

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 ►	105.308	105.259	105.209	105.159	104.738	104.705	104.639	105.500	105.459	105.418	102.339	102.234	102.126	101.309	101.285	101.268
7.875 ►	105.078	105.029	104.979	104.929	104.583	104.554	104.488	105.269	105.229	105.187	102.160	102.055	101.947	101.229	101.213	101.193
7.750 ►	104.830	104.782	104.732	104.682	104.374	104.349	104.284	105.021	104.981	104.939	101.961	101.856	101.748	100.999	100.986	100.970
7.625 ►	104.599	104.550	104.501	104.450	104.292	104.274	104.207	104.654	104.614	104.573	102.458	102.395	102.403	101.958	101.895	101.903
7.500 ►	104.347	104.307	104.259	104.209	104.028	103.963	103.897	104.369	104.329	104.287	102.308	102.249	102.259	101.808	101.749	101.759
7.375 ►	104.078	104.069	104.030	103.980	103.877	103.814	103.740	104.061	104.020	103.979	102.080	102.010	102.029	101.580	101.510	101.529
7.250 ►	103.970	103.962	103.923	103.873	103.523	103.454	103.389	103.725	103.685	103.643	101.707	101.644	101.665	101.207	101.144	101.165
7.125 ►	103.701	103.686	103.645	103.595	103.587	103.533	103.405	103.457	103.401	103.336	102.439	102.385	102.354	101.939	101.885	101.854
7.000 ►	103.442	103.410	103.352	103.285	103.282	103.237	103.114	103.169	103.112	103.048	102.231	102.174	102.092	101.636	101.592	101.564
6.875 ►	103.167	103.135	103.077	103.010	102.931	102.895	102.772	102.886	102.828	102.756	101.994	101.938	101.855	101.288	101.253	101.226
6.750 ►	102.853	102.820	102.763	102.696	102.473	102.445	102.328	102.561	102.507	102.426	101.708	101.652	101.569	100.834	100.806	100.785
6.625 ►	102.894	102.846	102.771	102.688	102.806	102.741	102.658	102.982	102.903	102.753	102.068	101.987	101.879	101.419	101.354	101.272
6.500 ►	102.576	102.527	102.453	102.369	102.510	102.452	102.370	102.652	102.579	102.430	101.799	101.718	101.611	101.125	101.068	100.987
6.375 ►	102.220	102.171	102.097	102.013	102.118	102.068	101.987	102.285	102.218	102.073	101.481	101.401	101.293	100.736	100.687	100.607
6.250 ►	101.810	101.761	101.687	101.603	101.682	101.642	101.562	101.890	101.830	101.685	101.126	101.046	100.938	100.306	100.265	100.187
6.125 ►	102.002	101.945	101.875	101.800	101.944	101.890	101.836	102.389	102.320	102.159	101.769	101.713	101.643	100.729	100.674	100.621
6.000 ►	101.583	101.526	101.456	101.381	101.516	101.471	101.419	101.994	101.929	101.769	101.399	101.343	101.273	100.305	100.259	100.208
5.875 ►	101.110	101.054	100.983	100.908	101.026	100.988	100.940	101.682	101.623	101.464	101.002	100.945	100.875	99.819	99.780	99.733
5.750 ►	100.602	100.546	100.475	100.400	100.476	100.449	100.409	101.164	101.115	100.958	100.557	100.500	100.430	99.272	99.243	99.205
5.625 ►	100.366	100.318	100.256	100.189	100.275	100.232	100.197	101.030	100.981	100.838	100.019	99.963	99.893	98.917	98.873	98.840
5.500 ►	99.813	99.764	99.702	99.635	99.729	99.695	99.662	100.594	100.551	100.410	99.440	99.383	99.313	98.374	98.338	98.307
5.375 ►	99.223	99.174	99.112	99.045	99.136	99.109	99.077	100.093	100.058	99.917	98.829	98.773	98.702	97.785	97.756	97.726
5.250 ►	98.593	98.544	98.482	98.415	98.184	98.164	98.142	99.376	99.324	99.188	98.163	98.106	98.036	96.836	96.814	96.794

