

**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 ►	104.924	104.920	104.911	104.882	104.299	104.233	104.208	105.112	105.112	105.112	101.995	101.964	101.897	100.728	100.660	100.631				
7.875 ►	104.699	104.695	104.686	104.657	104.119	104.053	104.027	104.884	104.884	104.884	101.820	101.789	101.722	100.611	100.543	100.513				
7.750 ►	104.456	104.452	104.444	104.414	103.892	103.825	103.796	104.641	104.641	104.641	101.625	101.594	101.527	100.354	100.286	100.251				
7.625 ►	104.353	104.349	104.341	104.311	104.086	104.046	104.018	104.279	104.279	104.279	102.198	102.157	102.124	101.698	101.657	101.624				
7.500 ►	104.098	104.094	104.086	104.056	103.878	103.839	103.806	104.001	104.001	104.001	102.058	102.018	101.982	101.558	101.518	101.482				
7.375 ►	103.809	103.805	103.797	103.767	103.654	103.617	103.578	103.699	103.699	103.699	101.730	101.699	101.638	101.230	101.199	101.138				
7.250 ►	103.686	103.686	103.678	103.648	103.303	103.273	103.213	103.374	103.374	103.374	101.380	101.349	101.284	100.880	100.849	100.784				
7.125 ►	103.421	103.409	103.401	103.371	103.219	103.144	103.134	103.112	103.073	103.028	102.007	101.932	101.921	101.507	101.432	101.421				
7.000 ►	103.161	103.132	103.097	103.057	102.913	102.838	102.824	102.842	102.793	102.724	101.701	101.625	101.610	101.201	101.125	101.110				
6.875 ►	102.883	102.847	102.797	102.746	102.539	102.464	102.445	102.560	102.507	102.432	101.401	101.353	101.277	100.861	100.785	100.767				
6.750 ►	102.568	102.532	102.481	102.430	102.082	102.004	101.985	102.244	102.191	102.116	101.124	101.076	101.001	100.406	100.327	100.308				
6.625 ►	102.535	102.474	102.399	102.329	102.347	102.254	102.206	102.488	102.375	102.323	101.668	101.591	101.483	100.955	100.863	100.814				
6.500 ►	102.216	102.155	102.079	102.010	102.063	101.969	101.915	102.172	102.059	102.000	101.406	101.329	101.220	100.674	100.582	100.526				
6.375 ►	101.860	101.799	101.724	101.654	101.799	101.705	101.649	101.790	101.677	101.618	101.096	101.019	100.910	100.412	100.319	100.262				
6.250 ►	101.457	101.396	101.320	101.251	101.366	101.272	101.211	101.385	101.272	101.209	100.753	100.676	100.568	99.982	99.889	99.827				
6.125 ►	101.472	101.399	101.307	101.226	101.326	101.231	101.201	101.718	101.527	101.499	101.226	101.153	101.061	100.102	100.008	99.977				
6.000 ►	101.048	100.975	100.883	100.802	101.035	100.942	100.906	101.296	101.124	101.072	100.870	100.797	100.705	99.815	99.723	99.686				
5.875 ►	100.578	100.505	100.413	100.332	100.565	100.473	100.435	100.955	100.764	100.726	100.489	100.415	100.323	99.349	99.258	99.219				
5.750 ►	100.089	100.016	99.924	99.843	99.927	99.841	99.800	100.422	100.253	100.188	100.062	99.989	99.897	98.715	98.631	98.588				
5.625 ►	99.813	99.749	99.657	99.576	99.736	99.647	99.608	100.422	100.304	100.201	99.542	99.469	99.377	98.372	98.285	98.244				
5.500 ►	99.282	99.218	99.126	99.045	99.203	99.116	99.074	99.952	99.847	99.727	98.968	98.894	98.802	97.843	97.757	97.714				
5.375 ►	98.710	98.645	98.553	98.472	98.617	98.531	98.486	99.451	99.338	99.221	98.375	98.302	98.210	97.260	97.175	97.129				
5.250 ►	98.106	98.041	97.949	97.868	97.664	97.586	97.538	98.883	98.807	98.682	97.733	97.660	97.568	96.309	96.232	96.183				

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)	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 Occupant		(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.															

