

Effective Date/Time: 1/21/2026 09:42 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
8.000 ▶	104.882	104.864	104.830	104.790	104.243	104.187	104.163	105.068	105.054	105.029	101.953	101.904	101.812	100.733	100.675	100.649
7.875 ▶	104.654	104.636	104.603	104.563	104.063	104.007	103.982	104.840	104.827	104.801	101.774	101.725	101.633	100.595	100.537	100.511
7.750 ▶	104.409	104.391	104.358	104.318	103.836	103.779	103.753	104.595	104.581	104.556	101.578	101.529	101.437	100.340	100.281	100.254
7.625 ▶	104.327	104.309	104.276	104.236	104.000	103.967	103.931	104.230	104.217	104.192	102.086	102.052	102.015	101.586	101.552	101.515
7.500 ▶	104.072	104.055	104.022	103.982	103.792	103.760	103.722	103.950	103.936	103.911	101.946	101.912	101.873	101.446	101.412	101.373
7.375 ▶	103.810	103.804	103.788	103.753	103.568	103.537	103.495	103.641	103.628	103.603	101.603	101.578	101.517	101.103	101.078	101.017
7.250 ▶	103.705	103.700	103.683	103.648	103.218	103.194	103.134	103.321	103.310	103.289	101.253	101.228	101.167	100.753	100.728	100.667
7.125 ▶	103.431	103.414	103.397	103.362	103.181	103.109	103.083	103.101	103.057	103.004	101.938	101.866	101.839	101.438	101.366	101.339
7.000 ▶	103.170	103.134	103.089	103.044	102.875	102.803	102.776	102.832	102.777	102.701	101.663	101.590	101.563	101.163	101.090	101.063
6.875 ▶	102.887	102.849	102.799	102.748	102.502	102.429	102.401	102.547	102.492	102.416	101.393	101.341	101.266	100.824	100.750	100.723
6.750 ▶	102.542	102.504	102.454	102.403	102.045	101.969	101.944	102.203	102.147	102.072	101.085	101.034	100.959	100.369	100.292	100.268
6.625 ▶	102.571	102.508	102.433	102.364	102.310	102.214	102.152	102.451	102.335	102.281	101.652	101.572	101.463	100.918	100.823	100.760
6.500 ▶	102.245	102.182	102.106	102.037	102.006	101.909	101.844	102.134	102.018	101.956	101.386	101.305	101.197	100.617	100.521	100.454
6.375 ▶	101.878	101.815	101.739	101.670	101.754	101.657	101.592	101.762	101.661	101.582	101.069	100.988	100.879	100.367	100.271	100.204
6.250 ▶	101.455	101.392	101.317	101.248	101.325	101.227	101.160	101.358	101.270	101.172	100.719	100.638	100.529	99.942	99.844	99.776
6.125 ▶	101.444	101.373	101.289	101.212	101.334	101.239	101.195	101.639	101.546	101.429	101.163	101.092	101.008	100.110	100.016	99.970
6.000 ▶	101.113	100.942	100.858	100.781	100.970	100.877	100.829	101.246	101.153	101.036	100.807	100.736	100.652	99.750	99.658	99.609
5.875 ▶	100.534	100.463	100.379	100.303	100.509	100.418	100.368	100.835	100.728	100.611	100.415	100.344	100.260	99.293	99.203	99.152
5.750 ▶	100.041	99.970	99.887	99.810	99.880	99.794	99.744	100.369	100.276	100.159	99.980	99.909	99.826	98.668	98.583	98.532
5.625 ▶	99.732	99.669	99.585	99.508	99.637	99.552	99.504	100.345	100.222	100.131	99.464	99.393	99.309	98.273	98.190	98.140
5.500 ▶	99.196	99.132	99.049	98.972	99.104	99.021	98.970	99.875	99.754	99.656	98.909	98.838	98.755	97.744	97.662	97.610
5.375 ▶	98.617	98.554	98.470	98.393	98.518	98.436	98.383	99.374	99.240	99.151	98.329	98.258	98.174	97.161	97.080	97.025
5.250 ▶	98.003	97.940	97.856	97.779	97.571	97.496	97.440	98.789	98.711	98.594	97.683	97.612	97.528	96.216	96.143	96.085