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 1/9/2026 11:09 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 ►	103.536	104.171	104.016	102.005	102.608	102.453	102.023	102.252	102.066	100.492	100.721	100.566	103.992	104.440	104.293
7.000 ►	103.180	103.815	103.659	101.685	102.127	101.972	101.605	101.833	101.647	99.948	100.177	100.022	103.558	104.006	103.860
6.875 ►	102.586	103.221	103.066	101.555	102.221	102.066	101.430	101.658	101.472	100.430	100.658	100.503	102.989	103.437	103.291
6.750 ►	102.692	103.327	103.172	102.536	103.202	103.047	101.273	101.502	101.316	101.148	101.377	101.222	103.057	103.505	103.358
6.625 ►	102.221	102.839	102.667	101.190	101.839	101.667	101.197	101.409	101.206	100.229	100.441	100.269	102.498	102.960	102.797
6.500 ►	101.771	102.389	102.217	100.990	101.639	101.467	100.784	100.996	100.792	100.065	100.277	100.105	102.110	102.572	102.409
6.375 ►	101.296	101.914	101.742	100.577	101.227	101.055	100.651	100.863	100.660	99.995	100.207	100.035	101.473	101.935	101.772
6.250 ►	101.509	102.127	101.955	101.321	101.971	101.799	100.590	100.802	100.599	100.465	100.677	100.505	101.592	102.054	101.891
6.125 ►	101.541	102.218	102.076	101.248	101.956	101.813	100.716	100.987	100.813	100.685	100.956	100.813	101.846	102.258	102.153
6.000 ►	101.123	101.799	101.657	100.773	101.481	101.338	100.348	100.618	100.445	100.160	100.431	100.288	101.413	101.824	101.719
5.875 ►	100.648	101.324	101.182	100.448	101.156	101.013	99.823	100.093	99.920	99.885	100.156	100.013	100.844	101.255	101.151
5.750 ►	100.754	101.431	101.288	100.616	101.324	101.182	100.179	100.449	100.276	100.304	100.574	100.432	FHA/VA Price Adjustments		
5.625 ►	100.468	101.137	100.988	100.268	100.968	100.820	99.925	100.187	100.007	99.987	100.249	100.101	680+	0.000	
5.500 ►	100.050	100.718	100.570	99.825	100.524	100.376	99.556	99.818	99.638	99.493	99.756	99.607	660-679	(0.750)	
5.375 ►	99.543	100.212	100.063	99.437	100.137	99.988	99.000	99.262	99.082	99.156	99.418	99.270	640-659	(1.750)	
5.250 ►	99.287	99.956	99.807	99.181	99.881	99.732	98.993	99.256	99.076	99.150	99.412	99.263	620-639	(2.250)	
5.125 ►	98.439	99.099	98.963	98.272	98.963	98.826	97.827	98.080	97.913	97.933	98.187	98.050	600-619	(3.250)	
5.000 ►	98.104	98.764	98.628	97.806	98.497	98.360	97.532	97.786	97.618	97.270	97.524	97.388	Cashout Refi	(0.250)	
4.875 ►	97.527	98.187	98.050	97.408	98.099	97.963	96.619	96.873	96.705	96.627	96.881	96.744	2 units	(0.500)	
4.750 ►	97.252	97.912	97.775	97.127	97.818	97.681	96.198	96.452	96.284	96.095	96.349	96.213	3-4 units	(1.000)	
4.625 ►	94.158	94.107	94.073	94.158	94.107	94.073	91.046	90.994	90.961	91.046	90.994	90.961	\$100k < \$125k	(0.125)	
4.500 ►	93.463	93.412	93.378	93.463	93.412	93.378	90.351	90.299	90.266	90.351	90.299	90.266	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

