

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	15-Day	30-Day	45-Day	
8.000 ►	104.817	104.807	104.800	104.786	104.147	104.136	104.035	105.160	105.154	105.154	102.118	102.076	102.021	100.693	100.682	100.597				
7.875 ►	104.567	104.557	104.550	104.536	103.982	103.971	103.876	104.914	104.909	104.909	101.928	101.886	101.831	100.607	100.595	100.518				
7.750 ►	104.299	104.289	104.282	104.268	103.768	103.757	103.668	104.651	104.646	104.646	101.718	101.676	101.621	100.378	100.367	100.298				
7.625 ►	104.113	104.103	104.096	104.082	103.879	103.812	103.739	104.289	104.284	104.284	102.301	102.233	102.172	101.801	101.733	101.672				
7.500 ►	103.897	103.887	103.880	103.873	103.648	103.579	103.515	103.991	103.986	103.986	102.137	102.068	102.013	101.637	101.568	101.513				
7.375 ►	103.756	103.745	103.738	103.731	103.481	103.408	103.349	103.666	103.660	103.660	101.876	101.784	101.718	101.376	101.284	101.218				
7.250 ►	103.482	103.472	103.465	103.458	103.130	103.038	102.973	103.320	103.314	103.314	101.522	101.430	101.374	101.022	100.930	100.874				
7.125 ►	103.219	103.205	103.191	103.174	103.101	103.067	103.022	103.130	103.099	103.065	102.532	102.522	102.515	101.675	101.641	101.596				
7.000 ►	102.949	102.934	102.920	102.902	102.789	102.755	102.720	102.828	102.797	102.762	102.291	102.281	102.274	101.366	101.332	101.298				
6.875 ►	102.633	102.619	102.605	102.587	102.446	102.410	102.389	102.514	102.483	102.448	102.026	102.016	102.009	101.026	100.991	100.970				
6.750 ►	102.300	102.285	102.271	102.253	102.026	101.984	101.976	102.168	102.132	102.097	101.722	101.712	101.705	100.608	100.566	100.558				
6.625 ►	102.295	102.258	102.224	102.183	102.220	102.134	102.084	102.624	102.577	102.501	101.978	101.941	101.907	100.931	100.844	100.794				
6.500 ►	101.949	101.912	101.878	101.838	101.947	101.858	101.820	102.286	102.239	102.168	101.692	101.655	101.620	100.660	100.570	100.532				
6.375 ►	101.551	101.514	101.480	101.440	101.531	101.440	101.417	101.883	101.835	101.773	101.352	101.315	101.280	100.248	100.156	100.133				
6.250 ►	101.113	101.076	101.041	101.001	101.061	100.958	100.954	101.447	101.399	101.350	100.977	100.940	100.905	99.783	99.679	99.675				
6.125 ►	101.102	101.068	101.033	100.993	101.151	101.081	101.030	101.587	101.493	101.412	100.855	100.820	100.786	99.938	99.870	99.817				
6.000 ►	100.653	100.618	100.584	100.544	100.673	100.602	100.568	101.125	101.031	100.964	100.477	100.443	100.408	99.464	99.394	99.360				
5.875 ►	100.181	100.146	100.112	100.072	100.160	100.087	100.065	100.816	100.721	100.669	100.079	100.045	100.011	98.955	98.883	98.860				
5.750 ►	99.633	99.599	99.564	99.524	99.591	99.511	99.502	100.299	100.205	100.169	99.605	99.571	99.537	98.389	98.310	98.300				
5.625 ►	99.369	99.341	99.306	99.273	99.487	99.454	99.419	100.377	100.267	100.213	99.077	99.042	99.008	98.132	98.100	98.064				
5.500 ►	98.823	98.795	98.760	98.726	98.754	98.721	98.696	99.860	99.750	99.711	98.481	98.446	98.412	97.402	97.370	97.344				
5.375 ►	98.214	98.186	98.151	98.118	98.103	98.069	98.053	99.306	99.196	99.173	97.848	97.814	97.779	96.753	96.722	96.704				
5.250 ►	97.581	97.552	97.518	97.484	97.320	97.289	97.280	98.724	98.614	98.602	97.178	97.144	97.109	95.974	95.944	95.934				

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	(0.375)	(0.375)	(0.250)	(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)	(0.500)	(0.250)		ARM LTV > 90						0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(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)	(0.750)		LoanAmt \$75k<\$100k						1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(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)	(1.125)		TX Property						0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)								
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)								
<u>Rate/Term Refinance</u>																		
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)	(2.000)	(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)								
<u>Cashout Refinance</u>																		
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	(1.750)	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		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	n/a	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)	(4.125)								
Non-Owner Occupant		(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)		</td						

