

Effective Date/Time: 2/17/2026 10:06 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 ▶	104.968	104.983	104.976	104.955	104.395	104.330	104.293	105.423	105.440	105.440	102.128	102.118	102.060	100.934	100.867	100.830
7.875 ▶	104.745	104.759	104.752	104.731	104.223	104.158	104.121	105.193	105.211	105.211	101.962	101.952	101.893	100.804	100.739	100.702
7.750 ▶	104.391	104.406	104.399	104.378	104.005	103.940	103.903	104.949	104.967	104.967	101.763	101.754	101.695	100.558	100.494	100.457
7.625 ▶	104.592	104.593	104.586	104.565	104.373	104.311	104.284	104.694	104.706	104.706	102.102	102.040	102.013	101.602	101.540	101.513
7.500 ▶	104.378	104.379	104.372	104.351	104.214	104.152	104.126	104.428	104.432	104.432	102.007	101.946	101.919	101.507	101.446	101.419
7.375 ▶	104.149	104.150	104.143	104.122	103.983	103.923	103.896	104.172	104.176	104.176	101.692	101.630	101.605	101.192	101.130	101.105
7.250 ▶	104.050	104.051	104.043	104.023	103.607	103.547	103.521	103.743	103.748	103.748	101.476	101.466	101.437	100.781	100.719	100.693
7.125 ▶	103.785	103.786	103.778	103.758	103.493	103.463	103.449	103.538	103.503	103.475	102.191	102.153	102.109	101.507	101.476	101.462
7.000 ▶	103.503	103.495	103.487	103.467	103.239	103.210	103.196	103.279	103.236	103.192	101.990	101.951	101.907	101.282	101.252	101.238
6.875 ▶	103.214	103.185	103.164	103.136	102.834	102.808	102.793	102.999	102.956	102.912	101.754	101.715	101.671	100.908	100.881	100.867
6.750 ▶	102.914	102.886	102.864	102.836	102.370	102.349	102.334	102.679	102.636	102.592	101.475	101.437	101.393	100.448	100.426	100.410
6.625 ▶	102.808	102.761	102.717	102.664	102.696	102.640	102.605	102.963	102.893	102.820	101.821	101.760	101.687	101.276	101.221	101.186
6.500 ▶	102.521	102.474	102.430	102.377	102.395	102.339	102.304	102.641	102.571	102.498	101.554	101.493	101.420	100.980	100.923	100.888
6.375 ▶	102.178	102.131	102.087	102.034	102.069	102.014	101.979	102.290	102.221	102.147	101.241	101.180	101.106	100.657	100.601	100.567
6.250 ▶	101.789	101.742	101.698	101.645	101.652	101.598	101.564	101.895	101.825	101.752	100.894	100.833	100.760	100.242	100.187	100.153
6.125 ▶	101.893	101.833	101.782	101.724	101.769	101.718	101.682	102.377	102.300	102.219	101.603	101.553	101.516	101.103	101.053	101.016
6.000 ▶	101.503	101.443	101.392	101.335	101.388	101.339	101.303	101.973	101.895	101.815	101.228	101.180	101.143	100.728	100.680	100.643
5.875 ▶	101.046	100.986	100.935	100.877	100.945	100.897	100.861	101.540	101.462	101.381	100.846	100.799	100.762	100.346	100.299	100.262
5.750 ▶	100.536	100.476	100.425	100.367	100.435	100.393	100.356	101.072	100.994	100.913	100.368	100.308	100.257	99.761	99.718	99.681
5.625 ▶	100.509	100.459	100.407	100.347	100.498	100.433	100.399	101.384	101.324	101.244	100.276	100.211	100.177	99.776	99.711	99.677
5.500 ▶	100.009	99.959	99.907	99.847	99.941	99.879	99.844	100.916	100.856	100.776	99.720	99.658	99.623	99.220	99.158	99.123
5.375 ▶	99.473	99.422	99.371	99.311	99.387	99.327	99.292	100.403	100.343	100.262	99.168	99.108	99.073	98.668	98.608	98.573
5.250 ▶	98.889	98.839	98.787	98.727	98.450	98.395	98.358	99.865	99.805	99.724	98.290	98.235	98.197	97.790	97.735	97.697

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	> 95	No Impounds - CA	0.150
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.125)	No Impounds - Non CA	0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.500)	LoanAmt \$100k<\$125k	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	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 ▶	103.970	104.672	104.467	102.457	103.109	102.905	102.457	102.753	102.517	100.926	101.222	101.017	104.484	104.874	104.794	
7.000 ▶	103.614	104.316	104.111	102.151	102.628	102.424	102.039	102.334	102.099	100.382	100.678	100.474	104.050	104.440	104.361	
6.875 ▶	103.020	103.722	103.517	101.989	102.722	102.517	101.864	102.159	101.924	100.864	101.159	100.955	103.482	103.871	103.792	
