

Effective Date/Time: 12/11/2025 10:27 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 ▶	104.934	104.983	104.990	104.982	104.602	104.535	104.394	105.276	105.324	105.337	102.233	102.281	102.247	101.172	101.086	100.947	
7.875 ▶	104.678	104.726	104.733	104.725	104.445	104.373	104.235	105.027	105.075	105.088	102.038	102.086	102.052	101.092	101.002	100.866	
7.750 ▶	104.404	104.453	104.460	104.452	104.242	104.158	104.017	104.758	104.806	104.819	101.823	101.871	101.837	100.878	100.764	100.622	
7.625 ▶	104.316	104.337	104.336	104.328	104.248	104.197	104.099	104.381	104.427	104.440	102.474	102.403	102.307	101.974	101.903	101.807	
7.500 ▶	104.125	104.145	104.145	104.137	104.034	103.969	103.869	104.095	104.126	104.134	102.324	102.243	102.144	101.824	101.743	101.644	
7.375 ▶	103.976	103.997	103.996	103.988	103.883	103.806	103.701	103.801	103.822	103.827	102.084	101.996	101.859	101.584	101.496	101.359	
7.250 ▶	103.693	103.714	103.713	103.705	103.518	103.433	103.295	103.493	103.514	103.519	101.710	101.612	101.475	101.210	101.112	100.975	
7.125 ▶	103.500	103.486	103.458	103.426	103.378	103.341	103.288	103.354	103.333	103.286	102.766	102.752	102.731	101.736	101.698	101.644	
7.000 ▶	103.222	103.208	103.181	103.149	103.075	103.024	102.967	103.043	103.022	102.975	102.519	102.505	102.484	101.436	101.383	101.326	
6.875 ▶	102.895	102.881	102.854	102.822	102.726	102.660	102.603	102.732	102.710	102.663	102.245	102.231	102.210	101.090	101.021	100.965	
6.750 ▶	102.553	102.539	102.512	102.479	102.277	102.194	102.127	102.401	102.347	102.300	101.934	101.920	101.898	100.644	100.559	100.491	
6.625 ▶	102.488	102.453	102.408	102.360	102.377	102.336	102.277	102.557	102.497	102.447	102.149	102.114	102.070	101.011	100.968	100.909	
6.500 ▶	102.133	102.099	102.054	102.005	102.077	102.008	101.946	102.223	102.159	102.110	101.856	101.822	101.777	100.714	100.643	100.581	
6.375 ▶	101.727	101.692	101.647	101.599	101.675	101.595	101.534	101.853	101.790	101.743	101.505	101.471	101.426	100.315	100.234	100.173	
6.250 ▶	101.280	101.245	101.200	101.152	101.237	101.142	101.078	101.456	101.391	101.345	101.121	101.087	101.042	99.882	99.785	99.721	
6.125 ▶	101.261	101.226	101.182	101.133	101.208	101.156	101.121	101.514	101.479	101.411	101.044	101.009	100.965	99.997	99.946	99.909	
6.000 ▶	100.853	100.819	100.774	100.726	100.774	100.712	100.677	101.077	101.042	100.974	100.673	100.639	100.594	99.567	99.506	99.469	
5.875 ▶	100.334	100.299	100.254	100.206	100.274	100.207	100.173	100.694	100.578	100.551	100.236	100.202	100.157	99.072	99.005	98.970	
5.750 ▶	99.775	99.740	99.696	99.647	99.731	99.658	99.625	100.198	100.101	100.057	99.753	99.718	99.674	98.531	98.459	98.424	
5.625 ▶	99.507	99.479	99.430	99.374	99.462	99.400	99.357	100.221	100.207	100.138	99.212	99.178	99.133	98.110	98.049	98.004	
5.500 ▶	98.951	98.923	98.874	98.818	98.926	98.865	98.822	99.733	99.720	99.651	98.602	98.568	98.523	97.576	97.515	97.471	
5.375 ▶	98.331	98.303	98.254	98.198	98.326	98.263	98.220	99.202	99.188	99.119	97.967	97.933	97.888	96.978	96.916	96.872	
5.250 ▶	97.688	97.661	97.612	97.555	97.372	97.312	97.268	98.666	98.652	98.583	97.295	97.260	97.216	96.028	95.969	95.924	
	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)	<div>Improved Pricing</div> <div></div>						
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							
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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 ▶	103.272	103.944	103.832	102.074	102.381	102.270	101.759	102.025	101.882	100.228	100.494	100.382	103.738	104.176	104.066	
7.000 ▶	102.916	103.588	103.476	101.547	101.900	101.788	101.341	101.606	101.463	99.684	99.950	99.838	103.304	103.742	103.633	
6.875 ▶	102.322	102.994	102.882	101.291	101.994	101.882	101.166	101.431	101.288	100.166	100.431	100.320	102.736	103.173	103.064	
6.750 ▶	102.428	103.100	102.988	102.272	102.975	102.863	101.009	101.275	101.132	100.884	101.150	101.038	102.803	103.241	103.131	
6.625 ▶	102.146	102.844	102.754	101.146	101.875	101.785	101.122	101.414	101.293	100.184	100.477	100.386	102.514	102.916	102.833	
6.500 ▶	101.696	102.394	102.304	100.946	101.675	101.585	100.708	101.000	100.879	100.021	100.313	100.223	102.126	102.528	102.445	
