

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 ►	104.991	104.983	104.964	104.914	104.610	104.584	104.532	105.341	105.341	105.330	102.301	102.237	102.160	101.160	101.152	101.125				
7.875 ►	104.768	104.760	104.740	104.690	104.450	104.428	104.377	105.117	105.117	105.105	102.126	102.062	101.985	101.076	101.071	101.045				
7.750 ►	104.526	104.518	104.499	104.449	104.233	104.218	104.168	104.875	104.875	104.864	101.934	101.869	101.793	100.835	100.839	100.814				
7.625 ►	104.418	104.410	104.393	104.351	104.392	104.334	104.273	104.524	104.524	104.513	102.596	102.550	102.529	102.096	102.050	102.029				
7.500 ►	104.257	104.249	104.232	104.190	104.166	104.118	104.058	104.248	104.248	104.236	102.436	102.396	102.377	101.936	101.896	101.877				
7.375 ►	104.137	104.129	104.112	104.070	104.006	103.965	103.905	103.947	103.947	103.938	102.196	102.160	102.141	101.696	101.660	101.641				
7.250 ►	103.894	103.886	103.869	103.827	103.634	103.602	103.542	103.668	103.668	103.659	101.810	101.786	101.767	101.310	101.286	101.267				
7.125 ►	103.620	103.612	103.595	103.553	103.655	103.600	103.481	103.515	103.450	103.388	102.646	102.614	102.575	102.008	101.953	101.917				
7.000 ►	103.349	103.321	103.289	103.248	103.337	103.294	103.178	103.236	103.172	103.106	102.444	102.412	102.372	101.692	101.650	101.617				
6.875 ►	103.078	103.038	102.991	102.924	102.971	102.941	102.826	102.951	102.886	102.821	102.214	102.182	102.142	101.329	101.299	101.267				
6.750 ►	102.750	102.710	102.662	102.595	102.501	102.483	102.370	102.618	102.559	102.488	101.934	101.902	101.862	100.861	100.844	100.814				
6.625 ►	102.555	102.507	102.451	102.376	102.646	102.578	102.491	102.755	102.676	102.520	102.260	102.211	102.156	101.259	101.190	101.105				
6.500 ►	102.240	102.191	102.136	102.060	102.339	102.281	102.195	102.414	102.345	102.185	101.999	101.950	101.895	100.955	100.897	100.813				
6.375 ►	101.886	101.837	101.782	101.707	101.932	101.882	101.797	102.042	101.978	101.819	101.685	101.636	101.581	100.552	100.501	100.418				
6.250 ►	101.474	101.425	101.370	101.294	101.487	101.446	101.362	101.640	101.581	101.425	101.334	101.285	101.230	100.110	100.069	100.987				
6.125 ►	101.250	101.201	101.146	101.070	101.384	101.340	101.271	101.788	101.735	101.567	101.012	100.963	100.908	100.168	100.124	100.057				
6.000 ►	100.819	100.771	100.715	100.640	100.940	100.905	100.839	101.379	101.335	101.172	100.646	100.597	100.541	99.729	99.694	99.629				
5.875 ►	100.333	100.284	100.229	100.153	100.434	100.406	100.342	101.043	101.003	100.839	100.251	100.202	100.146	99.225	99.198	99.136				
5.750 ►	99.827	99.778	99.723	99.647	99.882	99.860	99.803	100.542	100.508	100.343	99.811	99.762	99.706	98.678	98.656	98.600				
5.625 ►	99.355	99.307	99.253	99.186	99.450	99.435	99.354	100.223	100.199	100.050	99.277	99.228	99.173	98.095	98.078	97.998				
5.500 ►	98.809	98.761	98.707	98.640	98.911	98.900	98.819	99.763	99.741	99.583	98.683	98.635	98.579	97.558	97.545	97.465				
5.375 ►	98.222	98.173	98.120	98.053	98.308	98.299	98.221	99.261	99.242	99.077	98.080	98.032	97.976	96.958	96.947	96.871				
5.250 ►	97.597	97.548	97.495	97.428	97.365	97.358	97.286	98.700	98.619	98.529	97.422	97.373	97.317	96.019	96.011	95.939				

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			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)										
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)	(2.000)	(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)										
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 Occupant		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)										
Condo		0.000	0.000	(

