

Effective Date/Time: 2/13/2026 11:01 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 ▶	105.116	105.141	105.134	105.124	104.539	104.465	104.430	105.492	105.519	105.519	102.197	102.212	102.153	101.083	101.007	100.972
7.875 ▶	104.778	104.803	104.796	104.786	104.367	104.294	104.259	105.262	105.289	105.289	102.016	102.031	101.973	100.954	100.881	100.846
7.750 ▶	104.539	104.564	104.557	104.547	104.152	104.079	104.044	105.018	105.045	105.045	101.833	101.848	101.789	100.710	100.638	100.602
7.625 ▶	104.631	104.636	104.629	104.619	104.427	104.359	104.335	104.759	104.784	104.784	102.161	102.092	102.067	101.661	101.592	101.567
7.500 ▶	104.417	104.422	104.415	104.405	104.270	104.204	104.179	104.496	104.509	104.509	102.067	102.000	101.975	101.567	101.500	101.475
7.375 ▶	104.189	104.194	104.187	104.177	104.043	103.977	103.952	104.082	104.089	104.089	101.757	101.689	101.666	101.257	101.189	101.166
7.250 ▶	104.090	104.095	104.088	104.078	103.672	103.606	103.583	103.814	103.820	103.820	101.546	101.547	101.517	100.849	100.782	100.759
7.125 ▶	103.825	103.830	103.823	103.813	103.532	103.489	103.470	103.600	103.564	103.551	102.251	102.214	102.163	101.546	101.502	101.482
7.000 ▶	103.535	103.540	103.532	103.522	103.282	103.240	103.220	103.332	103.291	103.257	102.040	102.003	101.952	101.325	101.281	101.261
6.875 ▶	103.235	103.205	103.192	103.177	102.884	102.842	102.822	103.051	103.008	102.956	101.804	101.767	101.715	100.959	100.915	100.895
6.750 ▶	102.935	102.902	102.873	102.842	102.445	102.406	102.384	102.741	102.697	102.646	101.526	101.489	101.438	100.522	100.482	100.461
6.625 ▶	102.912	102.863	102.819	102.774	102.697	102.641	102.606	103.069	103.001	102.927	101.933	101.878	101.805	101.277	101.221	101.185
6.500 ▶	102.625	102.576	102.532	102.487	102.423	102.368	102.332	102.757	102.689	102.616	101.665	101.610	101.537	101.006	100.950	100.914
6.375 ▶	102.282	102.233	102.189	102.144	102.156	102.101	102.066	102.398	102.330	102.256	101.345	101.290	101.217	100.743	100.688	100.652
6.250 ▶	101.891	101.842	101.799	101.753	101.748	101.695	101.660	102.001	101.933	101.859	100.998	100.943	100.870	100.338	100.283	100.248
6.125 ▶	101.984	101.920	101.869	101.816	101.803	101.751	101.718	102.573	102.497	102.416	101.637	101.585	101.552	101.137	101.085	101.052
6.000 ▶	101.585	101.522	101.470	101.418	101.452	101.402	101.370	102.175	102.099	102.018	101.292	101.242	101.210	100.792	100.742	100.710
5.875 ▶	101.124	101.060	101.009	100.957	101.041	100.993	100.960	101.743	101.667	101.586	100.941	100.893	100.861	100.441	100.393	100.361
5.750 ▶	100.613	100.549	100.498	100.445	100.552	100.507	100.475	101.264	101.188	101.107	100.476	100.412	100.361	99.877	99.832	99.800
5.625 ▶	100.565	100.514	100.463	100.410	100.592	100.527	100.496	101.472	101.422	101.342	100.369	100.305	100.273	99.869	99.805	99.773
5.500 ▶	100.058	100.007	99.956	99.903	100.043	99.980	99.948	101.000	100.950	100.870	99.822	99.760	99.727	99.322	99.260	99.227
5.375 ▶	99.516	99.466	99.415	99.362	99.504	99.442	99.409	100.486	100.437	100.356	99.285	99.223	99.190	98.785	98.723	98.690
5.250 ▶	98.925	98.875	98.824	98.770	98.559	98.501	98.466	99.948	99.899	99.818	98.398	98.340	98.305	97.898	97.840	97.805

