

Effective Date/Time: 2/12/2026 09:56 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
7.875 ▶	105.133	105.160	105.146	105.131		104.747	104.655	104.620	105.605	105.633	105.626	102.371	102.391	102.325	101.309	101.224	101.188
7.750 ▶	104.890	104.917	104.902	104.887		104.523	104.432	104.396	105.355	105.383	105.375	102.183	102.204	102.138	101.056	100.967	100.932
7.625 ▶	104.991	104.997	104.982	104.967		104.890	104.804	104.782	105.101	105.116	105.109	102.569	102.482	102.460	102.069	101.982	101.960
7.500 ▶	104.778	104.783	104.769	104.754		104.717	104.633	104.611	104.842	104.848	104.841	102.464	102.378	102.356	101.964	101.878	101.856
7.375 ▶	104.544	104.549	104.535	104.520		104.475	104.385	104.363	104.428	104.435	104.427	102.129	102.049	102.030	101.629	101.549	101.530
7.250 ▶	104.439	104.445	104.430	104.415		104.078	103.994	103.975	104.153	104.159	104.152	101.883	101.885	101.849	101.209	101.123	101.104
7.125 ▶	104.169	104.174	104.159	104.145		104.002	103.930	103.913	103.953	103.913	103.884	102.594	102.558	102.507	101.980	101.907	101.890
7.000 ▶	103.878	103.874	103.860	103.845		103.722	103.654	103.637	103.679	103.636	103.584	102.388	102.352	102.300	101.731	101.662	101.645
6.875 ▶	103.584	103.551	103.522	103.492		103.272	103.218	103.201	103.387	103.344	103.293	102.164	102.129	102.077	101.316	101.260	101.243
6.750 ▶	103.275	103.242	103.213	103.184		102.806	102.759	102.742	103.068	103.025	102.974	101.893	101.857	101.805	100.853	100.804	100.787
6.625 ▶	103.213	103.164	103.120	103.076		103.090	102.994	102.958	103.350	103.282	103.209	102.217	102.164	102.090	101.639	101.542	101.506
6.500 ▶	102.911	102.862	102.818	102.774		102.784	102.696	102.661	103.031	102.963	102.890	101.956	101.902	101.829	101.336	101.247	101.212
6.375 ▶	102.555	102.506	102.462	102.418		102.461	102.397	102.362	102.659	102.591	102.518	101.634	101.581	101.507	101.017	100.952	100.917
6.250 ▶	102.152	102.102	102.058	102.014		102.035	101.970	101.935	102.252	102.184	102.111	101.278	101.224	101.151	100.593	100.527	100.492
6.125 ▶	102.169	102.104	102.053	102.002		102.067	101.970	101.942	102.714	102.638	102.557	101.903	101.805	101.777	101.403	101.305	101.277
6.000 ▶	101.744	101.679	101.628	101.577		101.672	101.592	101.564	102.308	102.232	102.152	101.514	101.434	101.406	101.014	100.934	100.906
5.875 ▶	101.273	101.208	101.157	101.106		101.215	101.150	101.123	101.864	101.788	101.707	101.120	101.053	101.025	100.620	100.553	100.525
5.750 ▶	100.752	100.687	100.636	100.584		100.700	100.650	100.623	101.374	101.298	101.218	100.608	100.543	100.491	100.025	99.975	99.948
5.625 ▶	100.572	100.523	100.479	100.435		100.567	100.471	100.439	101.446	101.400	101.326	100.342	100.248	100.215	99.842	99.748	99.715
5.500 ▶	100.042	99.993	99.949	99.905		99.988	99.911	99.878	100.969	100.923	100.850	99.766	99.689	99.656	99.266	99.189	99.156
5.375 ▶	99.474	99.425	99.381	99.337		99.434	99.362	99.329	100.445	100.399	100.326	99.214	99.143	99.109	98.714	98.643	98.609
5.250 ▶	98.875	98.826	98.782	98.738		98.466	98.409	98.374	99.899	99.853	99.780	98.305	98.249	98.213	97.805	97.749	97.713
5.125 ▶	98.479	98.425	98.293	98.161		98.406	98.130	98.111	99.564	99.534	99.358	96.470	96.436	96.400	95.970	95.936	95.900

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		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
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