Jumbo AUS

Rate	30yr Fixed			15yr Fixed			CLTV Price Adjustments								
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	
8.625 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►										0.485	0.365	0.230	(0.015)	(5.150)	(6.280)
8.125 ►										0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)
8.000 ►										(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)
7.875 ►										(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a
7.750 ►										(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a
7.625 ►										0.000	(0.250)	(0.500)	(0.750)	n/a	n/a
7.500 ►										0.000	0.000	0.000	0.000	0.000	0.000
7.375 ►										0.040	0.040	0.040	0.040	0.040	0.040
7.250 ►										0.080	0.080	0.080	0.080	0.080	0.080
7.125 ►										0.110	0.110	0.110	0.110	0.110	0.110
7.000 ►										0.130	0.130	0.130	0.130	0.130	0.130
6.875 ►										0.150	0.150	0.150	0.150	0.150	0.150
6.750 ►										0.170	0.170	0.170	0.170	0.170	0.170
6.625 ►										0.200	0.200	0.200	0.200	0.200	0.200
6.500 ►										0.220	0.220	0.220	0.220	0.220	0.220
6.375 ►										0.220	0.220	0.220	0.220	0.220	0.220
6.250 ►										0.220	0.220	0.220	0.220	0.220	0.220
6.125 ►										0.220	0.220	0.220	0.220	0.220	0.220
6.000 ►										0.220	0.220	0.220	0.220	0.220	0.220
5.875 ►										0.220	0.220	0.220	0.220	0.220	0.220

COMING SOON
Stay Tuned

Effective Date/Time: 1/9/2026 11:09 AM

NonQM

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments		
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar		
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day			
10.500 ►									
10.375 ►									
10.250 ►									
10.125 ►									
10.000 ►									
9.990 ►	107.640	107.490	107.340						
9.875 ►	107.390	107.240	107.090						
9.750 ►	107.140	106.990	106.840						
9.625 ►	106.890	106.740	106.590						
9.500 ►	106.640	106.490	106.340						
9.375 ►	106.390	106.240	106.090						
9.250 ►	106.140	105.990	105.840	108.093	107.943	107.793			
9.125 ►	105.890	105.740	105.590	107.905	107.755	107.605			
9.000 ►									
8.990 ►	105.640	105.490	105.340	107.639	107.489	107.339			
8.875 ►	105.390	105.240	105.090	107.374	107.224	107.074			
8.750 ►	105.140	104.990	104.840	107.093	106.943	106.793			
8.625 ►	104.890	104.740	104.590	106.811	106.661	106.511			
8.500 ►	104.640	104.490	104.340	106.530	106.380	106.230			
8.375 ►	104.390	104.240	104.090	106.230	106.080	105.930			
8.250 ►	104.140	103.990	103.840	105.930	105.780	105.630			
8.125 ►	103.890	103.740	103.590	105.590	105.440	105.290			
8.000 ►									
7.990 ►	103.640	103.490	103.340	105.215	105.065	104.915			
7.875 ►	103.390	103.240	103.090	104.840	104.690	104.540			
7.750 ►	103.140	102.990	102.840	104.465	104.315	104.165			
7.625 ►	102.865	102.715	102.565	104.090	103.940	103.790			
7.500 ►	102.615	102.465	102.315	103.715	103.565	103.415			
7.375 ►	102.290	102.140	101.990	103.340	103.190	103.040			
7.250 ►	101.915	101.765	101.615	102.965	102.815	102.665			
7.125 ►	101.515	101.365	101.215	102.515	102.365	102.215			
7.000 ►									
6.990 ►	101.140	100.990	100.840	102.065	101.915	101.765			
6.875 ►	100.690	100.540	100.390	101.615	101.465	101.315			
6.750 ►	100.240	100.090	99.940	101.140	100.990	100.840			

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>