

Effective Date/Time: 2/2/2026 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 ▶	104.606	104.589	104.563	104.526	104.089	104.055	103.962	105.102	105.094	105.076	101.642	101.567	101.486	100.575	100.535	100.513
7.875 ▶	104.381	104.364	104.338	104.301	103.909	103.873	103.781	104.871	104.862	104.844	101.475	101.399	101.318	100.437	100.393	100.371
7.750 ▶	104.138	104.121	104.095	104.059	103.684	103.643	103.552	104.472	104.463	104.445	101.287	101.212	101.131	100.183	100.134	100.113
7.625 ▶	104.283	104.275	104.260	104.238	104.065	104.034	103.924	104.293	104.293	104.286	102.147	102.110	102.099	101.647	101.610	101.599
7.500 ▶	104.069	104.061	104.046	104.024	103.892	103.857	103.746	104.064	104.064	104.057	102.043	102.003	101.992	101.543	101.503	101.492
7.375 ▶	103.839	103.830	103.815	103.793	103.678	103.638	103.529	103.812	103.812	103.805	101.752	101.698	101.692	101.252	101.198	101.192
7.250 ▶	103.739	103.731	103.716	103.694	103.258	103.202	103.096	103.535	103.535	103.528	101.290	101.226	101.221	100.790	100.726	100.721
7.125 ▶	103.485	103.462	103.440	103.418	103.221	103.207	103.117	103.429	103.362	103.313	101.978	101.961	101.945	101.478	101.461	101.445
7.000 ▶	103.225	103.184	103.149	103.123	102.913	102.890	102.799	103.154	103.087	103.037	101.701	101.677	101.659	101.201	101.177	101.159
6.875 ▶	102.963	102.921	102.882	102.845	102.539	102.504	102.415	102.872	102.805	102.756	101.424	101.357	101.309	100.860	100.826	100.809
6.750 ▶	102.622	102.580	102.541	102.504	102.081	102.030	101.945	102.541	102.474	102.424	101.140	101.073	101.010	100.405	100.354	100.342
6.625 ▶	102.620	102.553	102.493	102.442	102.472	102.425	102.375	102.793	102.692	102.601	101.707	101.607	101.516	101.082	101.034	100.984
6.500 ▶	102.316	102.249	102.190	102.138	102.075	102.016	101.965	102.453	102.352	102.261	101.451	101.350	101.259	100.689	100.629	100.576
6.375 ▶	101.957	101.890	101.831	101.780	101.822	101.753	101.703	102.079	101.979	101.888	101.128	101.028	100.937	100.439	100.370	100.318
6.250 ▶	101.543	101.476	101.417	101.366	101.392	101.310	101.260	101.671	101.571	101.480	100.773	100.673	100.582	100.011	99.928	99.878
6.125 ▶	101.409	101.333	101.266	101.207	101.273	101.257	101.204	101.955	101.846	101.747	101.110	101.035	100.967	100.053	100.035	99.984
6.000 ▶	100.992	100.917	100.850	100.791	100.895	100.868	100.817	101.546	101.437	101.338	100.788	100.713	100.645	99.678	99.650	99.601
5.875 ▶	100.539	100.463	100.396	100.337	100.434	100.393	100.345	101.101	100.992	100.893	100.399	100.323	100.256	99.222	99.180	99.134
5.750 ▶	100.037	99.962	99.895	99.836	99.825	99.773	99.732	100.622	100.513	100.414	99.953	99.878	99.811	98.617	98.565	98.524
5.625 ▶	99.592	99.525	99.462	99.403	99.615	99.601	99.520	100.463	100.363	100.268	99.449	99.373	99.306	98.256	98.240	98.161
5.500 ▶	99.061	98.994	98.931	98.872	99.042	99.020	98.940	99.985	99.885	99.790	98.882	98.806	98.739	97.687	97.663	97.585
5.375 ▶	98.488	98.421	98.358	98.300	98.455	98.423	98.345	99.450	99.350	99.255	98.264	98.188	98.121	97.101	97.068	96.992
5.250 ▶	97.878	97.811	97.748	97.690	97.511	97.469	97.394	98.893	98.793	98.698	97.602	97.527	97.460	96.160	96.118	96.044

