

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.552	104.550	104.522	104.495	104.180	104.114	104.004	104.854	104.853	104.832	101.871	101.865	101.790	100.754	100.670	100.560	100.574	100.585	100.477	
7.875 ►	104.311	104.309	104.281	104.254	104.023	103.951	103.843	104.610	104.609	104.588	101.681	101.675	101.600	100.675	100.585	100.477	100.455	100.362	100.252	
7.750 ►	104.047	104.045	104.017	103.990	103.816	103.740	103.631	104.348	104.347	104.326	101.466	101.460	101.385	100.455	100.362	100.252	101.771	101.657	101.638	
7.625 ►	103.999	103.997	103.977	103.956	103.832	103.731	103.712	104.031	104.030	104.016	102.271	102.157	102.138	101.771	101.657	101.638	101.615	101.492	101.471	
7.500 ►	103.821	103.820	103.799	103.779	103.612	103.500	103.480	103.770	103.769	103.756	102.115	101.992	101.971	101.615	101.492	101.471	101.369	101.202	101.169	
7.375 ►	103.704	103.702	103.682	103.661	103.456	103.331	103.309	103.502	103.501	103.487	101.869	101.702	101.669	101.035	100.852	100.819	101.214	101.07	101.057	
7.250 ►	103.425	103.423	103.403	103.382	103.126	102.957	102.924	103.201	103.200	103.186	101.535	101.393	101.352	100.843	100.793	100.774	101.607	101.578	101.562	
7.125 ►	103.214	103.205	103.184	103.164	103.032	103.003	102.988	103.108	103.089	103.048	102.540	102.531	102.517	101.607	101.578	101.562	101.331	101.284	101.268	
7.000 ►	102.943	102.933	102.913	102.892	102.754	102.708	102.692	102.804	102.785	102.744	102.301	102.293	102.279	101.331	101.284	101.268	101.209	101.171	101.156	
6.875 ►	102.610	102.601	102.580	102.559	102.436	102.370	102.354	102.476	102.458	102.416	102.019	102.010	101.996	101.016	100.949	100.934	101.035	100.887	100.871	
6.750 ►	102.261	102.252	102.231	102.211	102.049	101.955	101.939	102.148	102.094	102.048	101.711	101.703	101.689	100.633	100.537	100.522	101.035	100.887	100.871	
6.625 ►	102.336	102.294	102.253	102.212	102.132	102.083	102.064	102.593	102.589	102.536	101.957	101.915	101.874	100.843	100.793	100.774	101.035	100.887	100.871	
6.500 ►	101.974	101.932	101.891	101.850	101.935	101.864	101.846	102.232	102.223	102.170	101.669	101.628	101.586	100.648	100.577	100.559	101.035	100.887	100.871	
6.375 ►	101.570	101.528	101.487	101.445	101.539	101.447	101.430	101.837	101.819	101.767	101.356	101.314	101.272	100.256	100.163	100.146	101.035	100.887	100.871	
6.250 ►	101.113	101.071	101.030	100.989	101.085	100.957	100.945	101.435	101.400	101.347	100.989	100.948	100.906	99.807	99.679	99.666	101.035	100.887	100.871	
6.125 ►	101.276	101.241	101.200	101.159	101.129	101.072	101.053	101.590	101.554	101.485	100.952	100.918	100.877	99.917	99.861	99.841	101.035	100.887	100.871	
6.000 ►	100.795	100.761	100.720	100.678	100.766	100.684	100.665	101.169	101.133	101.064	100.588	100.554	100.513	99.559	99.478	99.458	101.035	100.887	100.871	
5.875 ►	100.271	100.237	100.196	100.155	100.270	100.164	100.146	100.716	100.681	100.612	100.170	100.136	100.094	99.066	98.961	98.942	101.035	100.887	100.871	
5.750 ►	99.702	99.668	99.627	99.585	99.714	99.584	99.568	100.236	100.200	100.132	99.698	99.664	99.623	98.512	98.384	98.367	101.035	100.887	100.871	
5.625 ►	99.524	99.506	99.479	99.451	99.350	99.346	99.331	100.462	100.429	100.417	99.156	99.122	99.081	97.995	97.993	97.977	101.035	100.887	100.871	
5.500 ►	98.959	98.942	98.914	98.887	98.792	98.774	98.759	99.969	99.901	99.889	98.536	98.502	98.461	97.440	97.423	97.407	101.035	100.887	100.871	
5.375 ►	98.323	98.306	98.278	98.251	98.159	98.127	98.112	99.442	99.352	99.340	97.893	97.859	97.818	96.811	96.781	96.764	101.035	100.887	100.871	
5.250 ►	97.672	97.654	97.627	97.599	97.395	97.353	97.338	98.863	98.761	98.743	97.200	97.166	97.124	96.050	96.009	95.993	101.035	100.887	100.871	

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)	(1.000)	(0.875)	(0.750)										
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.125)										
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.500)										
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.000)	(1.750)	(1.625)										
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(1.750)										
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.000)										
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.000)										
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)													

