

Effective Date/Time: 12/29/2025 10:47 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 ▶	105.039	105.035	105.027	104.977	104.583	104.571	104.517	105.387	105.390	105.390	102.360	102.303	102.239	101.135	101.123	101.092
7.875 ▶	104.814	104.810	104.802	104.752	104.423	104.410	104.362	105.162	105.165	105.165	102.185	102.128	102.064	101.051	101.039	101.015
7.750 ▶	104.572	104.567	104.559	104.509	104.207	104.195	104.154	104.919	104.922	104.922	101.990	101.933	101.869	100.811	100.800	100.785
7.625 ▶	104.464	104.458	104.449	104.408	104.407	104.367	104.292	104.567	104.570	104.570	102.611	102.572	102.517	102.111	102.072	102.017
7.500 ▶	104.300	104.294	104.285	104.244	104.181	104.141	104.078	104.290	104.292	104.292	102.451	102.411	102.366	101.951	101.911	101.866
7.375 ▶	104.177	104.171	104.163	104.121	104.020	103.979	103.926	103.995	103.997	103.997	102.211	102.166	102.127	101.711	101.666	101.627
7.250 ▶	103.927	103.921	103.913	103.871	103.650	103.605	103.563	103.714	103.716	103.716	101.826	101.782	101.757	101.326	101.282	101.257
7.125 ▶	103.656	103.649	103.641	103.599	103.644	103.606	103.478	103.549	103.487	103.422	102.673	102.642	102.610	101.996	101.958	101.892
7.000 ▶	103.363	103.348	103.333	103.292	103.327	103.289	103.178	103.269	103.207	103.143	102.472	102.441	102.408	101.682	101.644	101.595
6.875 ▶	103.093	103.054	103.014	102.956	102.963	102.924	102.832	102.984	102.922	102.858	102.239	102.208	102.176	101.320	101.282	101.251
6.750 ▶	102.783	102.744	102.704	102.637	102.497	102.456	102.383	102.648	102.587	102.522	101.957	101.926	101.893	100.858	100.816	100.805
6.625 ▶	102.638	102.591	102.542	102.467	102.671	102.614	102.514	102.773	102.713	102.597	102.354	102.306	102.258	101.283	101.227	101.129
6.500 ▶	102.323	102.275	102.227	102.152	102.368	102.312	102.222	102.438	102.378	102.264	102.091	102.044	101.995	100.984	100.927	100.840
6.375 ▶	101.970	101.922	101.874	101.798	101.961	101.904	101.832	102.067	102.007	101.890	101.776	101.729	101.680	100.581	100.524	100.454
6.250 ▶	101.562	101.514	101.466	101.390	101.520	101.461	101.404	101.666	101.606	101.505	101.424	101.376	101.328	100.144	100.085	100.030
6.125 ▶	101.481	101.434	101.385	101.310	101.499	101.461	101.375	101.905	101.856	101.746	101.246	101.199	101.150	100.284	100.245	100.161
6.000 ▶	101.052	101.005	100.956	100.881	101.057	101.021	100.950	101.520	101.449	101.361	100.879	100.831	100.783	99.848	99.809	99.741
5.875 ▶	100.565	100.517	100.469	100.393	100.553	100.516	100.459	101.146	101.112	100.939	100.483	100.435	100.387	99.347	99.308	99.253
5.750 ▶	100.052	100.005	99.956	99.881	100.006	99.970	99.930	100.649	100.615	100.474	100.041	99.994	99.945	98.803	98.765	98.727
5.625 ▶	99.652	99.605	99.556	99.489	99.648	99.635	99.546	100.525	100.448	100.367	99.506	99.459	99.410	98.293	98.279	98.191
5.500 ▶	99.102	99.055	99.006	98.939	99.112	99.098	99.016	100.056	99.979	99.898	98.914	98.866	98.818	97.759	97.744	97.663
5.375 ▶	98.516	98.469	98.420	98.353	98.512	98.499	98.425	99.542	99.465	99.385	98.306	98.258	98.210	97.162	97.147	97.075
5.250 ▶	97.889	97.842	97.794	97.727	97.574	97.561	97.500	99.000	98.923	98.842	97.647	97.600	97.551	96.228	96.214	96.154

