

Effective Date/Time: 2/25/2026 10:18 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 ▶	104.920	104.913	104.905	104.871	104.404	104.375	104.329	105.432	105.432	105.432	102.307	102.248	102.190	100.937	100.907	100.875
7.875 ▶	104.598	104.591	104.583	104.549	104.230	104.200	104.156	105.192	105.192	105.192	102.124	102.065	102.006	100.806	100.776	100.745
7.750 ▶	104.378	104.371	104.363	104.329	104.011	103.981	103.939	104.938	104.938	104.938	101.937	101.879	101.820	100.559	100.529	100.500
7.625 ▶	104.527	104.520	104.512	104.477	104.325	104.293	104.107	104.691	104.691	104.691	102.123	102.094	102.065	101.541	101.509	101.513
7.500 ▶	104.319	104.312	104.304	104.270	104.157	104.125	103.943	104.436	104.436	104.436	101.941	101.911	101.915	101.440	101.408	101.415
7.375 ▶	104.108	104.101	104.094	104.059	103.928	103.896	103.719	104.022	104.022	104.022	101.753	101.724	101.695	101.133	101.100	101.133
7.250 ▶	104.031	104.024	104.017	103.982	103.559	103.526	103.374	103.744	103.744	103.744	101.693	101.664	101.635	100.741	100.708	100.745
7.125 ▶	103.780	103.773	103.766	103.731	103.505	103.492	103.335	103.575	103.531	103.487	102.046	102.002	102.003	101.515	101.502	101.503
7.000 ▶	103.511	103.504	103.496	103.461	103.242	103.230	103.078	103.299	103.255	103.211	101.842	101.798	101.776	101.282	101.270	101.276
6.875 ▶	103.187	103.179	103.172	103.137	102.829	102.817	102.675	103.004	102.960	102.916	101.612	101.568	101.524	100.904	100.891	100.907
6.750 ▶	102.901	102.879	102.857	102.820	102.363	102.350	102.225	102.691	102.647	102.603	101.337	101.293	101.249	100.440	100.427	100.459
6.625 ▶	102.821	102.777	102.733	102.673	102.694	102.654	102.585	102.960	102.887	102.813	101.774	101.734	101.666	101.274	101.234	101.166
6.500 ▶	102.508	102.464	102.420	102.360	102.392	102.352	102.289	102.644	102.571	102.498	101.475	101.435	101.372	100.975	100.935	100.872
6.375 ▶	102.193	102.149	102.105	102.045	102.076	102.036	101.979	102.298	102.224	102.151	101.163	101.123	101.066	100.663	100.623	100.566
6.250 ▶	101.829	101.785	101.741	101.681	101.690	101.649	101.598	101.913	101.840	101.767	100.779	100.738	100.687	100.279	100.238	100.187
6.125 ▶	101.861	101.809	101.758	101.690	101.783	101.753	101.637	102.340	102.259	102.179	101.617	101.587	101.470	101.117	101.087	100.970
6.000 ▶	101.478	101.427	101.376	101.308	101.450	101.420	101.311	101.955	101.874	101.793	101.290	101.261	101.151	100.790	100.761	100.651
5.875 ▶	101.066	101.014	100.963	100.895	101.030	101.001	100.900	101.533	101.453	101.372	100.930	100.900	100.798	100.430	100.400	100.298
5.750 ▶	100.578	100.527	100.476	100.408	100.508	100.480	100.385	101.062	100.981	100.901	100.334	100.305	100.210	99.834	99.805	99.710
5.625 ▶	100.493	100.449	100.405	100.331	100.540	100.518	100.408	101.317	101.244	101.170	100.316	100.294	100.185	99.816	99.794	99.685
5.500 ▶	100.021	99.977	99.933	99.860	100.023	100.002	99.900	100.857	100.784	100.710	99.801	99.780	99.678	99.301	99.280	99.178
5.375 ▶	99.488	99.444	99.400	99.326	99.478	99.456	99.359	100.344	100.270	100.197	99.257	99.236	99.138	98.757	98.736	98.638
5.250 ▶	98.904	98.860	98.816	98.742	98.481	98.460	98.370	99.806	99.732	99.659	98.320	98.299	98.210	97.820	97.799	97.710

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 ▶	104.611	104.540	104.469	103.080	103.009	102.938	102.693	102.622	102.551	101.161	101.090	101.019	104.711	104.796	104.725	
7.000 ▶	104.255	104.184	104.113	102.599	102.528	102.457	102.274	102.203	102.132	100.618	100.547	100.476	104.277	104.363	104.292	
6.875 ▶	103.661	103.590	103.519	102.693	102.622	102.551	102.099	102.028	101.957	101.099	101.028	100.957	103.709	103.794	103.723	
6.750 ▶	103.768	103.697	103.626	103.674	103.603	103.532	101.943	101.872	101.801	101.818	101.747	101.676	103.776	103.861	103.790	
6.625 ▶	103.008	102.958	102.908	102.039	101.989	101.939	101.703	101.653	101.603	100.734	100.684	100.634	102.968	103.028	102.978	
