.820	100.739	99.792	99.713	99.676	99.292	99.213	99.176				
5.500 ►	99.462	99.412	99.361	99.309	99.395	99.328	99.291	100.391	100.347	100.266	99.173	99.107	99.069	98.673	98.607	98.569				
5.375 ►	98.902	98.852	98.800	98.749	98.812	98.747	98.710	99.872	99.827	99.747	98.591	98.527	98.490	98.091	98.027	97.990				
5.250 ►	98.307	98.257	98.205	98.154	97.889	97.835	97.795	99.330	99.285	99.205	97.833	97.767	97.716	97.228	97.174	97.134				

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		No Impounds - CA									0.150
780+	>15yr	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)		No Impounds - Non CA									0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	ARM LTV > 90									0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	LoanAmt \$100k<\$125k									0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$75k<\$100k									1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$40k<\$75k									0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	TX Property									0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)										
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)	(2.000)	(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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.750)	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 Occupant		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)			</td							

**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 ►	103.773	104.442	104.313	102.290	102.880	102.750	102.261	102.523	102.363	100.730	100.992	100.863	104.259	104.677	104.565
7.000 ►	103.417	104.086	103.956	101.980	102.398	102.269	101.842	102.105	101.944	100.186	100.448	100.319	103.825	104.243	104.131
6.875 ►	102.823	103.492	103.363	101.792	102.492	102.363	101.667	101.930	101.769	100.667	100.930	100.800	103.256	103.675	103.562
6.750 ►	102.930	103.598	103.469	102.773	103.473	103.344	101.511	101.773	101.613	101.386	101.648	101.519	103.324	103.742	103.630
6.625 ►	102.438	102.989	102.821	101.406	101.989	101.821	101.539	101.684	101.485	100.570	100.715	100.547	102.656	103.176	102.946
6.500 ►	101.988	102.539	102.371	101.206	101.789	101.621	101.125	101.270	101.071	100.406	100.551	100.384	102.269	102.789	102.559
6.375 ►	101.513	102.064	101.896	100.794	101.376	101.209	100.993	101.138	100.939	100.336	100.481	100.314	101.631	102.151	101.921
6.250 ►	101.725	102.276	102.109	101.538	102.120	101.952	100.931	101.076	100.877	100.806	100.951	100.784	101.751	102.271	102.041
6.125 ►	101.633	102.268	102.129	101.339	102.005	101.867	100.691	100.919	100.750	100.659	100.888	100.750	101.902	102.349	102.203
6.000 ►	101.214	101.849	101.711	100.864	101.530	101.392	100.322	100.551	100.381	100.134	100.363	100.225	101.468	101.915	101.769
5.875 ►	100.739	101.374	101.236	100.539	101.205	101.067	99.797	100.026	99.856	99.859	100.088	99.950	100.899	101.347	101.200
5.750 ►	100.845	101.480	101.342	100.708	101.374	101.236	100.153	100.382	100.212	100.278	100.507	100.368	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.506	101.125	100.971	100.306	100.956	100.802	99.931	100.143	99.958	99.994	100.206	100.052	680+	0.000	
5.500 ►	100.088	100.706	100.552	99.863	100.512	100.358	99.563	99.775	99.590	99.500	99.712	99.558	660-679	(0.750)	
5.375 ►	99.581	100.200	100.046	99.475	100.125	99.971	99.006	99.218	99.033	99.163	99.375	99.221	640-659	(1.750)	
5.250 ►	99.325	99.943	99.790	99.219	99.868	99.715	99.000	99.212	99.027	99.156	99.368	99.215	620-639	(2.250)	
5.125 ►	98.310	98.970	98.850	98.143	98.834	98.714	97.823	98.077	97.925	97.929	98.183	98.063	600-619	(3.250)	
5.000 ►	97.975	98.635	98.515	97.677	98.368	98.248	97.528	97.782	97.631	97.266	97.520	97.400	Cashout Refi	(0.250)	
4.875 ►	97.398	98.058	97.938	97.279	97.970	97.850	96.615	96.869	96.718	96.623	96.877	96.757	2 units	(0.500)	
4.750 ►	97.123	97.783	97.663	96.998	97.689	97.569	96.194	96.448	96.296	96.091	96.345	96.225	3-4 units	(1.000)	
4.625 ►	94.233	94.157	94.115	94.233	94.157	94.115	91.120	91.045	91.002	91.120	91.045	91.002	\$100k < \$125k	(0.125)	
4.500 ►	93.543	93.467	93.424	93.543	93.467	93.424	90.430	90.354	90.312	90.430	90.354	90.312	\$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 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►															
9.625 ►															
9.500 ►	107.175	107.025	106.875												
9.375 ►	106.925	106.775	106.625												
9.250 ►	106.675	106.525	106.375												
9.125 ►	106.425	106.275	106.125												
9.000 ►															
8.875 ►	105.925	105.775	105.625	107.434	107.284	107.134									
8.750 ►	105.675	105.525	105.375	107.153	107.003	106.853									
8.625 ►	105.425	105.275	105.125	106.871	106.721	106.571									
8.500 ►	105.175	105.025	104.875	106.590	106.440	106.290									
8.375 ►	104.925	104.775	104.625	106.290	106.140	105.990									
8.250 ►	104.675	104.525	104.375	105.990	105.840	105.690									
8.125 ►	104.425	104.275	104.125	105.650	105.500	105.350									
8.000 ►															
7.875 ►	103.925	103.775	103.625	104.900	104.750	104.600									
7.750 ►	103.675	103.525	103.375	104.525	104.375	104.225									
7.625 ►	103.400	103.250	103.100	104.150	104.000	103.850									
7.500 ►	103.150	103.000	102.850	103.775	103.625	103.475									
7.375 ►	102.825	102.675	102.525	103.400	103.250	103.100									
7.250 ►	102.450	102.300	102.150	103.025	102.875	102.725									
7.125 ►	102.050	101.900	101.750	102.575	102.425	102.275									
7.000 ►															
6.875 ►	101.200	101.050	100.900	101.675	101.525	101.375									
6.750 ►	100.725	100.575	100.425	101.200	101.050	100.900									
6.625 ►	100.250	100.100	99.950	100.700	100.550	100.400									
6.500 ►	99.700	99.550	99.400	100.200	100.050	99.900									
6.375 ►	99.125	98.975	98.825	99.650	99.500	99.350									
6.250 ►	98.525	98.375	98.225	99.000	98.850	98.700									
6.125 ►	97.925	97.775	97.625	98.125	97.975	97.825									
6.000 ►															
5.875 ►	96.050	95.900	95.750												

**NonQM Price Adjustments**

Price all NonQM loans on our website

<https://www.uff.pro>

NonQM Max Prices	
Standard Residential	Max Price
Loan Amt <=\$1.75m	101.000
Loan Amt \$1.75m<\$2.0m	100.500
Loan Amt \$2.0m-\$3.0m	100.000
Standard DSCR	
Prepay	101.000
No Prepay	100.000