6.750 ▶	103.126	103.828	103.624	102.970	103.703	103.499	101.707	102.003	101.767	101.582	101.878	101.674	103.549	103.939	103.859	
6.625 ▶	102.406	102.891	102.793	101.375	101.891	101.793	101.508	101.586	101.456	100.539	100.617	100.519	102.567	103.145	102.848	
6.500 ▶	101.956	102.441	102.343	101.175	101.691	101.593	101.094	101.172	101.043	100.375	100.453	100.355	102.179	102.758	102.461	
6.375 ▶	101.481	101.966	101.868	100.763	101.278	101.180	100.961	101.039	100.910	100.305	100.383	100.285	101.542	102.120	101.823	
6.250 ▶	101.694	102.178	102.080	101.506	102.022	101.924	100.900	100.978	100.849	100.775	100.853	100.755	101.661	102.240	101.943	
6.125 ▶	101.637	102.297	102.185	101.343	102.034	101.922	100.695	100.948	100.805	100.663	100.917	100.805	101.927	102.353	102.232	
6.000 ▶	101.218	101.878	101.766	100.868	101.559	101.447	100.326	100.580	100.436	100.138	100.392	100.280	101.493	101.919	101.798	
5.875 ▶	100.743	101.403	101.291	100.543	101.234	101.122	99.801	100.055	99.911	99.863	100.117	100.005	100.925	101.351	101.229	
5.750 ▶	100.849	101.509	101.397	100.712	101.403	101.291	100.157	100.411	100.268	100.282	100.536	100.424	FHA/VA Price Adjustments			
5.625 ▶	100.741	101.334	101.222	100.541	101.166	101.053	100.166	100.353	100.210	100.229	100.416	100.303	680+		0.000	
5.500 ▶	100.322	100.916	100.803	100.097	100.722	100.610	99.797	99.984	99.841	99.735	99.922	99.810	660-679		(0.750)	
5.375 ▶	99.816	100.409	100.297	99.710	100.334	100.222	99.241	99.428	99.285	99.397	99.584	99.472	640-659		(1.750)	
5.250 ▶	99.560	100.153	100.041	99.454	100.078	99.966	99.235	99.422	99.278	99.391	99.578	99.466	620-639		(2.250)	
5.125 ▶	98.913	99.556	99.440	98.745	99.420	99.343	98.425	98.663	98.555	98.532	98.769	98.692	600-619		(3.250)	
5.000 ▶	98.578	99.221	99.145	98.279	98.954	98.877	98.131	98.368	98.260	97.869	98.106	98.030	Cashout Refi		(0.250)	
4.875 ▶	98.000	98.644	98.567	97.882	98.556	98.480	97.218	97.455	97.347	97.225	97.463	97.386	2 units		(0.500)	
4.750 ▶	97.725	98.369	98.292	97.600	98.275	98.198	96.796	97.034	96.926	96.694	96.931	96.855	3-4 units		(1.000)	
4.625 ▶	95.123	95.064	95.036	95.123	95.064	95.036	92.010	91.952	91.924	92.010	91.952	91.924	\$100k < \$125k		(0.125)	
4.500 ▶	94.436	94.378	94.350	94.436	94.378	94.350	91.324	91.266	91.237	91.324	91.266	91.237	\$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 ▶								<u>Standard Residential</u>	<u>Max Price</u>
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 ▶								<u>Standard DSCR</u>	
9.500 ▶	107.425	107.275	107.125					Prepay	101.000
9.375 ▶	107.175	107.025	106.875					No Prepay	100.000
9.250 ▶	106.925	106.775	106.625						
9.125 ▶	106.675	106.525	106.375						
9.000 ▶									
8.875 ▶	106.175	106.025	105.875	107.684	107.534	107.384			
8.750 ▶	105.925	105.775	105.625	107.403	107.253	107.103			
8.625 ▶	105.675	105.525	105.375	107.121	106.971	106.821			
8.500 ▶	105.425	105.275	105.125	106.840	106.690	106.540			
8.375 ▶	105.175	105.025	104.875	106.540	106.390	106.240			
8.250 ▶	104.925	104.775	104.625	106.240	106.090	105.940			
8.125 ▶	104.675	104.525	104.375	105.900	105.750	105.600			
8.000 ▶									
7.875 ▶	104.175	104.025	103.875	105.150	105.000	104.850			
7.750 ▶	103.925	103.775	103.625	104.775	104.625	104.475			
7.625 ▶	103.650	103.500	103.350	104.400	104.250	104.100			
7.500 ▶	103.400	103.250	103.100	104.025	103.875	103.725			
7.375 ▶	103.075	102.925	102.775	103.650	103.500	103.350			
7.250 ▶	102.700	102.550	102.400	103.275	103.125	102.975			
7.125 ▶	102.300	102.150	102.000	102.825	102.675	102.525			
7.000 ▶									
6.875 ▶	101.450	101.300	101.150	101.925	101.775	101.625			
6.750 ▶	100.975	100.825	100.675	101.450	101.300	101.150			
6.625 ▶	100.500	100.350	100.200	100.950	100.800	100.650			
6.500 ▶	99.950	99.800	99.650	100.450	100.300	100.150			
6.375 ▶	99.375	99.225	99.075	99.900	99.750	99.600			
6.250 ▶	98.775	98.625	98.475	99.250	99.100	98.950			
6.125 ▶	98.175	98.025	97.875	98.375	98.225	98.075			
6.000 ▶									
5.875 ▶	96.300	96.150	96.000						