6.500 ▶	102.558	102.508	102.458	101.839	101.789	101.739	101.289	101.239	101.189	100.570	100.520	100.471	102.580	102.640	102.590	
6.375 ▶	102.083	102.033	101.983	101.426	101.377	101.327	101.156	101.107	101.057	100.500	100.450	100.401	101.943	102.003	101.953	
6.250 ▶	102.295	102.245	102.196	102.170	102.120	102.071	101.095	101.045	100.996	100.970	100.920	100.871	102.062	102.122	102.072	
6.125 ▶	102.258	102.208	102.158	102.026	101.977	101.927	100.909	100.859	100.810	100.878	100.828	100.779	102.195	102.255	102.205	
6.000 ▶	101.839	101.789	101.739	101.551	101.502	101.452	100.540	100.491	100.441	100.353	100.303	100.254	101.762	101.821	101.772	
5.875 ▶	101.364	101.314	101.264	101.226	101.177	101.127	100.015	99.966	99.916	100.078	100.028	99.979	101.193	101.253	101.203	
5.750 ▶	101.470	101.420	101.371	101.395	101.345	101.296	100.372	100.322	100.272	100.497	100.447	100.397	FHA/VA Price Adjustments			
5.625 ▶	101.321	101.250	101.179	101.183	101.112	101.041	100.339	100.268	100.197	100.402	100.331	100.260	680+		0.000	
5.500 ▶	100.902	100.831	100.760	100.739	100.668	100.597	99.971	99.900	99.829	99.908	99.837	99.766	660-679		(0.750)	
5.375 ▶	100.396	100.325	100.254	100.352	100.281	100.210	99.414	99.343	99.272	99.571	99.500	99.429	640-659		(1.750)	
5.250 ▶	100.139	100.068	99.997	100.096	100.025	99.954	99.408	99.337	99.266	99.564	99.493	99.422	620-639		(2.250)	
5.125 ▶	99.677	99.620	99.563	99.572	99.515	99.458	98.783	98.726	98.669	98.889	98.832	98.775	600-619		(3.250)	
5.000 ▶	99.342	99.285	99.228	99.106	99.049	98.992	98.488	98.431	98.374	98.227	98.170	98.113	Cashout Refi		(0.250)	
4.875 ▶	98.764	98.707	98.650	98.708	98.651	98.594	97.575	97.519	97.462	97.583	97.526	97.469	2 units		(0.500)	
4.750 ▶	98.489	98.432	98.375	98.427	98.370	98.313	97.154	97.097	97.040	97.052	96.995	96.938	3-4 units		(1.000)	
4.625 ▶	95.341	95.282	95.253	95.341	95.282	95.253	92.228	92.170	92.140	92.228	92.170	92.140	\$100k < \$125k		(0.125)	
4.500 ▶	94.655	94.597	94.567	94.655	94.597	94.567	91.542	91.484	91.454	91.542	91.484	91.454	\$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 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div>	NonQM Max Prices	
10.125 ▶								Standard Residential	Max Price
10.000 ▶								Loan Amt <=\$1.75m	101.000
9.875 ▶								Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								Standard DSCR	
9.500 ▶	107.525	107.375	107.225					Prepay	101.000
9.375 ▶	107.275	107.125	106.975					No Prepay	100.000
9.250 ▶	107.025	106.875	106.725						
9.125 ▶	106.775	106.625	106.475						
9.000 ▶									
8.875 ▶	106.275	106.125	105.975	107.784	107.634	107.484			
8.750 ▶	106.025	105.875	105.725	107.503	107.353	107.203			
8.625 ▶	105.775	105.625	105.475	107.221	107.071	106.921			
8.500 ▶	105.525	105.375	105.225	106.940	106.790	106.640			
8.375 ▶	105.275	105.125	104.975	106.640	106.490	106.340			
8.250 ▶	105.025	104.875	104.725	106.340	106.190	106.040			
8.125 ▶	104.775	104.625	104.475	106.000	105.850	105.700			
8.000 ▶									
7.875 ▶	104.275	104.125	103.975	105.250	105.100	104.950			
7.750 ▶	104.025	103.875	103.725	104.875	104.725	104.575			
7.625 ▶	103.750	103.600	103.450	104.500	104.350	104.200			
7.500 ▶	103.500	103.350	103.200	104.125	103.975	103.825			
7.375 ▶	103.175	103.025	102.875	103.750	103.600	103.450			
7.250 ▶	102.800	102.650	102.500	103.375	103.225	103.075			
7.125 ▶	102.400	102.250	102.100	102.925	102.775	102.625			
7.000 ▶									
6.875 ▶	101.550	101.400	101.250	102.025	101.875	101.725			
6.750 ▶	101.075	100.925	100.775	101.550	101.400	101.250			
6.625 ▶	100.600	100.450	100.300	101.050	100.900	100.750			
6.500 ▶	100.050	99.900	99.750	100.550	100.400	100.250			
6.375 ▶	99.475	99.325	99.175	100.000	99.850	99.700			
6.250 ▶	98.875	98.725	98.575	99.350	99.200	99.050			
6.125 ▶	98.275	98.125	97.975	98.475	98.325	98.175			
6.000 ▶									
5.875 ▶	96.400	96.250	96.100						