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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 ►	103.152	103.762	103.596	101.853	102.200	102.034	101.452	101.656	101.459	99.921	100.125	99.959	103.587	104.056	103.885
7.000 ►	102.796	103.406	103.240	101.327	101.719	101.552	101.034	101.237	101.040	99.392	99.581	99.415	103.153	103.622	103.451
6.875 ►	102.202	102.812	102.646	101.171	101.812	101.646	100.859	101.062	100.865	99.859	100.062	99.896	102.584	103.054	102.882
6.750 ►	102.309	102.919	102.752	102.152	102.794	102.627	100.702	100.906	100.709	100.577	100.781	100.615	102.652	103.121	102.950
6.625 ►	101.895	102.588	102.512	100.895	101.619	101.543	100.933	101.221	101.113	99.996	100.283	100.207	102.268	102.665	102.577
6.500 ►	101.507	102.201	102.124	100.695	101.419	101.343	100.582	100.869	100.762	99.832	100.119	100.043	101.880	102.277	102.189
6.375 ►	101.063	101.757	101.680	100.220	100.944	100.868	100.481	100.768	100.660	99.700	99.987	99.910	101.243	101.640	101.552
6.250 ►	101.245	101.938	101.862	100.963	101.688	101.612	100.388	100.676	100.568	100.170	100.457	100.380	101.362	101.759	101.671
6.125 ►	101.106	101.782	101.675	100.843	101.551	101.444	100.374	100.645	100.506	100.374	100.645	100.538	101.442	101.853	101.749
6.000 ►	100.624	101.301	101.194	100.368	101.076	100.969	99.943	100.214	100.075	99.849	100.120	100.013	101.008	101.419	101.315
5.875 ►	100.087	100.764	100.656	99.887	100.595	100.488	99.356	99.626	99.488	99.418	99.689	99.581	100.439	100.851	100.746
5.750 ►	100.287	100.964	100.856	100.024	100.732	100.625	99.806	100.076	99.938	99.806	100.076	99.969	FHA/VA Price Adjustments		
5.625 ►	100.014	100.683	100.580	99.752	100.451	100.349	99.377	99.639	99.505	99.377	99.639	99.536	680+	0.000	
5.500 ►	99.533	100.201	100.099	99.308	100.008	99.905	98.945	99.208	99.074	98.883	99.145	99.042	660-679	(0.750)	
5.375 ►	99.027	99.695	99.592	98.889	99.589	99.486	98.389	98.651	98.517	98.514	98.776	98.674	640-659	(1.750)	
5.250 ►	98.802	99.470	99.367	98.570	99.270	99.167	98.414	98.676	98.542	98.445	98.708	98.605	620-639	(2.250)	
5.125 ►	97.931	98.617	98.533	97.639	98.355	98.271	97.069	97.348	97.233	97.050	97.329	97.245	600-619	(3.250)	
5.000 ►	97.596	98.282	98.198	97.173	97.889	97.805	96.774	97.053	96.938	96.388	96.667	96.583	Cashout Refi	(0.250)	
4.875 ►	97.019	97.704	97.620	96.838	97.554	97.470	95.861	96.140	96.025	95.806	96.085	96.001	2 units	(0.500)	
4.750 ►	96.681	97.367	97.283	96.463	97.179	97.095	95.377	95.656	95.541	95.181	95.460	95.376	3-4 units	(1.000)	
4.625 ►	94.056	94.012	93.998	94.056	94.012	93.998	90.944	90.899	90.886	90.944	90.899	90.886	\$100k < \$125k	(0.125)	
4.500 ►	93.357	93.312	93.299	93.357	93.312	93.299	90.244	90.200	90.186	90.244	90.200	90.186	\$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: 11/12/2025 10:26 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 ►	107.450	107.300	107.150					
9.875 ►	107.200	107.050	106.900					
9.750 ►	106.950	106.800	106.650					
9.625 ►	106.700	106.550	106.400					
9.500 ►	106.450	106.300	106.150					
9.375 ►	106.200	106.050	105.900	107.965	107.815	107.665		
9.250 ►	105.950	105.800	105.650	107.778	107.628	107.478		
9.125 ►	105.700	105.550	105.400	107.590	107.440	107.290		
9.000 ►								
8.990 ►	105.450	105.300	105.150	107.324	107.174	107.024		
8.875 ►	105.200	105.050	104.900	107.059	106.909	106.759		
8.750 ►	104.950	104.800	104.650	106.778	106.628	106.478		
8.625 ►	104.700	104.550	104.400	106.496	106.346	106.196		
8.500 ►	104.450	104.300	104.150	106.215	106.065	105.915		
8.375 ►	104.200	104.050	103.900	105.915	105.765	105.615		
8.250 ►	103.950	103.800	103.650	105.615	105.465	105.315		
8.125 ►	103.700	103.550	103.400	105.275	105.125	104.975		
8.000 ►								
7.990 ►	103.450	103.300	103.150	104.900	104.750	104.600		
7.875 ►	103.200	103.050	102.900	104.525	104.375	104.225		
7.750 ►	102.950	102.800	102.650	104.150	104.000	103.850		
7.625 ►	102.675	102.525	102.375	103.775	103.625	103.475		
7.500 ►	102.425	102.275	102.125	103.400	103.250	103.100		
7.375 ►	102.100	101.950	101.800	102.975	102.825	102.675		
7.250 ►	101.725	101.575	101.425	102.500	102.350	102.200		
7.125 ►	101.325	101.175	101.025	102.050	101.900	101.750		
7.000 ►								
6.990 ►	100.950	100.800	100.650	101.550	101.400	101.250		
6.875 ►	100.500	100.350	100.200	101.100	100.950	100.800		
6.750 ►	100.050	99.900	99.750	100.625	100.475	100.325		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>