



**UFFWEST**  
FUNDING CORP

## FUNDING CORP

**Wholesale Division - West**  
6288 Spring Mountain Rd | Ste 115  
Las Vegas, NV 89146  
[www.uffwest.com](http://www.uffwest.com)

Effective Date/Time: 2/12/2026 09:56 AM

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12/2026 09:56 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 ►	105.133	105.160	105.146	105.131	104.747	104.655	104.620	105.605	105.633	105.626	102.371	102.391	102.325	101.309	101.224	101.188
7.750 ►	104.890	104.917	104.902	104.887	104.523	104.432	104.396	105.355	105.383	105.375	102.183	102.204	102.138	101.056	100.967	100.932
7.625 ►	104.991	104.997	104.982	104.967	104.890	104.804	104.782	105.101	105.116	105.109	102.569	102.482	102.460	102.069	101.982	101.960
7.500 ►	104.778	104.783	104.769	104.754	104.717	104.633	104.611	104.842	104.848	104.841	102.464	102.378	102.356	101.964	101.878	101.856
7.375 ►	104.544	104.549	104.535	104.520	104.475	104.385	104.363	104.428	104.435	104.427	102.129	102.049	102.030	101.629	101.549	101.530
7.250 ►	104.439	104.445	104.430	104.415	104.078	103.994	103.975	104.153	104.159	104.152	101.883	101.885	101.849	101.209	101.123	101.104
7.125 ►	104.169	104.174	104.159	104.145	104.002	103.930	103.913	103.953	103.913	103.884	102.594	102.558	102.507	101.980	101.907	101.890
7.000 ►	103.878	103.874	103.860	103.845	103.722	103.654	103.637	103.679	103.636	103.584	102.388	102.352	102.300	101.731	101.662	101.645
6.875 ►	103.584	103.551	103.522	103.492	103.272	103.218	103.201	103.387	103.344	103.293	102.164	102.129	102.077	101.316	101.260	101.243
6.750 ►	103.275	103.242	103.213	103.184	102.806	102.759	102.742	103.068	103.025	102.974	101.893	101.857	101.805	100.853	100.804	100.787
6.625 ►	103.213	103.164	103.120	103.076	103.090	102.994	102.958	103.350	103.282	103.209	102.217	102.164	102.090	101.639	101.542	101.506
6.500 ►	102.911	102.862	102.818	102.774	102.784	102.696	102.661	103.031	102.963	102.890	101.956	101.902	101.829	101.336	101.247	101.212
6.375 ►	102.555	102.506	102.462	102.418	102.461	102.397	102.362	102.659	102.591	102.518	101.634	101.581	101.507	101.017	100.952	100.917
6.250 ►	102.152	102.102	102.058	102.014	102.035	101.970	101.935	102.252	102.184	102.111	101.278	101.224	101.151	100.593	100.527	100.492
6.125 ►	102.169	102.104	102.053	102.002	102.067	101.970	101.942	102.714	102.638	102.557	101.903	101.805	101.777	101.403	101.305	101.277
6.000 ►	101.744	101.679	101.628	101.577	101.672	101.592	101.564	102.308	102.232	102.152	101.514	101.434	101.406	101.014	100.934	100.906
5.875 ►	101.273	101.208	101.157	101.106	101.215	101.150	101.123	101.864	101.788	101.707	101.120	101.053	101.025	100.620	100.553	100.525
5.750 ►	100.752	100.687	100.636	100.584	100.700	100.650	100.623	101.374	101.298	101.218	100.608	100.543	100.491	100.025	99.975	99.948
5.625 ►	100.572	100.523	100.479	100.435	100.567	100.471	100.439	101.446	101.400	101.326	100.342	100.248	100.215	99.842	99.748	99.715
5.500 ►	100.042	99.993	99.949	99.905	99.988	99.911	99.878	100.969	100.923	100.850	99.766	99.689	99.656	99.266	99.189	99.156
5.375 ►	99.474	99.425	99.381	99.337	99.434	99.362	99.329	100.445	100.399	100.326	99.214	99.143	99.109	98.714	98.643	98.609
5.250 ►	98.875	98.826	98.782	98.738	98.466	98.409	98.374	99.899	99.853	99.780	98.305	98.249	98.213	97.805	97.749	97.713
5.125 ►	98.479	98.425	98.293	98.161	98.406	98.130	98.111	99.564	99.534	99.358	96.470	96.436	96.400	95.970	95.936	95.900