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	0.000	(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)	(2.125)	(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  
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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 ▶	103.550	104.185	104.039	102.041	102.623	102.477	102.038	102.267	102.089	100.507	100.735	100.589	104.006	104.454	104.308	
7.000 ▶	103.194	103.829	103.683	101.725	102.142	101.995	101.619	101.848	101.670	99.963	100.192	100.045	103.573	104.020	103.874	
6.875 ▶	102.600	103.235	103.089	101.569	102.235	102.089	101.444	101.673	101.495	100.444	100.673	100.527	103.004	103.452	103.305	
6.750 ▶	102.707	103.342	103.195	102.550	103.217	103.070	101.288	101.517	101.339	101.163	101.392	101.245	103.071	103.519	103.373	
6.625 ▶	102.322	102.999	102.895	101.322	102.030	101.926	101.298	101.569	101.433	100.361	100.631	100.527	102.681	103.092	102.988	
6.500 ▶	101.872	102.549	102.445	101.122	101.830	101.726	100.885	101.155	101.020	100.197	100.468	100.363	102.293	102.705	102.600	
6.375 ▶	101.428	102.105	102.001	100.710	101.418	101.313	100.783	101.054	100.918	100.127	100.398	100.293	101.656	102.067	101.963	
6.250 ▶	101.610	102.286	102.182	101.453	102.161	102.057	100.691	100.961	100.826	100.597	100.868	100.763	101.775	102.187	102.082	
6.125 ▶	101.416	102.093	101.988	101.153	101.861	101.757	100.591	100.861	100.726	100.591	100.861	100.757	101.752	102.163	102.059	
6.000 ▶	100.935	101.611	101.507	100.678	101.386	101.282	100.160	100.430	100.295	100.066	100.336	100.232	101.318	101.730	101.625	
5.875 ▶	100.553	101.230	101.126	100.353	101.061	100.957	99.728	99.999	99.863	99.791	100.061	99.957	100.750	101.161	101.056	
5.750 ▶	100.660	101.336	101.232	100.522	101.230	101.126	100.085	100.355	100.220	100.210	100.480	100.376	FHA/VA Price Adjustments			
5.625 ▶	100.270	100.914	100.776	100.008	100.682	100.545	99.727	99.964	99.795	99.727	99.964	99.826	680+			0.000
5.500 ▶	99.789	100.432	100.295	99.564	100.239	100.101	99.295	99.532	99.363	99.233	99.470	99.332	660-679			(0.750)
5.375 ▶	99.408	100.051	99.913	99.302	99.976	99.838	98.864	99.101	98.932	99.020	99.257	99.120	640-659			(1.750)
5.250 ▶	99.152	99.795	99.657	99.045	99.720	99.582	98.858	99.095	98.926	99.014	99.251	99.113	620-639			(2.250)
5.125 ▶	97.999	98.709	98.638	97.706	98.448	98.377	97.386	97.690	97.588	97.368	97.672	97.601	600-619			(3.250)
5.000 ▶	97.664	98.374	98.303	97.240	97.982	97.911	97.092	97.396	97.294	96.705	97.009	96.938	Cashout Refi			(0.250)
4.875 ▶	97.086	97.797	97.726	96.968	97.709	97.638	96.179	96.483	96.381	96.186	96.490	96.420	2 units			(0.500)
4.750 ▶	96.811	97.522	97.451	96.686	97.428	97.357	95.757	96.061	95.959	95.655	95.959	95.888	3-4 units			(1.000)
4.625 ▶	94.134	94.087	94.070	94.134	94.087	94.070	91.021	90.975	90.958	91.021	90.975	90.958	\$100k < \$125k			(0.125)
4.500 ▶	93.441	93.394	93.377	93.441	93.394	93.377	90.328	90.281	90.265	90.328	90.281	90.265	\$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 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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**NonQM**

Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.665	107.515	107.365						Prepay 101.000		
9.875 ▶	107.415	107.265	107.115						No Prepay 100.000		
9.750 ▶	107.165	107.015	106.865						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.915	106.765	106.615						Full Doc 99.500 103.000		
9.500 ▶	106.665	106.515	106.365						Alt Doc 99.500 103.000		
9.375 ▶	106.415	106.265	106.115						Inv w/Prepay 99.500 103.000		
9.250 ▶	106.165	106.015	105.865			107.993	107.843		107.693	<u>Plus DSCR</u>	
9.125 ▶	105.915	105.765	105.615			107.805	107.655		107.505	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.665	105.515	105.365			107.539	107.389		107.239	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.415	105.265	105.115			107.274	107.124		106.974	5yr Prepay 99.500 104.500	
8.750 ▶	105.165	105.015	104.865			106.993	106.843		106.693	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.625 ▶	104.915	104.765	104.615			106.711	106.561		106.411	5yr Hard PP 101.500	
8.500 ▶	104.665	104.515	104.365			106.430	106.280		106.130	4yr Hard PP 101.500	
8.375 ▶	104.415	104.265	104.115			106.130	105.980		105.830	3yr Hard PP 101.500	
8.250 ▶	104.165	104.015	103.865			105.830	105.680		105.530	2yr Hard PP 100.500	
8.125 ▶	103.915	103.765	103.615			105.490	105.340		105.190	1yr Hard PP 100.000	
8.000 ▶										No Prepay 99.500	
7.990 ▶	103.665	103.515	103.365			105.115	104.965		104.815		
7.875 ▶	103.415	103.265	103.115			104.740	104.590		104.440		
7.750 ▶	103.165	103.015	102.865			104.365	104.215		104.065		
7.625 ▶	102.890	102.740	102.590			103.990	103.840		103.690		
7.500 ▶	102.640	102.490	102.340			103.615	103.465		103.315		
7.375 ▶	102.315	102.165	102.015			103.240	103.090		102.940		
7.250 ▶	101.940	101.790	101.640			102.865	102.715		102.565		
7.125 ▶	101.540	101.390	101.240			102.415	102.265		102.115		
7.000 ▶											
6.990 ▶	101.165	101.015	100.865			101.965	101.815		101.665		
6.875 ▶	100.715	100.565	100.415			101.515	101.365		101.215		
6.750 ▶	100.265	100.115	99.965			101.040	100.890		100.740		

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>