

Effective Date/Time: 1/27/2026 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 ▶	104.972	104.957	104.939	104.902	104.354	104.314	104.222	105.163	105.156	105.146	102.085	102.015	101.938	100.883	100.843	100.838
7.750 ▶	104.731	104.716	104.697	104.661	104.129	104.087	103.995	104.917	104.909	104.899	101.900	101.830	101.753	100.630	100.589	100.584
7.625 ▶	104.644	104.636	104.625	104.596	104.422	104.410	104.280	104.551	104.543	104.533	102.506	102.494	102.499	102.006	101.994	101.999
7.500 ▶	104.432	104.425	104.415	104.386	104.214	104.202	104.074	104.269	104.262	104.252	102.367	102.355	102.361	101.867	101.855	101.861
7.375 ▶	104.202	104.195	104.185	104.156	103.992	103.979	103.852	103.963	103.958	103.951	102.037	102.015	102.024	101.537	101.515	101.524
7.250 ▶	104.100	104.093	104.083	104.054	103.654	103.631	103.507	103.668	103.669	103.667	101.687	101.665	101.674	101.187	101.165	101.174
7.125 ▶	103.877	103.846	103.814	103.785	103.628	103.588	103.485	103.579	103.514	103.449	102.385	102.344	102.321	101.885	101.844	101.821
7.000 ▶	103.629	103.588	103.547	103.503	103.321	103.280	103.178	103.305	103.240	103.175	102.109	102.068	102.046	101.609	101.568	101.546
6.875 ▶	103.367	103.326	103.284	103.240	102.949	102.907	102.806	103.021	102.956	102.891	101.839	101.775	101.708	101.270	101.228	101.207
6.750 ▶	103.060	103.019	102.977	102.933	102.492	102.447	102.348	102.697	102.633	102.568	101.569	101.505	101.438	100.816	100.771	100.752
6.625 ▶	103.118	103.053	102.986	102.928	102.897	102.809	102.761	103.013	102.915	102.815	102.210	102.113	102.014	101.508	101.418	101.369
6.500 ▶	102.816	102.750	102.684	102.625	102.593	102.504	102.455	102.692	102.594	102.494	101.965	101.868	101.769	101.207	101.117	101.067
6.375 ▶	102.463	102.397	102.331	102.272	102.340	102.251	102.202	102.334	102.236	102.136	101.658	101.561	101.461	100.958	100.867	100.818
6.250 ▶	102.062	101.996	101.929	101.871	101.911	101.821	101.771	101.940	101.842	101.742	101.318	101.221	101.121	100.531	100.440	100.388
6.125 ▶	102.108	102.026	101.943	101.877	101.906	101.873	101.792	102.410	102.296	102.181	101.847	101.765	101.682	100.686	100.651	100.571
6.000 ▶	101.688	101.606	101.523	101.457	101.542	101.510	101.425	102.017	101.903	101.787	101.507	101.425	101.342	100.326	100.293	100.209
5.875 ▶	101.216	101.134	101.052	100.986	101.081	101.051	100.966	101.585	101.472	101.356	101.127	101.045	100.962	99.870	99.838	99.755
5.750 ▶	100.698	100.616	100.533	100.467	100.454	100.427	100.341	101.115	101.001	100.885	100.702	100.620	100.537	99.247	99.219	99.134
5.625 ▶	100.438	100.365	100.291	100.232	100.253	100.220	100.139	101.166	101.062	100.955	100.177	100.095	100.012	98.894	98.860	98.780
5.500 ▶	99.908	99.835	99.761	99.702	99.720	99.688	99.607	100.691	100.587	100.480	99.579	99.497	99.415	98.365	98.331	98.253
5.375 ▶	99.336	99.263	99.189	99.131	99.134	99.103	99.019	100.167	100.063	99.956	98.942	98.860	98.777	97.782	97.748	97.666
5.250 ▶	98.752	98.679	98.605	98.547	98.195	98.163	98.078	99.618	99.515	99.407	98.282	98.200	98.117	96.845	96.812	96.729
5.125 ▶	98.131	98.058	97.984	97.926	97.794	97.768	97.705	99.052	98.949	98.841	96.084	95.933	95.776	95.219	95.192	95.131