LTV/FICO Adjustments

# 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 ►	104.366	105.068	104.924	102.864	103.506	103.362	102.854	103.149	102.974	101.322	101.618	101.474	104.880	105.270	105.191
7.000 ►	104.010	104.712	104.568	102.552	103.024	102.881	102.435	102.731	102.556	100.779	101.074	100.931	104.447	104.836	104.757
6.875 ►	103.416	104.118	103.974	102.385	103.118	102.974	102.260	102.556	102.381	101.260	101.556	101.412	103.878	104.267	104.188
6.750 ►	103.522	104.224	104.081	103.366	104.099	103.956	102.104	102.399	102.224	101.979	102.274	102.131	103.945	104.335	104.256
6.625 ►	102.938	103.481	103.326	101.906	102.481	102.326	102.039	102.176	101.990	101.070	101.207	101.053	103.149	103.676	103.438
6.500 ►	102.488	103.031	102.876	101.706	102.281	102.126	101.625	101.762	101.576	100.906	101.043	100.889	102.761	103.289	103.051
6.375 ►	102.013	102.556	102.401	101.294	101.868	101.714	101.493	101.629	101.444	100.836	100.973	100.819	102.124	102.651	102.413
6.250 ►	102.225	102.768	102.614	102.038	102.612	102.458	101.431	101.568	101.383	101.306	101.443	101.289	102.243	102.771	102.533
6.125 ►	102.100	102.744	102.614	101.807	102.481	102.351	101.158	101.395	101.234	101.127	101.364	101.234	102.376	102.817	102.679
6.000 ►	101.682	102.325	102.195	101.332	102.006	101.876	100.790	101.027	100.865	100.602	100.839	100.709	101.943	102.383	102.245
5.875 ►	101.207	101.850	101.720	101.007	101.681	101.551	100.265	100.502	100.340	100.327	100.564	100.434	101.374	101.814	101.676
5.750 ►	101.313	101.956	101.826	101.175	101.850	101.720	100.621	100.858	100.696	100.746	100.983	100.853	<b>FHA/VA Price Adjustments</b>		
5.625 ►	101.035	101.662	101.517	100.835	101.493	101.348	100.460	100.681	100.504	100.523	100.743	100.598	680+	0.000	
5.500 ►	100.617	101.243	101.098	100.392	101.049	100.904	100.092	100.312	100.135	100.029	100.249	100.104	660-679	(0.750)	
5.375 ►	100.110	100.737	100.592	100.004	100.662	100.517	99.535	99.756	99.579	99.692	99.912	99.767	640-659	(1.750)	
5.250 ►	99.854	100.481	100.335	99.748	100.406	100.260	99.529	99.749	99.573	99.685	99.906	99.760	620-639	(2.250)	
5.125 ►	99.005	99.657	99.539	98.837	99.521	99.403	98.517	98.763	98.614	98.624	98.869	98.751	600-619	(3.250)	
5.000 ►	98.670	99.322	99.204	98.371	99.055	98.937	98.223	98.468	98.319	97.961	98.207	98.089	Cashout Refi	(0.250)	
4.875 ►	98.092	98.744	98.626	97.974	98.657	98.539	97.310	97.556	97.406	97.317	97.563	97.445	2 units	(0.500)	
4.750 ►	97.817	98.469	98.351	97.692	98.376	98.258	96.889	97.134	96.985	96.786	97.032	96.914	3-4 units	(1.000)	
4.625 ►	95.077	95.002	94.960	95.077	95.002	94.960	91.965	91.890	91.847	91.965	91.890	91.847	\$100k < \$125k	(0.125)	
4.500 ►	94.386	94.311	94.268	94.386	94.311	94.268	91.273	91.198	91.155	91.273	91.198	91.155	\$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 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►															
9.625 ►															
9.500 ►	108.175	108.025	107.875												
9.375 ►	107.925	107.775	107.625												
9.250 ►	107.675	107.525	107.375												
9.125 ►	107.425	107.275	107.125												
9.000 ►															
8.875 ►	106.925	106.775	106.625	108.434	108.284	108.134									
8.750 ►	106.675	106.525	106.375	108.153	108.003	107.853									
8.625 ►	106.425	106.275	106.125	107.871	107.721	107.571									
8.500 ►	106.175	106.025	105.875	107.590	107.440	107.290									
8.375 ►	105.925	105.775	105.625	107.290	107.140	106.990									
8.250 ►	105.675	105.525	105.375	106.990	106.840	106.690									
8.125 ►	105.425	105.275	105.125	106.650	106.500	106.350									
8.000 ►															
7.875 ►	104.925	104.775	104.625	105.900	105.750	105.600									
7.750 ►	104.675	104.525	104.375	105.525	105.375	105.225									
7.625 ►	104.400	104.250	104.100	105.150	105.000	104.850									
7.500 ►	104.150	104.000	103.850	104.775	104.625	104.475									
7.375 ►	103.825	103.675	103.525	104.400	104.250	104.100									
7.250 ►	103.450	103.300	103.150	104.025	103.875	103.725									
7.125 ►	103.050	102.900	102.750	103.575	103.425	103.275									
7.000 ►															
6.875 ►	102.200	102.050	101.900	102.675	102.525	102.375									
6.750 ►	101.725	101.575	101.425	102.200	102.050	101.900									
6.625 ►	101.250	101.100	100.950	101.700	101.550	101.400									
6.500 ►	100.700	100.550	100.400	101.200	101.050	100.900									
6.375 ►	100.125	99.975	99.825	100.650	100.500	100.350									
6.250 ►	99.525	99.375	99.225	100.000	99.850	99.700									
6.125 ►	98.925	98.775	98.625	99.125	98.975	98.825									
6.000 ►															
5.875 ►	97.050	96.900	96.750												

**NonQM Price Adjustments**

Price all NonQM loans on our website

<https://www.uffwest.com>

NonQM Max Prices	
Standard Residential	Max Price
Loan Amt <=\$1.75m	101.000
Loan Amt \$1.75m<\$2.0m	100.500
Loan Amt \$2.0m-\$3.0m	100.000
Standard DSCR	
Prepay	101.000
No Prepay	100.000

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