

Effective Date/Time: 2/19/2026 10:28 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 ▶	105.093	105.102	105.094	105.072	104.718	104.657	104.620	105.660	105.673	105.673	102.595	102.573	102.514	101.295	101.233	101.190
7.750 ▶	104.843	104.852	104.844	104.822	104.498	104.438	104.397	105.403	105.416	105.416	102.402	102.380	102.322	101.047	100.986	100.937
7.625 ▶	105.099	105.098	105.091	105.069	104.830	104.773	104.759	105.178	105.181	105.181	102.628	102.614	102.584	102.048	101.990	101.970
7.500 ▶	104.874	104.873	104.866	104.844	104.662	104.605	104.587	104.920	104.923	104.923	102.447	102.424	102.394	101.947	101.889	101.867
7.375 ▶	104.633	104.632	104.625	104.603	104.420	104.363	104.341	104.501	104.504	104.504	102.243	102.229	102.199	101.627	101.567	101.541
7.250 ▶	104.522	104.521	104.514	104.491	104.051	103.993	103.966	104.220	104.223	104.223	102.168	102.154	102.124	101.234	101.175	101.143
7.125 ▶	104.249	104.245	104.237	104.215	103.963	103.947	103.929	104.040	103.997	103.953	102.539	102.499	102.455	101.975	101.958	101.939
7.000 ▶	103.957	103.942	103.935	103.913	103.695	103.680	103.653	103.756	103.713	103.669	102.322	102.282	102.238	101.737	101.721	101.693
6.875 ▶	103.671	103.645	103.623	103.593	103.273	103.259	103.222	103.458	103.415	103.371	102.072	102.032	101.988	101.347	101.333	101.295
6.750 ▶	103.365	103.338	103.316	103.286	102.804	102.796	102.741	103.140	103.097	103.053	101.786	101.746	101.702	100.881	100.872	100.817
6.625 ▶	103.265	103.219	103.175	103.122	103.148	103.093	103.071	103.418	103.348	103.274	102.229	102.174	102.151	101.729	101.674	101.651
6.500 ▶	102.973	102.926	102.883	102.830	102.836	102.781	102.751	103.101	103.030	102.957	101.920	101.865	101.835	101.420	101.365	101.335
6.375 ▶	102.637	102.591	102.547	102.494	102.505	102.450	102.412	102.749	102.679	102.605	101.593	101.538	101.499	101.093	101.038	100.999
6.250 ▶	102.252	102.206	102.162	102.109	102.101	102.045	101.998	102.358	102.287	102.214	101.191	101.135	101.087	100.691	100.635	100.587
6.125 ▶	102.303	102.245	102.194	102.137	102.142	102.099	102.065	102.716	102.638	102.557	101.976	101.932	101.899	101.476	101.432	101.399
6.000 ▶	101.912	101.855	101.804	101.747	101.772	101.730	101.689	102.326	102.248	102.167	101.613	101.571	101.530	101.113	101.071	101.030
5.875 ▶	101.454	101.396	101.345	101.288	101.326	101.284	101.235	101.894	101.816	101.735	101.226	101.185	101.137	100.726	100.685	100.637
5.750 ▶	100.942	100.885	100.834	100.777	100.825	100.787	100.730	101.415	101.337	101.256	100.650	100.612	100.555	100.150	100.112	100.055
5.625 ▶	100.818	100.772	100.728	100.675	100.785	100.729	100.702	101.644	101.584	101.510	100.561	100.505	100.479	100.061	100.005	99.979
5.500 ▶	100.310	100.264	100.220	100.167	100.220	100.164	100.130	101.175	101.115	101.041	99.998	99.942	99.908	99.498	99.442	99.408
5.375 ▶	99.763	99.716	99.672	99.620	99.657	99.602	99.564	100.657	100.596	100.523	99.436	99.381	99.343	98.936	98.881	98.843
5.250 ▶	99.168	99.121	99.077	99.025	98.694	98.640	98.596	100.114	100.053	99.980	98.533	98.479	98.435	98.033	97.979	97.935
5.125 ▶	98.921	98.820	98.681	98.556	98.848	98.591	98.566	99.994	99.881	99.698	96.945	96.855	96.738	96.259	96.113	96.063

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 ▶	104.577	105.189	105.020	102.983	103.626	103.457	103.064	103.270	103.070	101.533	101.739	101.570	104.978	105.481	105.311
7.000 ▶	104.221	104.833	104.664	102.670	103.145	102.976	102.646	102.851	102.651	100.989	101.195	101.026	104.544	105.047	104.878
6.875 ▶	103.627	104.239	104.070	102.596	103.239	103.070	102.471	102.676	102.476	101.471	101.676	101.507	103.975	104.478	104.309
6.750 ▶	103.733	104.345	104.176	103.577	104.220	104.051	102.314	102.520	102.320	102.189	102.395	102.226	104.043	104.546	104.376
