



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 ▶	105.308	105.259	105.209	105.159	104.738	104.705	104.639	105.500	105.459	105.418	102.339	102.234	102.126	101.309	101.285	101.268
7.875 ▶	105.078	105.029	104.979	104.929	104.583	104.554	104.488	105.269	105.229	105.187	102.160	102.055	101.947	101.229	101.213	101.193
7.750 ▶	104.830	104.782	104.732	104.682	104.374	104.349	104.284	105.021	104.981	104.939	101.961	101.856	101.748	100.999	100.986	100.970
7.625 ▶	104.599	104.550	104.501	104.450	104.292	104.274	104.207	104.654	104.614	104.573	102.458	102.395	102.403	101.958	101.895	101.903
7.500 ▶	104.347	104.307	104.259	104.209	104.028	103.963	103.897	104.369	104.329	104.287	102.308	102.249	102.259	101.808	101.749	101.759
7.375 ▶	104.078	104.069	104.030	103.980	103.877	103.814	103.740	104.061	104.020	103.979	102.080	102.010	102.029	101.580	101.510	101.529
7.250 ▶	103.970	103.962	103.923	103.873	103.523	103.454	103.389	103.725	103.685	103.643	101.707	101.644	101.665	101.207	101.144	101.165
7.125 ▶	103.701	103.686	103.645	103.595	103.587	103.533	103.405	103.457	103.401	103.336	102.439	102.385	102.354	101.939	101.885	101.854
7.000 ▶	103.442	103.410	103.352	103.285	103.282	103.237	103.114	103.169	103.112	103.048	102.231	102.174	102.092	101.636	101.592	101.564
6.875 ▶	103.167	103.135	103.077	103.010	102.931	102.895	102.772	102.886	102.828	102.756	101.994	101.938	101.855	101.288	101.253	101.226
6.750 ▶	102.853	102.820	102.763	102.696	102.473	102.445	102.328	102.561	102.507	102.426	101.708	101.652	101.569	100.834	100.806	100.785
6.625 ▶	102.894	102.846	102.771	102.688	102.806	102.741	102.658	102.982	102.903	102.753	102.068	101.987	101.879	101.419	101.354	101.272
6.500 ▶	102.576	102.527	102.453	102.369	102.510	102.452	102.370	102.652	102.579	102.430	101.799	101.718	101.611	101.125	101.068	100.987
6.375 ▶	102.220	102.171	102.097	102.013	102.118	102.068	101.987	102.285	102.218	102.073	101.481	101.401	101.293	100.736	100.687	100.607
6.250 ▶	101.810	101.761	101.687	101.603	101.682	101.642	101.562	101.890	101.830	101.685	101.126	101.046	100.938	100.306	100.265	100.187
6.125 ▶	102.002	101.945	101.875	101.800	101.944	101.890	101.836	102.389	102.320	102.159	101.769	101.713	101.643	100.729	100.674	100.621
6.000 ▶	101.583	101.526	101.456	101.381	101.516	101.471	101.419	101.994	101.929	101.769	101.399	101.343	101.273	100.305	100.259	100.208
5.875 ▶	101.110	101.054	100.983	100.908	101.026	100.988	100.940	101.682	101.623	101.464	101.002	100.945	100.875	99.819	99.780	99.733
5.750 ▶	100.602	100.546	100.475	100.400	100.476	100.449	100.409	101.164	101.115	100.958	100.557</					

