

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 ►	104.718	104.706	104.699	104.688	104.158	104.126	104.016	105.071	105.063	105.063	102.036	101.999	101.944	100.705	100.672	100.567
7.875 ►	104.474	104.462	104.456	104.444	103.993	103.961	103.855	104.824	104.816	104.816	101.844	101.807	101.752	100.619	100.585	100.486
7.750 ►	104.208	104.196	104.189	104.178	103.779	103.747	103.642	104.560	104.552	104.552	101.626	101.589	101.534	100.391	100.357	100.259
7.625 ►	104.042	104.030	104.024	104.012	103.839	103.780	103.764	104.197	104.189	104.189	102.261	102.201	102.189	101.761	101.701	101.689
7.500 ►	103.827	103.815	103.809	103.799	103.607	103.547	103.533	103.898	103.890	103.890	102.097	102.036	102.025	101.597	101.536	101.525
7.375 ►	103.707	103.695	103.688	103.679	103.441	103.376	103.362	103.557	103.549	103.549	101.836	101.752	101.725	101.336	101.252	101.225
7.250 ►	103.424	103.412	103.405	103.396	103.090	103.006	102.978	103.225	103.217	103.217	101.483	101.398	101.373	100.983	100.898	100.873
7.125 ►	103.241	103.225	103.212	103.193	103.087	103.036	103.008	103.135	103.105	103.071	102.544	102.532	102.526	101.661	101.610	101.582
7.000 ►	102.966	102.951	102.937	102.918	102.775	102.724	102.698	102.832	102.802	102.768	102.291	102.279	102.272	101.353	101.301	101.276
6.875 ►	102.635	102.620	102.606	102.587	102.432	102.379	102.360	102.497	102.467	102.432	101.996	101.985	101.978	101.013	100.960	100.940
6.750 ►	102.270	102.255	102.241	102.223	102.012	101.953	101.937	102.155	102.107	102.064	101.682	101.670	101.664	100.595	100.535	100.519
6.625 ►	102.261	102.223	102.189	102.150	102.116	102.024	101.987	102.516	102.466	102.399	101.851	101.813	101.779	100.827	100.734	100.697
6.500 ►	101.893	101.855	101.820	101.782	101.847	101.752	101.722	102.178	102.128	102.061	101.557	101.519	101.485	100.560	100.464	100.434
6.375 ►	101.472	101.434	101.399	101.361	101.440	101.343	101.321	101.774	101.724	101.661	101.234	101.196	101.161	100.157	100.059	100.037
6.250 ►	101.001	100.963	100.928	100.890	100.973	100.864	100.852	101.339	101.288	101.232	100.857	100.819	100.785	99.694	99.585	99.573
6.125 ►	101.016	100.982	100.948	100.910	101.005	100.925	100.890	101.426	101.326	101.264	100.698	100.664	100.629	99.792	99.713	99.677
6.000 ►	100.533	100.499	100.464	100.426	100.533	100.450	100.423	100.964	100.875	100.813	100.325	100.291	100.257	99.324	99.243	99.215
5.875 ►	100.031	99.997	99.963	99.925	100.020	99.936	99.913	100.654	100.554	100.508	99.919	99.885	99.850	98.816	98.733	98.708
5.750 ►	99.450	99.416	99.382	99.343	99.453	99.361	99.346	100.138	100.038	100.000	99.425	99.391	99.357	98.251	98.161	98.144
5.625 ►	99.196	99.173	99.146	99.117	99.190	99.168	99.139	100.081	99.982	99.948	98.881	98.847	98.813	97.835	97.815	97.785
5.500 ►	98.615	98.592	98.565	98.536	98.445	98.423	98.401	99.564	99.465	99.435	98.258	98.224	98.189	97.093	97.073	97.049
5.375 ►	97.973	97.951	97.923	97.895	97.794	97.772	97.755	99.010	98.924	98.891	97.624	97.590	97.555	96.445	96.425	96.406
5.250 ►	97.317	97.295	97.267	97.238	97.011	96.991	96.977	98.428	98.375	98.320	96.910	96.876	96.842	95.665	95.647	95.632