PRICING





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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 ▶	104.366	105.068	104.924	102.864	103.506	103.362	102.854	103.149	102.974	101.322	101.618	101.474	104.880	105.270	105.191
7.000 ▶	104.010	104.712	104.568	102.552	103.024	102.881	102.435	102.731	102.556	100.779	101.074	100.931	104.447	104.836	104.757
6.875 ▶	103.416	104.118	103.974	102.385	103.118	102.974	102.260	102.556	102.381	101.260	101.556	101.412	103.878	104.267	104.188
6.750 ▶	103.522	104.224	104.081	103.366	104.099	103.956	102.104	102.399	102.224	101.979	102.274	102.131	103.945	104.335	104.256
6.625 ▶	102.938	103.481	103.326	101.906	102.481	102.326	102.039	102.176	101.990	101.070	101.207	101.053	103.149	103.676	103.438
6.500 ▶	102.488	103.031	102.876	101.706	102.281	102.126	101.625	101.762	101.576	100.906	101.043	100.889	102.761	103.289	103.051
6.375 ▶	102.013	102.556	102.401	101.294	101.868	101.714	101.493	101.629	101.444	100.836	100.973	100.819	102.124	102.651	102.413
6.250 ▶	102.225	102.768	102.614	102.038	102.612	102.458	101.431	101.568	101.383	101.306	101.443	101.289	102.243	102.771	102.533
6.125 ▶	102.100	102.744	102.614	101.807	102.481	102.351	101.158	101.395	101.234	101.127	101.364	101.234	102.376	102.817	102.679
6.000 ▶	101.682	102.325	102.195	101.332	102.006	101.876	100.790	101.027	100.865	100.602	100.839	100.709	101.943	102.383	102.245
5.875 ▶	101.207	101.850	101.720	101.007	101.681	101.551	100.265	100.502	100.340	100.327	100.564	100.434	101.374	101.814	101.676
5.750 ▶	101.313	101.956	101.826	101.175	101.850	101.720	100.621	100.858	100.696	100.746	100.983	100.853	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	101.035	101.662	101.517	100.835	101.493	101.348	100.460	100.681	100.504	100.523	100.743	100.598			
5.500 ▶	100.617	101.243	101.098	100.392	101.049	100.904	100.092	100.312	100.135	100.029	100.249	100.104			
5.375 ▶	100.110	100.737	100.592	100.004	100.662	100.517	99.535	99.756	99.579	99.692	99.912	99.767			
5.250 ▶	99.854	100.481	100.335	99.748	100.406	100.260	99.529	99.749	99.573	99.685	99.906	99.760			
5.125 ▶	99.005	99.657	99.539	98.837	99.521	99.403	98.517	98.763	98.614	98.624	98.869	98.751			
5.000 ▶	98.670	99.322	99.204	98.371	99.055	98.937	98.223	98.468	98.319	97.961	98.207	98.089			
4.875 ▶	98.092	98.744	98.626	97.974	98.657	98.539	97.310	97.556	97.406	97.317	97.563	97.445			
4.750 ▶	97.817	98.469	98.351	97.692	98.376	98.258	96.889	97.134	96.985	96.786	97.032	96.914			
4.625 ▶	95.077	95.002	94.960	95.077	95.002	94.960	91.965	91.890	91.847	91.965	91.890	91.847			
4.500 ▶	94.386	94.311	94.268	94.386	94.311	94.268	91.273	91.198	91.155	91.273	91.198	91.155			
4.375 ▶															

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.uffwest.com</div>			NonQM Max Prices <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶											
9.625 ▶											
9.500 ▶	108.175	108.025	107.875								
9.375 ▶	107.925	107.775	107.625								
9.250 ▶	107.675	107.525	107.375								
9.125 ▶	107.425	107.275	107.125								
9.000 ▶											
8.875 ▶	106.925	106.775	106.625	108.434	108.284	108.134					
8.750 ▶	106.675	106.525	106.375	108.153	108.003	107.853					
8.625 ▶	106.425	106.275	106.125	107.871	107.721	107.571					
8.500 ▶	106.175	106.025	105.875	107.590	107.440	107.290					
8.375 ▶	105.925	105.775	105.625	107.290	107.140	106.990					
8.250 ▶	105.675	105.525	105.375	106.990	106.840	106.690					
8.125 ▶	105.425	105.275	105.125	106.650	106.500	106.350					
8.000 ▶											
7.875 ▶	104.925	104.775	104.625	105.900	105.750	105.600					
7.750 ▶	104.675	104.525	104.375	105.525	105.375	105.225					
7.625 ▶	104.400	104.250	104.100	105.150	105.000	104.850					
7.500 ▶	104.150	104.000	103.850	104.775	104.625	104.475					
7.375 ▶	103.825	103.675	103.525	104.400	104.250	104.100					
7.250 ▶	103.450	103.300	103.150	104.025	103.875	103.725					
7.125 ▶	103.050	102.900	102.750	103.575	103.425	103.275					
7.000 ▶											
6.875 ▶	102.200	102.050	101.900	102.675	102.525	102.375					
6.750 ▶	101.725	101.575	101.425	102.200	102.050	101.900					
6.625 ▶	101.250	101.100	100.950	101.700	101.550	101.400					
6.500 ▶	100.700	100.550	100.400	101.200	101.050	100.900					
6.375 ▶	100.125	99.975	99.825	100.650	100.500	100.350					
6.250 ▶	99.525	99.375	99.225	100.000	99.850	99.700					
6.125 ▶	98.925	98.775	98.625	99.125	98.975	98.825					
6.000 ▶											
5.875 ▶	97.050	96.900	96.750								