Effective Date/Time: 1/2/2026 10:59 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 ►	103.569	104.221	104.092	102.138	102.659	102.529	102.057	102.302	102.142	100.525	100.771	100.642	104.040	104.473	104.344
7.000 ►	103.213	103.865	103.735	101.819	102.177	102.048	101.638	101.884	101.723	99.982	100.227	100.098	103.606	104.039	103.910
6.875 ►	102.619	103.271	103.142	101.588	102.271	102.142	101.463	101.709	101.548	100.463	100.709	100.579	103.037	103.470	103.341
6.750 ►	102.725	103.377	103.248	102.569	103.252	103.123	101.307	101.552	101.392	101.182	101.427	101.298	103.105	103.538	103.409
6.625 ►	102.264	102.941	102.837	101.264	101.972	101.868	101.240	101.511	101.375	100.303	100.573	100.469	102.623	103.034	102.930
6.500 ►	101.814	102.491	102.387	101.064	101.772	101.668	100.827	101.097	100.962	100.139	100.410	100.305	102.235	102.647	102.542
6.375 ►	101.370	102.047	101.943	100.652	101.360	101.255	100.725	100.996	100.860	100.069	100.340	100.235	101.598	102.009	101.905
6.250 ►	101.552	102.228	102.124	101.395	102.103	101.999	100.633	100.903	100.768	100.539	100.810	100.705	101.717	102.129	102.024
6.125 ►	101.436	102.113	102.008	101.173	101.882	101.777	100.611	100.882	100.746	100.611	100.882	100.777	101.772	102.183	102.079
6.000 ►	100.955	101.632	101.527	100.698	101.407	101.302	100.180	100.450	100.315	100.086	100.357	100.252	101.338	101.750	101.645
5.875 ►	100.573	101.250	101.146	100.373	101.082	100.977	99.748	100.019	99.883	99.811	100.082	99.977	100.770	101.181	101.077
5.750 ►	100.680	101.357	101.252	100.542	101.250	101.146	100.105	100.375	100.240	100.230	100.500	100.396	FHA/VA Price Adjustments		
5.625 ►	100.148	100.817	100.704	99.886	100.585	100.473	99.604	99.867	99.723	99.604	99.867	99.754	680+	0.000	
5.500 ►	99.667	100.335	100.223	99.442	100.142	100.029	99.173	99.435	99.291	99.111	99.373	99.260	660-679	(0.750)	
5.375 ►	99.286	99.954	99.841	99.179	99.879	99.766	98.742	99.004	98.860	98.898	99.160	99.048	640-659	(1.750)	
5.250 ►	99.029	99.698	99.585	98.923	99.623	99.510	98.736	98.998	98.854	98.892	99.154	99.041	620-639	(2.250)	
5.125 ►	97.796	98.498	98.419	97.504	98.237	98.158	97.184	97.479	97.369	97.165	97.461	97.382	600-619	(3.250)	
5.000 ►	97.461	98.163	98.084	97.038	97.771	97.692	96.889	97.185	97.074	96.503	96.798	96.719	Cashout Refi	(0.250)	
4.875 ►	96.884	97.586	97.507	96.765	97.498	97.419	95.976	96.272	96.162	95.984	96.280	96.200	2 units	(0.500)	
4.750 ►	96.609	97.311	97.232	96.484	97.217	97.138	95.555	95.851	95.740	95.453	95.748	95.669	3-4 units	(1.000)	
4.625 ►	93.852	93.805	93.775	93.852	93.805	93.775	90.739	90.692	90.662	90.739	90.692	90.662	\$100k < \$125k	(0.125)	
4.500 ►	93.157	93.110	93.080	93.157	93.110	93.080	90.045	89.998	89.968	90.045	89.998	89.968	\$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

Effective Date/Time: 1/2/2026 10:59 AM

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 ►	107.665	107.515	107.365					
9.875 ►	107.415	107.265	107.115					
9.750 ►	107.165	107.015	106.865					
9.625 ►	106.915	106.765	106.615					
9.500 ►	106.665	106.515	106.365					
9.375 ►	106.415	106.265	106.115					
9.250 ►	106.165	106.015	105.865	107.993	107.843	107.693		
9.125 ►	105.915	105.765	105.615	107.805	107.655	107.505		
9.000 ►								
8.990 ►	105.665	105.515	105.365	107.539	107.389	107.239		
8.875 ►	105.415	105.265	105.115	107.274	107.124	106.974		
8.750 ►	105.165	105.015	104.865	106.993	106.843	106.693		
8.625 ►	104.915	104.765	104.615	106.711	106.561	106.411		
8.500 ►	104.665	104.515	104.365	106.430	106.280	106.130		
8.375 ►	104.415	104.265	104.115	106.130	105.980	105.830		
8.250 ►	104.165	104.015	103.865	105.830	105.680	105.530		
8.125 ►	103.915	103.765	103.615	105.490	105.340	105.190		
8.000 ►								
7.990 ►	103.665	103.515	103.365	105.115	104.965	104.815		
7.875 ►	103.415	103.265	103.115	104.740	104.590	104.440		
7.750 ►	103.165	103.015	102.865	104.365	104.215	104.065		
7.625 ►	102.890	102.740	102.590	103.990	103.840	103.690		
7.500 ►	102.640	102.490	102.340	103.615	103.465	103.315		
7.375 ►	102.315	102.165	102.015	103.240	103.090	102.940		
7.250 ►	101.940	101.790	101.640	102.865	102.715	102.565		
7.125 ►	101.540	101.390	101.240	102.415	102.265	102.115		
7.000 ►								
6.990 ►	101.165	101.015	100.865	101.965	101.815	101.665		
6.875 ►	100.715	100.565	100.415	101.515	101.365	101.215		
6.750 ►	100.265	100.115	99.965	101.040	100.890	100.740		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>