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)	(1.125)	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 ▶	103.959	104.661	104.500	102.447	103.098	102.938	102.446	102.742	102.550	100.915	101.211	101.050	104.473	104.863	104.783	
7.000 ▶	103.603	104.305	104.144	102.138	102.617	102.456	102.028	102.323	102.131	100.371	100.667	100.506	104.039	104.429	104.350	
6.875 ▶	103.009	103.711	103.550	101.978	102.711	102.550	101.853	102.148	101.956	100.853	101.148	100.988	103.470	103.860	103.781	
6.750 ▶	103.115	103.817	103.656	102.959	103.692	103.531	101.696	101.992	101.800	101.571	101.867	101.706	103.538	103.928	103.848	
6.625 ▶	102.421	102.955	102.818	101.390	101.955	101.818	101.522	101.650	101.482	100.553	100.682	100.544	102.625	103.160	102.913	
6.500 ▶	101.971	102.505	102.368	101.190	101.755	101.618	101.108	101.237	101.068	100.390	100.518	100.380	102.237	102.772	102.525	
6.375 ▶	101.496	102.030	101.893	100.777	101.343	101.205	100.976	101.104	100.935	100.320	100.448	100.310	101.600	102.135	101.888	
6.250 ▶	101.708	102.243	102.105	101.521	102.087	101.949	100.915	101.043	100.874	100.790	100.918	100.780	101.719	102.254	102.007	
6.125 ▶	101.616	102.268	102.146	101.322	102.005	101.883	100.674	100.919	100.766	100.643	100.888	100.766	101.899	102.332	102.203	
6.000 ▶	101.197	101.849	101.727	100.847	101.530	101.408	100.305	100.551	100.397	100.118	100.363	100.241	101.466	101.899	101.769	
5.875 ▶	100.722	101.374	101.252	100.522	101.205	101.083	99.780	100.026	99.872	99.843	100.088	99.966	100.897	101.330	101.200	
5.750 ▶	100.829	101.480	101.358	100.691	101.374	101.252	100.136	100.382	100.229	100.261	100.507	100.385	FHA/VA Price Adjustments			
5.625 ▶	100.670	101.296	101.163	100.470	101.128	100.994	100.095	100.315	100.150	100.157	100.378	100.244	680+		0.000	
5.500 ▶	100.251	100.878	100.744	100.026	100.684	100.550	99.726	99.946	99.781	99.664	99.884	99.750	660-679		(0.750)	
5.375 ▶	99.745	100.371	100.238	99.639	100.296	100.163	99.170	99.390	99.225	99.326	99.546	99.413	640-659		(1.750)	
5.250 ▶	99.489	100.115	99.981	99.382	100.040	99.906	99.164	99.384	99.219	99.320	99.540	99.406	620-639		(2.250)	
5.125 ▶	98.740	99.400	99.285	98.572	99.264	99.149	98.252	98.506	98.360	98.359	98.613	98.498	600-619		(3.250)	
5.000 ▶	98.405	99.065	98.950	98.106	98.798	98.683	97.958	98.212	98.066	97.696	97.950	97.835	Cashout Refi		(0.250)	
4.875 ▶	97.827	98.488	98.373	97.709	98.400	98.285	97.045	97.299	97.153	97.052	97.306	97.192	2 units		(0.500)	
4.750 ▶	97.552	98.213	98.098	97.427	98.119	98.004	96.623	96.877	96.732	96.521	96.775	96.660	3-4 units		(1.000)	
4.625 ▶	95.075	95.016	94.987	95.075	95.016	94.987	91.963	91.903	91.875	91.963	91.903	91.875	\$100k < \$125k		(0.125)	
4.500 ▶	94.387	94.327	94.299	94.387	94.327	94.299	91.274	91.215	91.186	91.274	91.215	91.186	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div> <div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uff.pro</div> </div>	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 ▶								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 ▶	107.425	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						