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 ▶	103.727	104.370	104.232	102.133	102.808	102.670	102.214	102.451	102.282	100.683	100.920	100.782	104.190	104.630	104.493	
7.000 ▶	103.370	104.014	103.876	101.800	102.326	102.188	101.795	102.033	101.863	100.139	100.376	100.238	103.756	104.197	104.059	
6.875 ▶	102.777	103.420	103.282	101.745	102.420	102.282	101.620	101.858	101.688	100.620	100.858	100.720	103.188	103.628	103.490	
6.750 ▶	102.883	103.526	103.388	102.727	103.401	103.263	101.464	101.701	101.532	101.339	101.576	101.438	103.255	103.695	103.558	
6.625 ▶	102.188	102.823	102.676	101.156	101.823	101.676	101.351	101.580	101.403	100.383	100.611	100.465	102.479	102.926	102.780	
6.500 ▶	101.738	102.373	102.226	100.956	101.623	101.476	100.938	101.166	100.989	100.219	100.448	100.301	102.091	102.539	102.393	
6.375 ▶	101.263	101.898	101.751	100.544	101.210	101.064	100.805	101.034	100.856	100.149	100.378	100.231	101.454	101.901	101.755	
6.250 ▶	101.475	102.110	101.964	101.288	101.954	101.808	100.744	100.973	100.795	100.619	100.848	100.701	101.573	102.021	101.875	
6.125 ▶	101.281	101.950	101.837	100.988	101.687	101.575	100.456	100.719	100.575	100.425	100.687	100.575	101.579	101.998	101.885	
6.000 ▶	100.863	101.531	101.418	100.513	101.212	101.100	100.088	100.350	100.206	99.900	100.162	100.050	101.145	101.564	101.451	
5.875 ▶	100.388	101.056	100.943	100.188	100.887	100.775	99.563	99.825	99.681	99.625	99.887	99.775	100.577	100.995	100.882	
5.750 ▶	100.494	101.162	101.050	100.356	101.056	100.943	99.919	100.181	100.037	100.044	100.306	100.193	FHA/VA Price Adjustments			
5.625 ▶	100.077	100.720	100.582	99.877	100.551	100.413	99.533	99.770	99.601	99.595	99.833	99.695	680+			0.000
5.500 ▶	99.658	100.301	100.163	99.433	100.108	99.970	99.164	99.401	99.232	99.102	99.339	99.201	660-679			(0.750)
5.375 ▶	99.152	99.795	99.657	99.045	99.720	99.582	98.608	98.845	98.676	98.764	99.001	98.863	640-659			(1.750)
5.250 ▶	98.895	99.539	99.401	98.789	99.464	99.326	98.602	98.839	98.670	98.758	98.995	98.857	620-639			(2.250)
5.125 ▶	97.720	98.414	98.326	97.553	98.278	98.190	97.108	97.395	97.276	97.214	97.501	97.414	600-619			(3.250)
5.000 ▶	97.385	98.079	97.991	97.087	97.812	97.724	96.813	97.101	96.982	96.552	96.839	96.751	Cashout Refi			(0.250)
4.875 ▶	96.808	97.501	97.414	96.689	97.414	97.326	95.900	96.188	96.069	95.908	96.195	96.108	2 units			(0.500)
4.750 ▶	96.533	97.227	97.139	96.408	97.133	97.045	95.479	95.766	95.647	95.377	95.664	95.576	3-4 units			(1.000)
4.625 ▶	93.814	93.768	93.746	93.814	93.768	93.746	90.702	90.655	90.633	90.702	90.655	90.633	\$100k < \$125k			(0.125)
4.500 ▶	93.120	93.073	93.051	93.120	93.073	93.051	90.008	89.961	89.939	90.008	89.961	89.939	\$40k < \$100k			(0.125)
4.375 ▶													VA IRRRL			0.000

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 ▶										NonQM Max Prices	
10.125 ▶										<u>Standard Residential</u>	<u>Max Price</u>
10.000 ▶										Loan Amt <=\$1.75m	101.000
9.875 ▶	107.390	107.240	107.090							Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶	107.140	106.990	106.840							Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	106.890	106.740	106.590							<u>Standard DSCR</u>	
9.500 ▶	106.640	106.490	106.340							Prepay	101.000
9.375 ▶	106.390	106.240	106.090							No Prepay	100.000
9.250 ▶	106.140	105.990	105.840							<div> NonQM Price Adjustments </div> <div> Price all NonQM loans on our website https://www.uff.pro </div>	
9.125 ▶	105.890	105.740	105.590	107.630	107.480	107.330					
9.000 ▶											
8.875 ▶	105.390	105.240	105.090	107.099	106.949	106.799					
8.750 ▶	105.140	104.990	104.840	106.818	106.668	106.518					
8.625 ▶	104.890	104.740	104.590	106.536	106.386	106.236					
8.500 ▶	104.640	104.490	104.340	106.255	106.105	105.955					
8.375 ▶	104.390	104.240	104.090	105.955	105.805	105.655					
8.250 ▶	104.140	103.990	103.840	105.655	105.505	105.355					
8.125 ▶	103.890	103.740	103.590	105.315	105.165	105.015					
8.000 ▶											
7.875 ▶	103.390	103.240	103.090	104.565	104.415	104.265					
7.750 ▶	103.140	102.990	102.840	104.190	104.040	103.890					
7.625 ▶	102.865	102.715	102.565	103.815	103.665	103.515					
7.500 ▶	102.615	102.465	102.315	103.440	103.290	103.140					
7.375 ▶	102.290	102.140	101.990	103.065	102.915	102.765					
7.250 ▶	101.915	101.765	101.615	102.690	102.540	102.390					
7.125 ▶	101.515	101.365	101.215	102.240	102.090	101.940					
7.000 ▶											
6.875 ▶	100.690	100.540	100.390	101.340	101.190	101.040					
6.750 ▶	100.240	100.090	99.940	100.865	100.715	100.565					
6.625 ▶	99.690	99.540	99.390	100.365	100.215	100.065					
6.500 ▶	99.090	98.940	98.790	99.865	99.715	99.565					
6.375 ▶	98.315	98.165	98.015	99.190	99.040	98.890					
6.250 ▶	97.565	97.415	97.265	98.440	98.290	98.140					
6.125 ▶				97.440	97.290	97.140					
6.000 ▶											
5.875 ▶											