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 11/19/2025 10:30 AM

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 ►	103.125	103.743	103.580	101.787	102.181	102.018	101.425	101.637	101.443	99.894	100.106	99.943	103.520	104.029	103.866	
7.000 ►	102.769	103.387	103.224	101.259	101.700	101.537	101.006	101.218	101.024	99.350	99.562	99.399	103.086	103.595	103.432	
6.875 ►	102.175	102.793	102.630	101.144	101.793	101.630	100.831	101.043	100.849	99.831	100.043	99.880	102.517	103.026	102.863	
6.750 ►	102.281	102.900	102.737	102.125	102.775	102.612	100.675	100.887	100.693	100.550	100.762	100.599	102.585	103.094	102.931	
6.625 ►	101.956	102.655	102.572	100.956	101.686	101.604	100.995	101.287	101.174	100.058	100.350	100.267	102.325	102.726	102.644	
6.500 ►	101.569	102.267	102.185	100.756	101.486	101.404	100.644	100.936	100.822	99.894	100.186	100.104	101.937	102.339	102.256	
6.375 ►	101.125	101.824	101.741	100.344	101.074	100.991	100.543	100.835	100.721	99.824	100.116	100.034	101.300	101.701	101.619	
6.250 ►	101.306	102.005	101.922	101.088	101.817	101.735	100.450	100.742	100.629	100.294	100.586	100.504	101.419	101.821	101.738	
6.125 ►	101.134	101.793	101.670	100.872	101.562	101.439	100.403	100.655	100.501	100.403	100.655	100.533	101.427	101.882	101.759	
6.000 ►	100.653	101.312	101.189	100.397	101.087	100.964	99.972	100.224	100.070	99.878	100.130	100.008	100.993	101.448	101.325	
5.875 ►	100.272	100.930	100.808	100.072	100.762	100.639	99.541	99.793	99.639	99.603	99.855	99.733	100.424	100.879	100.757	
5.750 ►	100.378	101.037	100.914	100.241	100.930	100.808	99.897	100.149	99.995	100.022	100.274	100.151	FHA/VA Price Adjustments			
5.625 ►	99.825	100.470	100.334	99.563	100.239	100.103	99.188	99.426	99.259	99.188	99.426	99.290	680+		0.000	
5.500 ►	99.344	99.989	99.853	99.119	99.795	99.659	98.756	98.995	98.828	98.694	98.933	98.796	660-679		(0.750)	
5.375 ►	98.963	99.608	99.471	98.856	99.533	99.396	98.325	98.564	98.396	98.481	98.720	98.584	640-659		(1.750)	
5.250 ►	98.706	99.351	99.215	98.600	99.276	99.140	98.319	98.558	98.390	98.475	98.714	98.578	620-639		(2.250)	
5.125 ►	97.669	98.334	98.218	97.376	98.073	97.957	96.806	97.065	96.918	96.788	97.046	96.930	600-619		(3.250)	
5.000 ►	97.334	97.999	97.883	96.910	97.607	97.491	96.512	96.770	96.623	96.125	96.384	96.268	Cashout Refi		(0.250)	
4.875 ►	96.756	97.421	97.305	96.638	97.334	97.218	95.599	95.858	95.710	95.606	95.865	95.749	2 units		(0.500)	
4.750 ►	96.481	97.146	97.030	96.356	97.053	96.937	95.177	95.436	95.289	95.075	95.334	95.218	3-4 units		(1.000)	
4.625 ►	93.693	93.650	93.637	93.693	93.650	93.637	90.581	90.538	90.524	90.581	90.538	90.524	\$100k < \$125k		(0.125)	
4.500 ►	92.993	92.949	92.936	92.993	92.949	92.936	89.880	89.837	89.823	89.880	89.837	89.823	\$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: 11/19/2025 10:30 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 ►	107.600	107.450	107.300					
9.875 ►	107.350	107.200	107.050					
9.750 ►	107.100	106.950	106.800					
9.625 ►	106.850	106.700	106.550					
9.500 ►	106.600	106.450	106.300					
9.375 ►	106.350	106.200	106.050					
9.250 ►	106.100	105.950	105.800					
9.125 ►	105.850	105.700	105.550					
9.000 ►								
8.990 ►	105.600	105.450	105.300					
8.875 ►	105.350	105.200	105.050					
8.750 ►	105.100	104.950	104.800					
8.625 ►	104.850	104.700	104.550					
8.500 ►	104.600	104.450	104.300					
8.375 ►	104.350	104.200	104.050					
8.250 ►	104.100	103.950	103.800					
8.125 ►	103.850	103.700	103.550					
8.000 ►								
7.990 ►	103.600	103.450	103.300					
7.875 ►	103.350	103.200	103.050					
7.750 ►	103.100	102.950	102.800					
7.625 ►	102.825	102.675	102.525					
7.500 ►	102.575	102.425	102.275					
7.375 ►	102.250	102.100	101.950					
7.250 ►	101.875	101.725	101.575					
7.125 ►	101.475	101.325	101.175					
7.000 ►								
6.990 ►	101.100	100.950	100.800					
6.875 ►	100.650	100.500	100.350					
6.750 ►	100.200	100.050	99.900					

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>