

Effective Date/Time: 2/27/2026 11:08 AM

**Conventional**

<b>Rate</b>	<b>30yr Fixed DU</b>				<b>30yr Fixed LPA</b>			<b>20yr Fixed DU</b>			<b>30yr Fixed HighBal</b>			<b>30yr Fixed SuperConf</b>		
	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 ►	105.026	105.019	105.011	104.988	104.568	104.541	104.502	105.541	105.541	105.541	102.408	102.350	102.291	101.101	101.073	101.053
7.875 ►	104.821	104.814	104.806	104.783	104.394	104.366	104.331	105.302	105.302	105.302	102.240	102.181	102.123	100.970	100.942	100.928
7.750 ►	104.486	104.479	104.472	104.448	104.175	104.147	104.117	105.047	105.047	105.047	102.039	101.980	101.922	100.723	100.695	100.685
7.625 ►	104.594	104.587	104.579	104.556	104.427	104.397	104.200	104.778	104.778	104.778	102.187	102.158	102.129	101.643	101.613	101.612
7.500 ►	104.394	104.386	104.379	104.356	104.258	104.228	104.038	104.514	104.514	104.514	102.041	102.012	102.016	101.541	101.512	101.516
7.375 ►	104.183	104.175	104.168	104.145	104.029	103.999	103.820	104.250	104.250	104.250	101.817	101.788	101.759	101.235	101.204	101.237
7.250 ►	104.106	104.099	104.091	104.068	103.660	103.629	103.478	103.812	103.812	103.812	101.757	101.728	101.699	100.843	100.811	100.854
7.125 ►	103.855	103.848	103.840	103.817	103.566	103.560	103.398	103.597	103.561	103.524	102.076	102.070	102.060	101.576	101.570	101.560
7.000 ►	103.586	103.578	103.571	103.547	103.304	103.297	103.146	103.331	103.295	103.258	101.874	101.838	101.838	101.344	101.338	101.338
6.875 ►	103.261	103.254	103.247	103.223	102.891	102.885	102.751	103.036	102.999	102.963	101.644	101.607	101.571	100.966	100.959	100.976
6.750 ►	102.943	102.929	102.914	102.883	102.425	102.417	102.306	102.713	102.677	102.640	101.369	101.332	101.296	100.502	100.494	100.534
6.625 ►	102.861	102.824	102.788	102.741	102.731	102.693	102.617	102.988	102.922	102.856	101.811	101.774	101.698	101.311	101.274	101.198
6.500 ►	102.550	102.513	102.477	102.430	102.429	102.391	102.326	102.662	102.597	102.531	101.512	101.474	101.410	101.012	100.974	100.910
6.375 ►	102.233	102.196	102.159	102.112	102.113	102.075	102.021	102.327	102.261	102.195	101.201	101.163	101.108	100.701	100.663	100.608
6.250 ►	101.869	101.832	101.795	101.749	101.727	101.689	101.645	101.942	101.876	101.810	100.816	100.778	100.735	100.316	100.278	100.235
6.125 ►	101.961	101.910	101.859	101.796	101.885	101.858	101.753	102.439	102.358	102.278	101.719	101.692	101.586	101.219	101.192	101.086
6.000 ►	101.579	101.528	101.477	101.414	101.552	101.526	101.431	102.043	101.963	101.882	101.393	101.366	101.271	100.893	100.866	100.771
5.875 ►	101.168	101.117	101.066	101.003	101.133	101.106	101.024	101.623	101.543	101.462	101.032	101.006	100.922	100.532	100.506	100.422
5.750 ►	100.681	100.629	100.578	100.516	100.611	100.585	100.513	101.161	101.080	100.999	100.436	100.410	100.339	99.936	99.910	99.839
5.625 ►	100.664	100.620	100.576	100.522	100.727	100.707	100.598	101.489	101.415	101.342	100.503	100.483	100.375	100.003	99.983	99.875
5.500 ►	100.193	100.149	100.105	100.050	100.211	100.191	100.093	101.025	100.951	100.878	99.989	99.969	99.872	99.489	99.469	99.372
5.375 ►	99.668	99.624	99.580	99.526	99.665	99.645	99.554	100.511	100.438	100.365	99.444	99.425	99.334	98.944	98.925	98.834
5.250 ►	99.075	99.031	98.988	98.933	98.668	98.649	98.570	99.973	99.900	99.827	98.508	98.488	98.409	98.008	97.988	97.909

<b>LTV/FICO Adjustments</b>												<b>Price Adjustments</b>				
Purchase	<= 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)	ARM LTV > 90						0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	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)	(1.875)	(1.875)	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)							
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)	(2.375)	(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)	(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)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)						
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)	(2.500)	(2.500)						