6.625 ▶	102.843	103.527	103.429	101.812	102.527	102.429	101.945	102.222	102.092	100.976	101.253	101.155	103.164	103.582	103.484
6.500 ▶	102.393	103.077	102.979	101.612	102.327	102.229	101.531	101.808	101.679	100.812	101.089	100.991	102.777	103.195	103.097
6.375 ▶	101.918	102.602	102.504	101.200	101.914	101.816	101.398	101.675	101.546	100.742	101.019	100.921	102.139	102.557	102.459
6.250 ▶	102.131	102.814	102.716	101.943	102.658	102.560	101.337	101.614	101.485	101.212	101.489	101.391	102.259	102.677	102.579
6.125 ▶	102.170	102.852	102.733	101.896	102.589	102.470	101.248	101.503	101.353	101.216	101.472	101.353	102.463	102.906	102.787
6.000 ▶	101.771	102.433	102.314	101.421	102.114	101.995	100.879	101.135	100.984	100.691	100.947	100.828	102.029	102.472	102.353
5.875 ▶	101.296	101.958	101.839	101.096	101.789	101.670	100.354	100.610	100.459	100.416	100.672	100.553	101.460	101.904	101.784
5.750 ▶	101.402	102.064	101.945	101.265	101.958	101.839	100.710	100.966	100.815	100.835	101.091	100.972	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 ▶	101.099	101.747	101.613	100.899	101.578	101.445	100.524	100.766	100.601	100.587	100.828	100.695			
5.500 ▶	100.680	101.328	101.195	100.455	101.134	101.001	100.155	100.397	100.232	100.093	100.334	100.201			
5.375 ▶	100.174	100.822	100.688	100.068	100.747	100.613	99.599	99.841	99.676	99.755	99.997	99.863			
5.250 ▶	99.918	100.566	100.432	99.812	100.491	100.357	99.593	99.834	99.670	99.749	99.991	99.857			
5.125 ▶	99.140	99.816	99.711	98.973	99.680	99.575	98.653	98.922	98.786	98.759	99.029	98.924			
5.000 ▶	98.805	99.481	99.376	98.507	99.214	99.109	98.358	98.628	98.491	98.096	98.366	98.261			
4.875 ▶	98.228	98.904	98.799	98.109	98.816	98.711	97.445	97.715	97.579	97.453	97.722	97.617			
4.750 ▶	97.953	98.629	98.524	97.828	98.535	98.430	97.024	97.294	97.157	96.921	97.191	97.086			
4.625 ▶	95.357	95.299	95.271	95.357	95.299	95.271	92.245	92.186	92.158	92.245	92.186	92.158			
4.500 ▶	94.670	94.611	94.583	94.670	94.611	94.583	91.557	91.499	91.470	91.557	91.499	91.470			
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 ▶	108.300	108.150	108.000								
9.375 ▶	108.050	107.900	107.750								
9.250 ▶	107.800	107.650	107.500								
9.125 ▶	107.550	107.400	107.250								
9.000 ▶											
8.875 ▶	107.050	106.900	106.750	108.559	108.409	108.259					
8.750 ▶	106.800	106.650	106.500	108.278	108.128	107.978					
8.625 ▶	106.550	106.400	106.250	107.996	107.846	107.696					
8.500 ▶	106.300	106.150	106.000	107.715	107.565	107.415					
8.375 ▶	106.050	105.900	105.750	107.415	107.265	107.115					
8.250 ▶	105.800	105.650	105.500	107.115	106.965	106.815					
8.125 ▶	105.550	105.400	105.250	106.775	106.625	106.475					
8.000 ▶											
7.875 ▶	105.050	104.900	104.750	106.025	105.875	105.725					
7.750 ▶	104.800	104.650	104.500	105.650	105.500	105.350					
7.625 ▶	104.525	104.375	104.225	105.275	105.125	104.975					
7.500 ▶	104.275	104.125	103.975	104.900	104.750	104.600					
7.375 ▶	103.950	103.800	103.650	104.525	104.375	104.225					
7.250 ▶	103.575	103.425	103.275	104.150	104.000	103.850					
7.125 ▶	103.175	103.025	102.875	103.700	103.550	103.400					
7.000 ▶											
6.875 ▶	102.325	102.175	102.025	102.800	102.650	102.500					
6.750 ▶	101.850	101.700	101.550	102.325	102.175	102.025					
6.625 ▶	101.375	101.225	101.075	101.825	101.675	101.525					
6.500 ▶	100.825	100.675	100.525	101.325	101.175	101.025					
6.375 ▶	100.250	100.100	99.950	100.775	100.625	100.475					
6.250 ▶	99.650	99.500	99.350	100.125	99.975	99.825					
6.125 ▶	99.050	98.900	98.750	99.250	99.100	98.950					
6.000 ▶											
5.875 ▶	97.175	97.025	96.875								