6.375 ▶	101.252	101.950	101.860	100.533	101.263	101.173	100.607	100.899	100.778	99.951	100.243	100.153	101.489	101.891	101.808	
6.250 ▶	101.433	102.132	102.041	101.277	102.007	101.916	100.514	100.807	100.685	100.421	100.713	100.623	101.608	102.010	101.928	
6.125 ▶	101.244	101.923	101.820	100.982	101.692	101.589	100.419	100.692	100.557	100.419	100.692	100.589	101.563	101.992	101.889	
6.000 ▶	100.763	101.442	101.339	100.507	101.217	101.114	99.988	100.260	100.126	99.894	100.167	100.064	101.129	101.558	101.455	
5.875 ▶	100.382	101.060	100.957	100.182	100.892	100.789	99.557	99.829	99.695	99.619	99.892	99.789	100.561	100.989	100.887	
5.750 ▶	100.488	101.167	101.064	100.350	101.060	100.957	99.913	100.185	100.051	100.038	100.310	100.207	FHA/VA Price Adjustments			
5.625 ▶	100.040	100.705	100.587	99.778	100.474	100.355	99.496	99.755	99.605	99.496	99.755	99.637	680+		0.000	
5.500 ▶	99.559	100.224	100.105	99.334	100.030	99.912	99.065	99.324	99.174	99.003	99.262	99.143	660-679		(0.750)	
5.375 ▶	99.178	99.843	99.724	99.071	99.768	99.649	98.634	98.893	98.743	98.790	99.049	98.930	640-659		(1.750)	
5.250 ▶	98.921	99.587	99.468	98.815	99.512	99.393	98.628	98.887	98.737	98.784	99.043	98.924	620-639		(2.250)	
5.125 ▶	97.792	98.484	98.392	97.500	98.223	98.130	97.179	97.465	97.342	97.161	97.446	97.354	600-619		(3.250)	
5.000 ▶	97.457	98.149	98.057	97.034	97.757	97.664	96.885	97.170	97.047	96.498	96.784	96.692	Cashout Refi		(0.250)	
4.875 ▶	96.880	97.571	97.479	96.761	97.484	97.392	95.972	96.258	96.134	95.980	96.265	96.173	2 units		(0.500)	
4.750 ▶	96.605	97.296	97.204	96.480	97.203	97.110	95.551	95.836	95.713	95.448	95.734	95.642	3-4 units		(1.000)	
4.625 ▶	93.968	93.924	93.907	93.968	93.924	93.907	90.856	90.812	90.795	90.856	90.812	90.795	\$100k < \$125k		(0.125)	
4.500 ▶	93.268	93.224	93.207	93.268	93.224	93.207	90.156	90.112	90.095	90.156	90.112	90.095	\$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	85.01-89.95	
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> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.490	107.340	107.190						No Prepay 100.000		
9.875 ▶	107.240	107.090	106.940						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	106.990	106.840	106.690						Full Doc 99.500 103.000		
9.625 ▶	106.740	106.590	106.440						Alt Doc 99.500 103.000		
9.500 ▶	106.490	106.340	106.190						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.240	106.090	105.940			107.718	107.568		107.418	<u>Plus DSCR</u>	
9.250 ▶	105.990	105.840	105.690			107.530	107.380		107.230	No Prepay 99.500 100.000	
9.125 ▶	105.740	105.590	105.440			107.264	107.114		106.964	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.490	105.340	105.190			106.999	106.849		106.699	5yr Prepay 99.500 104.500	
8.875 ▶	105.240	105.090	104.940			106.718	106.568		106.418	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	104.990	104.840	104.690			106.436	106.286		106.136	5yr Hard PP 101.500	
8.625 ▶	104.740	104.590	104.440			106.155	106.005		105.855	4yr Hard PP 101.500	
8.500 ▶	104.490	104.340	104.190			105.855	105.705		105.555	3yr Hard PP 101.500	
8.375 ▶	104.240	104.090	103.940			105.555	105.405		105.255	2yr Hard PP 100.500	
8.250 ▶	103.990	103.840	103.690			105.215	105.065		104.915	1yr Hard PP 100.000	
8.125 ▶	103.740	103.590	103.440			104.840	104.690		104.540	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.490	103.340	103.190			104.465	104.315		104.165		
7.875 ▶	103.240	103.090	102.940			104.090	103.940		103.790		
7.750 ▶	102.990	102.840	102.690			103.715	103.565		103.415		
7.625 ▶	102.715	102.565	102.415			103.340	103.190		103.040		
7.500 ▶	102.465	102.315	102.165			102.965	102.815		102.665		
7.375 ▶	102.140	101.990	101.840			102.590	102.440		102.290		
7.250 ▶	101.765	101.615	101.465			102.140	101.990		101.840		
7.125 ▶	101.365	101.215	101.065			101.690	101.540		101.390		
7.000 ▶											
6.990 ▶	100.990	100.840	100.690			101.240	101.090		100.940		
6.875 ▶	100.540	100.390	100.240			100.765	100.615		100.465		
6.750 ▶	100.090	99.940	99.790			100.265	100.115		99.965		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>