Effective Date/Time: 1/9/2026 11:09 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 ▶	103.536	104.171	104.016	102.005	102.608	102.453	102.023	102.252	102.066	100.492	100.721	100.566	103.992	104.440	104.293	
7.000 ▶	103.180	103.815	103.659	101.685	102.127	101.972	101.605	101.833	101.647	99.948	100.177	100.022	103.558	104.006	103.860	
6.875 ▶	102.586	103.221	103.066	101.555	102.221	102.066	101.430	101.658	101.472	100.430	100.658	100.503	102.989	103.437	103.291	
6.750 ▶	102.692	103.327	103.172	102.536	103.202	103.047	101.273	101.502	101.316	101.148	101.377	101.222	103.057	103.505	103.358	
6.625 ▶	102.221	102.839	102.667	101.190	101.839	101.667	101.197	101.409	101.206	100.229	100.441	100.269	102.498	102.960	102.797	
6.500 ▶	101.771	102.389	102.217	100.990	101.639	101.467	100.784	100.996	100.792	100.065	100.277	100.105	102.110	102.572	102.409	
6.375 ▶	101.296	101.914	101.742	100.577	101.227	101.055	100.651	100.863	100.660	99.995	100.207	100.035	101.473	101.935	101.772	
6.250 ▶	101.509	102.127	101.955	101.321	101.971	101.799	100.590	100.802	100.599	100.465	100.677	100.505	101.592	102.054	101.891	
6.125 ▶	101.541	102.218	102.076	101.248	101.956	101.813	100.716	100.987	100.813	100.685	100.956	100.813	101.846	102.258	102.153	
6.000 ▶	101.123	101.799	101.657	100.773	101.481	101.338	100.348	100.618	100.445	100.160	100.431	100.288	101.413	101.824	101.719	
5.875 ▶	100.648	101.324	101.182	100.448	101.156	101.013	99.823	100.093	99.920	99.885	100.156	100.013	100.844	101.255	101.151	
5.750 ▶	100.754	101.431	101.288	100.616	101.324	101.182	100.179	100.449	100.276	100.304	100.574	100.432	FHA/VA Price Adjustments			
5.625 ▶	100.468	101.137	100.988	100.268	100.968	100.820	99.925	100.187	100.007	99.987	100.249	100.101	680+		0.000	
5.500 ▶	100.050	100.718	100.570	99.825	100.524	100.376	99.556	99.818	99.638	99.493	99.756	99.607	660-679		(0.750)	
5.375 ▶	99.543	100.212	100.063	99.437	100.137	99.988	99.000	99.262	99.082	99.156	99.418	99.270	640-659		(1.750)	
5.250 ▶	99.287	99.956	99.807	99.181	99.881	99.732	98.993	99.256	99.076	99.150	99.412	99.263	620-639		(2.250)	
5.125 ▶	98.439	99.099	98.963	98.272	98.963	98.826	97.827	98.080	97.913	97.933	98.187	98.050	600-619		(3.250)	
5.000 ▶	98.104	98.764	98.628	97.806	98.497	98.360	97.532	97.786	97.618	97.270	97.524	97.388	Cashout Refi		(0.250)	
4.875 ▶	97.527	98.187	98.050	97.408	98.099	97.963	96.619	96.873	96.705	96.627	96.881	96.744	2 units		(0.500)	
4.750 ▶	97.252	97.912	97.775	97.127	97.818	97.681	96.198	96.452	96.284	96.095	96.349	96.213	3-4 units		(1.000)	
4.625 ▶	94.158	94.107	94.073	94.158	94.107	94.073	91.046	90.994	90.961	91.046	90.994	90.961	\$100k < \$125k		(0.125)	
4.500 ▶	93.463	93.412	93.378	93.463	93.412	93.378	90.351	90.299	90.266	90.351	90.299	90.266	\$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 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200
6.500 ▶				1i						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

Effective Date/Time: 1/9/2026 11:09 AM

NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.640	107.490	107.340						No Prepay 100.000		
9.875 ▶	107.390	107.240	107.090						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.140	106.990	106.840						Full Doc 99.500 103.000		
9.625 ▶	106.890	106.740	106.590						Alt Doc 99.500 103.000		
9.500 ▶	106.640	106.490	106.340						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.390	106.240	106.090						<u>Plus DSCR</u>		
9.250 ▶	106.140	105.990	105.840			108.093	107.943		107.793	No Prepay 99.500 100.000	
9.125 ▶	105.890	105.740	105.590			107.905	107.755		107.605	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.640	105.490	105.340			107.639	107.489		107.339	5yr Prepay 99.500 104.500	
8.875 ▶	105.390	105.240	105.090			107.374	107.224		107.074	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.140	104.990	104.840			107.093	106.943		106.793	5yr Hard PP 101.500	
8.625 ▶	104.890	104.740	104.590			106.811	106.661		106.511	4yr Hard PP 101.500	
8.500 ▶	104.640	104.490	104.340			106.530	106.380		106.230	3yr Hard PP 101.500	
8.375 ▶	104.390	104.240	104.090			106.230	106.080		105.930	2yr Hard PP 100.500	
8.250 ▶	104.140	103.990	103.840			105.930	105.780		105.630	1yr Hard PP 100.000	
8.125 ▶	103.890	103.740	103.590			105.590	105.440		105.290	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.640	103.490	103.340			105.215	105.065		104.915		
7.875 ▶	103.390	103.240	103.090			104.840	104.690		104.540		
7.750 ▶	103.140	102.990	102.840			104.465	104.315		104.165		
7.625 ▶	102.865	102.715	102.565			104.090	103.940		103.790		
7.500 ▶	102.615	102.465	102.315			103.715	103.565		103.415		
7.375 ▶	102.290	102.140	101.990			103.340	103.190		103.040		
7.250 ▶	101.915	101.765	101.615			102.965	102.815		102.665		
7.125 ▶	101.515	101.365	101.215			102.515	102.365		102.215		
7.000 ▶											
6.990 ▶	101.140	100.990	100.840			102.065	101.915		101.765		
6.875 ▶	100.690	100.540	100.390			101.615	101.465		101.315		
6.750 ▶	100.240	100.090	99.940			101.140	100.990		100.840		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>