

**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 ►	105.059	105.074	105.066	105.030	104.664	104.644	104.529	105.408	105.427	105.427	102.378	102.359	102.294	101.218	101.196	101.101				
7.875 ►	104.832	104.846	104.838	104.802	104.505	104.484	104.377	105.180	105.199	105.199	102.202	102.182	102.118	101.134	101.112	101.025				
7.750 ►	104.587	104.601	104.593	104.557	104.288	104.268	104.169	104.935	104.954	104.954	102.006	101.986	101.921	100.894	100.873	100.797				
7.625 ►	104.482	104.485	104.477	104.446	104.359	104.331	104.201	104.579	104.599	104.599	102.565	102.535	102.421	102.065	102.035	101.921				
7.500 ►	104.315	104.318	104.310	104.279	104.132	104.105	103.987	104.299	104.317	104.317	102.403	102.375	102.269	101.903	101.875	101.769				
7.375 ►	104.189	104.193	104.184	104.154	103.969	103.943	103.830	103.998	104.007	104.007	102.145	102.130	101.997	101.645	101.630	101.497				
7.250 ►	103.940	103.944	103.935	103.905	103.583	103.569	103.440	103.708	103.717	103.717	101.760	101.746	101.629	101.260	101.246	101.129				
7.125 ►	103.660	103.664	103.656	103.625	103.528	103.514	103.409	103.462	103.440	103.415	102.580	102.555	102.522	101.881	101.866	101.762				
7.000 ►	103.350	103.353	103.345	103.314	103.209	103.196	103.109	103.178	103.139	103.089	102.375	102.350	102.317	101.565	101.552	101.465				
6.875 ►	103.009	102.999	102.991	102.960	102.844	102.832	102.763	102.886	102.839	102.774	102.138	102.113	102.081	101.202	101.190	101.121				
6.750 ►	102.673	102.644	102.603	102.549	102.366	102.363	102.303	102.547	102.500	102.435	101.852	101.827	101.795	100.727	100.724	100.664				
6.625 ►	102.586	102.543	102.494	102.428	102.563	102.545	102.419	102.720	102.659	102.559	102.287	102.244	102.195	101.176	101.157	101.031				
6.500 ►	102.264	102.221	102.173	102.106	102.258	102.242	102.126	102.385	102.324	102.228	102.017	101.974	101.925	100.874	100.857	100.742				
6.375 ►	101.903	101.860	101.811	101.745	101.850	101.835	101.736	102.014	101.953	101.866	101.698	101.655	101.606	100.470	100.454	100.355				
6.250 ►	101.486	101.444	101.395	101.329	101.400	101.391	101.303	101.613	101.552	101.475	101.342	101.299	101.250	100.024	100.015	99.927				
6.125 ►	101.384	101.341	101.292	101.226	101.383	101.358	101.249	101.868	101.761	101.670	101.140	101.097	101.049	100.167	100.142	100.033				
6.000 ►	100.944	100.901	100.852	100.786	100.941	100.917	100.823	101.461	101.354	101.278	100.770	100.727	100.679	99.731	99.706	99.612				
5.875 ►	100.485	100.442	100.394	100.328	100.436	100.413	100.332	101.124	101.017	100.949	100.373	100.330	100.281	99.229	99.205	99.124				
5.750 ►	99.964	99.921	99.872	99.806	99.886	99.867	99.795	100.626	100.520	100.461	99.928	99.885	99.836	98.683	98.662	98.590				
5.625 ►	99.606	99.566	99.517	99.457	99.589	99.563	99.477	100.477	100.420	100.339	99.390	99.347	99.299	98.232	98.208	98.119				
5.500 ►	99.054	99.013	98.965	98.904	99.052	99.027	98.948	100.006	99.949	99.868	98.814	98.771	98.722	97.697	97.673	97.593				
5.375 ►	98.464	98.423	98.375	98.314	98.451	98.427	98.357	99.503	99.431	99.351	98.194	98.151	98.102	97.099	97.076	97.005				
5.250 ►	97.836	97.796	97.747	97.687	97.510	97.490	97.427	98.945	98.888	98.807	97.529	97.486	97.437	96.162	96.143	96.079				

**LTV/FICO Adjustments**

	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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(3.250)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	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										