**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 ►	103.880	104.406	104.260	102.286	102.844	102.698	102.368	102.488	102.310	100.836	100.956	100.810	104.242	104.784	104.529
7.000 ►	103.524	104.050	103.904	101.846	102.363	102.216	101.949	102.069	101.891	100.293	100.413	100.266	103.808	104.350	104.095
6.875 ►	102.930	103.456	103.310	101.899	102.456	102.310	101.774	101.894	101.716	100.774	100.894	100.748	103.239	103.781	103.526
6.750 ►	103.036	103.563	103.416	102.880	103.438	103.291	101.618	101.738	101.560	101.493	101.613	101.466	103.307	103.849	103.594
6.625 ►	102.169	102.813	102.666	101.138	101.813	101.666	101.145	101.383	101.205	100.177	100.414	100.268	102.468	102.908	102.770
6.500 ►	101.719	102.363	102.216	100.938	101.613	101.466	100.732	100.969	100.791	100.013	100.250	100.104	102.080	102.520	102.383
6.375 ►	101.244	101.888	101.741	100.525	101.200	101.054	100.599	100.836	100.659	99.943	100.180	100.034	101.443	101.883	101.745
6.250 ►	101.457	102.100	101.954	101.269	101.944	101.798	100.538	100.775	100.598	100.413	100.650	100.504	101.562	102.002	101.865
6.125 ►	101.316	101.984	101.847	101.022	101.722	101.584	100.491	100.753	100.584	100.460	100.722	100.584	101.614	102.032	101.919
6.000 ►	100.897	101.566	101.428	100.547	101.247	101.109	100.122	100.384	100.215	99.935	100.197	100.059	101.180	101.598	101.486
5.875 ►	100.422	101.091	100.953	100.222	100.922	100.784	99.597	99.859	99.690	99.660	99.922	99.784	100.611	101.030	100.917
5.750 ►	100.528	101.197	101.059	100.391	101.091	100.953	99.953	100.216	100.047	100.078	100.341	100.203	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.021	100.631	100.493	99.821	100.463	100.325	99.478	99.681	99.512	99.540	99.744	99.606	680+	0.000	
5.500 ►	99.603	100.213	100.075	99.378	100.019	99.881	99.109	99.313	99.143	99.046	99.250	99.112	660-679	(0.750)	
5.375 ►	99.096	99.706	99.568	98.990	99.631	99.493	98.553	98.756	98.587	98.709	98.913	98.775	640-659	(1.750)	
5.250 ►	98.840	99.450	99.312	98.734	99.375	99.237	98.546	98.750	98.581	98.703	98.906	98.768	620-639	(2.250)	
5.125 ►	97.770	98.447	98.317	97.603	98.311	98.181	97.157	97.428	97.267	97.264	97.534	97.405	600-619	(3.250)	
5.000 ►	97.435	98.112	97.982	97.137	97.845	97.715	96.863	97.133	96.973	96.601	96.872	96.742	Cashout Refi	(0.250)	
4.875 ►	96.858	97.534	97.405	96.739	97.447	97.317	95.950	96.221	96.060	95.958	96.228	96.099	2 units	(0.500)	
4.750 ►	96.583	97.259	97.130	96.458	97.166	97.036	95.529	95.799	95.639	95.426	95.697	95.567	3-4 units	(1.000)	
4.625 ►	93.712	93.632	93.573	93.712	93.632	93.573	90.600	90.519	90.461	90.600	90.519	90.461	\$100k < \$125k	(0.125)	
4.500 ►	93.021	92.941	92.882	93.021	92.941	92.882	89.908	89.828	89.770	89.908	89.828	89.770	\$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 ►													<b>NonQM Max Prices</b>			
10.125 ►													Standard Residential	Max Price		
10.000 ►													Loan Amt <=\$1.75m	101.000		
9.875 ►	107.390	107.240	107.090										Loan Amt: \$1.75m<\$2.0m	100.500		
9.750 ►	107.140	106.990	106.840										Loan Amt: \$2.0m-\$3.0m	100.000		
9.625 ►	106.890	106.740	106.590										Standard DSCR			
9.500 ►	106.640	106.490	106.340										Prepay	101.000		
9.375 ►	106.390	106.240	106.090										No Prepay	100.000		
9.250 ►	106.140	105.990	105.840										<b>NonQM Price Adjustments</b>			
9.125 ►	105.890	105.740	105.590	107.630	107.480	107.330							Price all NonQM loans on our website			
9.000 ►													https://www.uff.pro			
8.875 ►	105.390	105.240	105.090	107.099	106.949	106.799										
8.750 ►	105.140	104.990	104.840	106.818	106.668	106.518										
8.625 ►	104.890	104.740	104.590	106.536	106.386	106.236										
8.500 ►	104.640	104.490	104.340	106.255	106.105	105.955										
8.375 ►	104.390	104.240	104.090	105.955	105.805	105.655										
8.250 ►	104.140	103.990	103.840	105.655	105.505	105.355										
8.125 ►	103.890	103.740	103.590	105.315	105.165	105.015										
8.000 ►																
7.875 ►	103.390	103.240	103.090	104.565	104.415	104.265										
7.750 ►	103.140	102.990	102.840	104.190	104.040	103.890										
7.625 ►	102.865	102.715	102.565	103.815	103.665	103.515										
7.500 ►	102.615	102.465	102.315	103.440	103.290	103.140										
7.375 ►	102.290	102.140	101.990	103.065	102.915	102.765										
7.250 ►	101.915	101.765	101.615	102.690	102.540	102.390										
7.125 ►	101.515	101.365	101.215	102.240	102.090	101.940										
7.000 ►																
6.875 ►	100.690	100.540	100.390	101.340	101.190	101.040										
6.750 ►	100.240	100.090	99.940	100.865	100.715	100.565										
6.625 ►	99.690	99.540	99.390	100.365	100.215	100.065										
6.500 ►	99.090	98.940	98.790	99.865	99.715	99.565										
6.375 ►	98.315	98.165	98.015	99.190	99.040	98.890										
6.250 ►	97.565	97.415	97.265	98.440	98.290	98.140										
6.125 ►				97.440	97.290	97.140										
6.000 ►																
5.875 ►																

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