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		

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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 ▶	103.592	104.210	104.047	101.998	102.647	102.484	102.079	102.291	102.097	100.548	100.760	100.597	104.033	104.495	104.332	
7.000 ▶	103.235	103.854	103.691	101.684	102.166	102.003	101.660	101.872	101.678	100.004	100.216	100.053	103.600	104.062	103.899	
6.875 ▶	102.642	103.260	103.097	101.610	102.260	102.097	101.485	101.697	101.503	100.485	100.697	100.534	103.031	103.493	103.330	
6.750 ▶	102.748	103.366	103.203	102.592	103.241	103.078	101.329	101.541	101.347	101.204	101.416	101.253	103.098	103.560	103.397	
6.625 ▶	102.541	103.068	102.813	101.510	102.068	101.813	101.705	101.825	101.539	100.736	100.856	100.601	102.738	103.280	103.025	
6.500 ▶	102.091	102.618	102.363	101.310	101.868	101.613	101.291	101.411	101.125	100.573	100.693	100.438	102.351	102.893	102.638	
6.375 ▶	101.616	102.143	101.888	100.898	101.455	101.200	101.159	101.279	100.993	100.503	100.623	100.368	101.713	102.255	102.000	
6.250 ▶	101.829	102.355	102.100	101.641	102.199	101.944	101.098	101.218	100.931	100.973	101.093	100.838	101.833	102.375	102.120	
6.125 ▶	101.463	102.107	101.969	101.169	101.844	101.706	100.755	100.993	100.823	100.724	100.961	100.823	101.739	102.179	102.042	
6.000 ▶	101.444	101.688	101.550	100.694	101.369	101.231	100.387	100.624	100.455	100.199	100.436	100.298	101.305	101.746	101.608	
5.875 ▶	100.569	101.213	101.075	100.369	101.044	100.906	99.862	100.099	99.930	99.924	100.161	100.023	100.737	101.177	101.039	
5.750 ▶	100.676	101.319	101.181	100.538	101.213	101.075	100.218	100.455	100.286	100.343	100.580	100.442	FHA/VA Price Adjustments			
5.625 ▶	100.363	100.982	100.819	100.163	100.813	100.650	99.788	100.000	99.806	99.851	100.063	99.900	680+		0.000	
5.500 ▶	99.945	100.563	100.400	99.720	100.369	100.206	99.420	99.632	99.438	99.357	99.569	99.406	660-679		(0.750)	
5.375 ▶	99.438	100.057	99.894	99.332	99.982	99.819	98.863	99.075	98.881	99.020	99.232	99.069	640-659		(1.750)	
5.250 ▶	99.182	99.800	99.638	99.076	99.725	99.563	98.857	99.069	98.875	99.013	99.225	99.063	620-639		(2.250)	
5.125 ▶	98.036	98.671	98.525	97.869	98.535	98.389	97.549	97.777	97.600	97.655	97.884	97.738	600-619		(3.250)	
5.000 ▶	97.701	98.336	98.190	97.403	98.069	97.923	97.254	97.483	97.305	96.992	97.221	97.075	Cashout Refi		(0.250)	
4.875 ▶	97.124	97.759	97.613	97.005	97.671	97.525	96.341	96.570	96.393	96.349	96.578	96.431	2 units		(0.500)	
4.750 ▶	96.849	97.484	97.338	96.724	97.390	97.244	95.920	96.149	95.971	95.817	96.046	95.900	3-4 units		(1.000)	
4.625 ▶	93.812	93.732	93.704	93.812	93.732	93.704	90.700	90.620	90.591	90.700	90.620	90.591	\$100k < \$125k		(0.125)	
4.500 ▶	93.120	93.040	93.011	93.120	93.040	93.011	90.008	89.927	89.899	90.008	89.927	89.899	\$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 ▶	107.275	107.125	106.975					Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.025	106.875	106.725					Standard DSCR	
9.500 ▶	106.775	106.625	106.475					Prepay	101.000
9.375 ▶	106.525	106.375	106.225					No Prepay	100.000
9.250 ▶	106.275	106.125	105.975						
9.125 ▶	106.025	105.875	105.725	107.815	107.665	107.515			
9.000 ▶									
8.875 ▶	105.525	105.375	105.225	107.284	107.134	106.984			
8.750 ▶	105.275	105.125	104.975	107.003	106.853	106.703			
8.625 ▶	105.025	104.875	104.725	106.721	106.571	106.421			
8.500 ▶	104.775	104.625	104.475	106.440	106.290	106.140			
8.375 ▶	104.525	104.375	104.225	106.140	105.990	105.840			
8.250 ▶	104.275	104.125	103.975	105.840	105.690	105.540			
8.125 ▶	104.025	103.875	103.725	105.500	105.350	105.200			
8.000 ▶									
7.875 ▶	103.525	103.375	103.225	104.750	104.600	104.450			
7.750 ▶	103.275	103.125	102.975	104.375	104.225	104.075			
7.625 ▶	103.000	102.850	102.700	104.000	103.850	103.700			
7.500 ▶	102.750	102.600	102.450	103.625	103.475	103.325			
7.375 ▶	102.425	102.275	102.125	103.250	103.100	102.950			
7.250 ▶	102.050	101.900	101.750	102.875	102.725	102.575			
7.125 ▶	101.650	101.500	101.350	102.425	102.275	102.125			
7.000 ▶									
6.875 ▶	100.825	100.675	100.525	101.525	101.375	101.225			
6.750 ▶	100.375	100.225	100.075	101.050	100.900	100.750			
6.625 ▶	99.925	99.775	99.625	100.550	100.400	100.250			
6.500 ▶	99.375	99.225	99.075	100.050	99.900	99.750			
6.375 ▶	98.800	98.650	98.500	99.500	99.350	99.200			
6.250 ▶	98.175	98.025	97.875	98.850	98.700	98.550			
6.125 ▶	97.425	97.275	97.125	97.975	97.825	97.675			
6.000 ▶									
5.875 ▶									