Effective Date/Time: 11/21/2025 10:58 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 ►	103.257	103.889	103.739	101.965	102.326	102.177	101.745	101.970	101.789	100.213	100.439	100.289	103.670	104.161	104.011
7.000 ►	102.901	103.533	103.383	101.438	101.845	101.696	101.326	101.551	101.371	99.670	99.895	99.746	103.236	103.727	103.578
6.875 ►	102.307	102.939	102.789	101.276	101.939	101.789	101.151	101.376	101.196	100.151	100.376	100.227	102.667	103.158	103.009
6.750 ►	102.413	103.045	102.896	102.257	102.920	102.771	100.995	101.220	101.039	100.870	101.095	100.946	102.735	103.226	103.076
6.625 ►	102.079	102.777	102.695	101.079	101.809	101.726	101.117	101.410	101.296	100.180	100.472	100.390	102.447	102.849	102.766
6.500 ►	101.691	102.390	102.307	100.879	101.609	101.526	100.766	101.059	100.945	100.016	100.309	100.226	102.059	102.461	102.379
6.375 ►	101.247	101.946	101.863	100.466	101.196	101.113	100.665	100.957	100.843	99.946	100.239	100.156	101.422	101.824	101.741
6.250 ►	101.429	102.127	102.045	101.210	101.940	101.857	100.572	100.865	100.751	100.416	100.709	100.626	101.541	101.943	101.861
6.125 ►	101.215	101.880	101.764	100.952	101.649	101.533	100.546	100.805	100.658	100.546	100.805	100.689	101.516	101.962	101.846
6.000 ►	100.734	101.399	101.283	100.477	101.174	101.058	100.115	100.374	100.226	100.021	100.280	100.164	101.082	101.529	101.412
5.875 ►	100.352	101.017	100.901	100.152	100.849	100.733	99.684	99.942	99.795	99.746	100.005	99.889	100.513	100.960	100.844
5.750 ►	100.459	101.124	101.008	100.321	101.017	100.901	100.040	100.299	100.151	100.165	100.424	100.308	FHA/VA Price Adjustments		
5.625 ►	99.987	100.652	100.536	99.724	100.421	100.305	99.349	99.608	99.461	99.349	99.608	99.492	680+	0.000	
5.500 ►	99.505	100.171	100.055	99.280	99.977	99.861	98.918	99.177	99.030	98.855	99.114	98.998	660-679	(0.750)	
5.375 ►	99.124	99.789	99.673	99.018	99.714	99.598	98.487	98.746	98.598	98.643	98.902	98.786	640-659	(1.750)	
5.250 ►	98.868	99.533	99.417	98.762	99.458	99.342	98.480	98.739	98.592	98.637	98.896	98.780	620-639	(2.250)	
5.125 ►	97.864	98.550	98.454	97.572	98.288	98.192	97.252	97.531	97.404	97.233	97.512	97.416	600-619	(3.250)	
5.000 ►	97.529	98.215	98.119	97.106	97.822	97.726	96.957	97.236	97.109	96.571	96.850	96.754	Cashout Refi	(0.250)	
4.875 ►	96.952	97.637	97.541	96.833	97.550	97.454	96.044	96.323	96.196	96.052	96.331	96.235	2 units	(0.500)	
4.750 ►	96.677	97.362	97.266	96.552	97.268	97.172	95.623	95.902	95.775	95.521	95.800	95.704	3-4 units	(1.000)	
4.625 ►	93.956	93.913	93.899	93.956	93.913	93.899	90.843	90.800	90.787	90.843	90.800	90.787	\$100k < \$125k	(0.125)	
4.500 ►	93.256	93.212	93.199	93.256	93.212	93.199	90.143	90.100	90.086	90.143	90.100	90.086	\$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 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									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	

COMING SOON

Stay Tuned

NonQM

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments	
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	107.750	107.600	107.450					
9.875 ►	107.500	107.350	107.200					
9.750 ►	107.250	107.100	106.950					
9.625 ►	107.000	106.850	106.700					
9.500 ►	106.750	106.600	106.450					
9.375 ►	106.500	106.350	106.200	107.928	107.778	107.628		
9.250 ►	106.250	106.100	105.950	107.740	107.590	107.440		
9.125 ►	106.000	105.850	105.700	107.474	107.324	107.174		
9.000 ►								
8.990 ►	105.750	105.600	105.450	107.209	107.059	106.909		
8.875 ►	105.500	105.350	105.200	106.928	106.778	106.628		
8.750 ►	105.250	105.100	104.950	106.646	106.496	106.346		
8.625 ►	105.000	104.850	104.700	106.365	106.215	106.065		
8.500 ►	104.750	104.600	104.450	106.065	105.915	105.765		
8.375 ►	104.500	104.350	104.200	105.765	105.615	105.465		
8.250 ►	104.250	104.100	103.950	105.425	105.275	105.125		
8.125 ►	104.000	103.850	103.700	105.050	104.900	104.750		
8.000 ►								
7.990 ►	103.750	103.600	103.450	104.675	104.525	104.375		
7.875 ►	103.500	103.350	103.200	104.300	104.150	104.000		
7.750 ►	103.250	103.100	102.950	103.925	103.775	103.625		
7.625 ►	102.975	102.825	102.675	103.550	103.400	103.250		
7.500 ►	102.725	102.575	102.425	103.175	103.025	102.875		
7.375 ►	102.400	102.250	102.100	102.800	102.650	102.500		
7.250 ►	102.025	101.875	101.725	102.350	102.200	102.050		
7.125 ►	101.625	101.475	101.325	101.900	101.750	101.600		
7.000 ►								
6.990 ►	101.250	101.100	100.950	101.450	101.300	101.150		
6.875 ►	100.800	100.650	100.500	100.975	100.825	100.675		
6.750 ►	100.350	100.200	100.050	100.475	100.325	100.175		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>