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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 ►	103.414	104.074	103.953	101.924	102.512	102.391	101.902	102.156	102.003	100.370	100.624	100.503	103.892	104.318	104.197
7.000 ►	103.058	103.718	103.597	101.602	102.031	101.909	101.483	101.737	101.584	99.827	100.081	99.959	103.458	103.884	103.763
6.875 ►	102.464	103.124	103.003	101.433	102.124	102.003	101.308	101.562	101.409	100.308	100.562	100.441	102.890	103.315	103.194
6.750 ►	102.570	103.231	103.109	102.414	103.106	102.984	101.152	101.406	101.253	101.027	101.281	101.159	102.957	103.383	103.262
6.625 ►	102.078	102.763	102.667	101.078	101.795	101.699	101.054	101.333	101.206	100.117	100.396	100.300	102.444	102.848	102.752
6.500 ►	101.628	102.313	102.217	100.878	101.595	101.499	100.641	100.920	100.792	99.953	100.232	100.136	102.057	102.461	102.365
6.375 ►	101.184	101.870	101.774	100.466	101.182	101.086	100.539	100.818	100.691	99.883	100.162	100.066	101.419	101.823	101.727
6.250 ►	101.366	102.051	101.955	101.209	101.926	101.830	100.447	100.726	100.599	100.353	100.632	100.536	101.539	101.943	101.847
6.125 ►	101.328	101.997	101.884	101.066	101.765	101.653	100.503	100.765	100.621	100.503	100.765	100.653	101.657	102.076	101.963
6.000 ►	100.847	101.515	101.403	100.591	101.290	101.178	100.072	100.334	100.190	99.978	100.240	100.128	101.223	101.642	101.529
5.875 ►	100.466	101.134	101.021	100.266	100.965	100.853	99.641	99.903	99.759	99.703	99.965	99.853	100.655	101.073	100.960
5.750 ►	100.572	101.240	101.128	100.434	101.134	101.021	99.997	100.259	100.115	100.122	100.384	100.271	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.077	100.737	100.616	99.814	100.506	100.384	99.533	99.787	99.634	99.533	99.787	99.666	680+	0.000	
5.500 ►	99.595	100.256	100.134	99.370	100.062	99.941	99.102	99.356	99.203	99.039	99.293	99.172	660-679	(0.750)	
5.375 ►	99.214	99.874	99.753	99.108	99.799	99.678	98.670	98.924	98.772	98.827	99.081	98.959	640-659	(1.750)	
5.250 ►	98.958	99.618	99.497	98.852	99.543	99.422	98.664	98.918	98.766	98.820	99.074	98.953	620-639	(2.250)	
5.125 ►	97.744	98.429	98.333	97.451	98.168	98.072	97.131	97.410	97.283	97.113	97.392	97.296	600-619	(3.250)	
5.000 ►	97.409	98.094	97.998	96.985	97.702	97.606	96.837	97.116	96.988	96.450	96.729	96.633	Cashout Refi	(0.250)	
4.875 ►	96.831	97.517	97.421	96.713	97.429	97.333	95.924	96.203	96.076	95.931	96.210	96.114	2 units	(0.500)	
4.750 ►	96.556	97.242	97.146	96.431	97.148	97.052	95.502	95.781	95.654	95.400	95.679	95.583	3-4 units	(1.000)	
4.625 ►	93.850	93.803	93.787	93.850	93.803	93.787	90.738	90.691	90.674	90.738	90.691	90.674	\$100k < \$125k	(0.125)	
4.500 ►	93.154	93.108	93.091	93.154	93.108	93.091	90.042	89.995	89.978	90.042	89.995	89.978	\$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: 12/24/2025 10:54 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 ►	107.665	107.515	107.365					
9.875 ►	107.415	107.265	107.115					
9.750 ►	107.165	107.015	106.865					
9.625 ►	106.915	106.765	106.615					
9.500 ►	106.665	106.515	106.365					
9.375 ►	106.415	106.265	106.115					
9.250 ►	106.165	106.015	105.865	107.993	107.843	107.693		
9.125 ►	105.915	105.765	105.615	107.805	107.655	107.505		
9.000 ►								
8.990 ►	105.665	105.515	105.365	107.539	107.389	107.239		
8.875 ►	105.415	105.265	105.115	107.274	107.124	106.974		
8.750 ►	105.165	105.015	104.865	106.993	106.843	106.693		
8.625 ►	104.915	104.765	104.615	106.711	106.561	106.411		
8.500 ►	104.665	104.515	104.365	106.430	106.280	106.130		
8.375 ►	104.415	104.265	104.115	106.130	105.980	105.830		
8.250 ►	104.165	104.015	103.865	105.830	105.680	105.530		
8.125 ►	103.915	103.765	103.615	105.490	105.340	105.190		
8.000 ►								
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>