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		

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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 ▶	104.027	104.695	104.583	102.448	103.133	103.020	102.514	102.777	102.633	100.983	101.245	101.133	104.512	104.931	104.818
7.000 ▶	103.671	104.339	104.226	102.136	102.652	102.539	102.096	102.358	102.214	100.439	100.702	100.589	104.078	104.497	104.384
6.875 ▶	103.077	103.745	103.633	102.046	102.745	102.633	101.921	102.183	102.039	100.921	101.183	101.070	103.510	103.928	103.815
6.750 ▶	103.183	103.852	103.739	103.027	103.727	103.614	101.764	102.027	101.883	101.639	101.902	101.789	103.577	103.996	103.883
6.625 ▶	102.949	103.559	103.387	101.917	102.559	102.387	102.112	102.316	102.114	101.144	101.347	101.176	103.218	103.687	103.516
6.500 ▶	102.499	103.109	102.937	101.717	102.359	102.187	101.699	101.902	101.700	100.980	101.184	101.012	102.831	103.300	103.129
6.375 ▶	102.024	102.634	102.462	101.305	101.946	101.775	101.566	101.770	101.567	100.910	101.114	100.942	102.193	102.662	102.491
6.250 ▶	102.236	102.846	102.675	102.049	102.690	102.519	101.505	101.709	101.506	101.380	101.584	101.412	102.313	102.782	102.611
6.125 ▶	101.953	102.613	102.492	101.659	102.351	102.230	101.128	101.382	101.230	101.097	101.351	101.230	102.244	102.669	102.548
6.000 ▶	101.534	102.195	102.073	101.184	101.876	101.755	100.759	101.013	100.861	100.572	100.826	100.705	101.810	102.236	102.115
5.875 ▶	101.059	101.720	101.598	100.859	101.551	101.430	100.234	100.488	100.336	100.297	100.551	100.430	101.241	101.667	101.546
5.750 ▶	101.166	101.826	101.705	101.028	101.720	101.598	100.591	100.845	100.692	100.716	100.970	100.848	<b>FHA/VA Price Adjustments</b> 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 ▶	100.935	101.553	101.390	100.735	101.384	101.221	100.391	100.603	100.409	100.454	100.666	100.503			
5.500 ▶	100.516	101.134	100.971	100.291	100.941	100.778	100.022	100.234	100.040	99.960	100.172	100.009			
5.375 ▶	100.010	100.628	100.465	99.904	100.553	100.390	99.466	99.678	99.484	99.622	99.834	99.671			
5.250 ▶	99.754	100.372	100.209	99.647	100.297	100.134	99.460	99.672	99.478	99.616	99.828	99.665			
5.125 ▶	98.701	99.353	99.224	98.534	99.217	99.087	98.089	98.334	98.174	98.195	98.441	98.311			
5.000 ▶	98.366	99.018	98.889	98.068	98.751	98.621	97.794	98.040	97.879	97.533	97.778	97.649			
4.875 ▶	97.789	98.441	98.311	97.670	98.353	98.224	96.881	97.127	96.966	96.889	97.134	97.005			
4.750 ▶	97.514	98.166	98.036	97.389	98.072	97.942	96.460	96.705	96.545	96.358	96.603	96.474			
4.625 ▶	94.814	94.734	94.688	94.814	94.734	94.688	91.702	91.621	91.576	91.702	91.621	91.576			
4.500 ▶	94.123	94.043	93.997	94.123	94.043	93.997	91.010	90.930	90.885	91.010	90.930	90.885			
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>			<b>NonQM Max Prices</b> <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 ▶	108.150	108.000	107.850								
9.625 ▶	107.900	107.750	107.600								
9.500 ▶	107.650	107.500	107.350								
9.375 ▶	107.400	107.250	107.100								
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.625	99.475	99.325	100.325	100.175	100.025					
6.250 ▶	99.000	98.850	98.700	99.625	99.475	99.325					
6.125 ▶	98.250	98.100	97.950	98.750	98.600	98.450					
6.000 ▶											
5.875 ▶											