**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	104.691	104.634	104.577	103.160	103.103	103.046	102.772	102.715	102.658	101.241	101.184	101.127	104.808	104.876	104.819
7.000 ►	104.335	104.278	104.221	102.678	102.622	102.565	102.353	102.297	102.240	100.697	100.640	100.583	104.374	104.442	104.385
6.875 ►	103.741	103.684	103.627	102.772	102.715	102.658	102.178	102.122	102.065	101.178	101.122	101.065	103.805	103.873	103.817
6.750 ►	103.847	103.790	103.733	103.753	103.697	103.640	102.022	101.965	101.908	101.897	101.840	101.783	103.873	103.941	103.884
6.625 ►	102.994	102.965	102.937	102.025	101.997	101.968	101.689	101.660	101.632	100.720	100.692	100.663	102.980	103.014	102.985
6.500 ►	102.544	102.515	102.487	101.825	101.797	101.768	101.275	101.247	101.218	100.556	100.528	100.500	102.592	102.626	102.598
6.375 ►	102.069	102.040	102.012	101.413	101.384	101.356	101.143	101.114	101.086	100.486	100.458	100.430	101.955	101.989	101.960
6.250 ►	102.281	102.253	102.225	102.156	102.128	102.100	101.081	101.053	101.025	100.956	100.928	100.900	102.074	102.108	102.080
6.125 ►	102.296	102.253	102.210	102.064	102.022	101.979	100.947	100.904	100.862	100.916	100.873	100.831	102.242	102.293	102.250
6.000 ►	101.877	101.834	101.792	101.589	101.547	101.504	100.578	100.536	100.493	100.391	100.348	100.306	101.808	101.859	101.817
5.875 ►	101.402	101.359	101.317	101.264	101.222	101.179	100.053	100.011	99.968	100.116	100.073	100.031	101.239	101.291	101.248
5.750 ►	101.508	101.465	101.423	101.433	101.390	101.348	100.410	100.367	100.324	100.535	100.492	100.449	<b>FHA/VA Price Adjustments</b>		
5.625 ►	101.452	101.381	101.310	101.314	101.243	101.172	100.471	100.400	100.329	100.533	100.462	100.391	680+	0.000	
5.500 ►	101.033	100.962	100.891	100.871	100.800	100.729	100.102	100.031	99.960	100.039	99.968	99.897	660-679	(0.750)	
5.375 ►	100.527	100.456	100.385	100.483	100.412	100.341	99.546	99.475	99.404	99.702	99.631	99.560	640-659	(1.750)	
5.250 ►	100.271	100.200	100.129	100.227	100.156	100.085	99.539	99.468	99.397	99.696	99.625	99.554	620-639	(2.250)	
5.125 ►	99.870	99.820	99.770	99.765	99.715	99.665	98.976	98.926	98.877	99.082	99.033	98.983	600-619	(3.250)	
5.000 ►	99.535	99.485	99.435	99.299	99.249	99.199	98.681	98.632	98.582	98.420	98.370	98.320	Cashout Refi	(0.250)	
4.875 ►	98.957	98.908	98.858	98.901	98.851	98.802	97.769	97.719	97.669	97.776	97.726	97.677	2 units	(0.500)	
4.750 ►	98.682	98.633	98.583	98.620	98.570	98.520	97.347	97.297	97.248	97.245	97.195	97.145	3-4 units	(1.000)	
4.625 ►	95.582	95.538	95.515	95.582	95.538	95.515	92.470	92.426	92.403	92.470	92.426	92.403	\$100k < \$125k	(0.125)	
4.500 ►	94.896	94.852	94.829	94.896	94.852	94.829	91.783	91.739	91.716	91.783	91.739	91.716	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**NonQM**

<b>Rate</b>	<b>RESIDENTIAL NonQM Standard</b>			<b>DSCR NonQM Standard</b>									<b>NonQM Price Adjustments</b>		
	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 ►	108.020	107.870	107.720												
9.375 ►	107.795	107.645	107.495												
9.250 ►	107.570	107.420	107.270												
9.125 ►	107.345	107.195	107.045												
9.000 ►															
8.875 ►	106.895	106.745	106.595	107.984	107.834	107.684									
8.750 ►	106.670	106.520	106.370	107.703	107.553	107.403									
8.625 ►	106.445	106.295	106.145	107.421	107.271	107.121									
8.500 ►	106.205	106.055	105.905	107.140	106.990	106.840									
8.375 ►	105.965	105.815	105.665	106.840	106.690	106.540									
8.250 ►	105.725	105.575	105.425	106.540	106.390	106.240									
8.125 ►	105.480	105.330	105.180	106.200	106.050	105.900									
8.000 ►															
7.875 ►	104.950	104.800	104.650	105.450	105.300	105.150									
7.750 ►	104.660	104.510	104.360	105.075	104.925	104.775									
7.625 ►	104.345	104.195	104.045	104.700	104.550	104.400									
7.500 ►	104.015	103.865	103.715	104.325	104.175	104.025									
7.375 ►	103.660	103.510	103.360	103.950	103.800	103.650									
7.250 ►	103.275	103.125	102.975	103.575	103.425	103.275									
7.125 ►	102.895	102.745	102.595	103.125	102.975	102.825									
7.000 ►															
6.875 ►	101.985	101.835	101.685	102.225	102.075	101.925									
6.750 ►	101.515	101.365	101.215	101.750	101.600	101.450									
6.625 ►	100.990	100.840	100.690	101.250	101.100	100.950									
6.500 ►	100.410	100.260	100.110	100.750	100.600	100.450									
6.375 ►	99.775	99.625	99.475	100.200	100.050	99.900									
6.250 ►	99.105	98.955	98.805	99.550	99.400	99.250									
6.125 ►	98.435	98.285	98.135	98.675	98.525	98.375									
6.000 ►															
5.875 ►	96.725	96.575	96.425												

**NonQM Price Adjustments**

Price all NonQM loans on our website  
<https://www.uff.pro>

<b>NonQM Max Prices</b>	
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