

Effective Date/Time: 1/14/2026 10:26 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
7.875 ▶	105.146	105.144	105.128	105.106	104.912	104.787	104.763	105.331	105.330	105.322	102.267	102.262	102.186	101.420	101.280	101.256
7.750 ▶	104.903	104.902	104.885	104.863	104.702	104.570	104.546	105.088	105.087	105.079	102.072	102.067	101.991	101.189	101.038	101.014
7.625 ▶	104.780	104.778	104.762	104.740	104.620	104.501	104.473	104.726	104.725	104.717	102.725	102.642	102.614	102.225	102.142	102.114
7.500 ▶	104.524	104.523	104.506	104.484	104.355	104.269	104.240	104.448	104.447	104.439	102.575	102.480	102.451	102.075	101.980	101.951
7.375 ▶	104.234	104.233	104.216	104.195	104.204	104.109	104.077	104.146	104.145	104.137	102.346	102.248	102.199	101.846	101.748	101.699
7.250 ▶	104.092	104.099	104.091	104.077	103.850	103.756	103.707	103.816	103.816	103.807	101.974	101.879	101.830	101.474	101.379	101.330
7.125 ▶	103.864	103.840	103.821	103.798	103.794	103.693	103.672	103.589	103.545	103.483	102.616	102.513	102.492	102.116	102.013	101.992
7.000 ▶	103.614	103.589	103.547	103.504	103.490	103.391	103.371	103.313	103.278	103.211	102.314	102.213	102.193	101.814	101.713	101.693
6.875 ▶	103.335	103.310	103.268	103.223	103.138	103.042	103.023	103.059	102.996	102.929	101.965	101.867	101.848	101.465	101.367	101.348
6.750 ▶	103.019	102.994	102.952	102.906	102.682	102.587	102.573	102.734	102.677	102.610	101.590	101.563	101.496	101.011	100.915	100.902
6.625 ▶	103.113	103.064	102.997	102.930	103.031	102.894	102.817	103.187	103.088	103.006	102.267	102.215	102.114	101.645	101.507	101.431
6.500 ▶	102.795	102.745	102.678	102.611	102.727	102.607	102.530	102.857	102.773	102.691	102.004	101.952	101.852	101.343	101.222	101.146
6.375 ▶	102.439	102.389	102.322	102.255	102.334	102.230	102.154	102.489	102.396	102.314	101.693	101.641	101.541	100.955	100.850	100.774
6.250 ▶	102.030	101.980	101.913	101.847	101.898	101.813	101.737	102.102	101.997	101.916	101.344	101.292	101.192	100.521	100.436	100.361
6.125 ▶	102.302	102.244	102.160	102.079	102.253	102.115	102.070	102.580	102.480	102.363	102.069	102.011	101.927	101.037	100.901	100.854
6.000 ▶	101.890	101.832	101.748	101.666	101.826	101.711	101.666	102.184	102.093	101.976	101.708	101.650	101.566	100.613	100.500	100.453
5.875 ▶	101.423	101.365	101.281	101.199	101.335	101.240	101.196	101.872	101.681	101.622	101.316	101.257	101.174	100.126	100.033	99.987
5.750 ▶	100.922	100.863	100.780	100.698	100.784	100.712	100.670	101.354	101.198	101.117	100.876	100.817	100.734	99.578	99.508	99.465
5.625 ▶	100.837	100.793	100.701	100.614	100.749	100.631	100.588	101.424	101.385	101.260	100.341	100.282	100.199	99.391	99.275	99.230
5.500 ▶	100.293	100.250	100.157	100.071	100.203	100.103	100.059	100.953	100.914	100.789	99.775	99.716	99.632	98.848	98.749	98.704
5.375 ▶	99.705	99.661	99.569	99.482	99.610	99.526	99.482	100.433	100.394	100.269	99.155	99.097	99.013	98.258	98.175	98.130
5.250 ▶	99.078	99.035	98.942	98.856	98.654	98.595	98.550	99.888	99.850	99.724	98.492	98.433	98.350	97.306	97.247	97.201
5.125 ▶	98.418	98.375	98.282	98.196	98.172	98.044	98.014	99.353	99.286	99.161	96.420	96.370	96.194	95.590	95.480	95.448

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 ▶	104.020	104.646	104.502	102.426	103.084	102.939	102.507	102.728	102.552	100.976	101.196	101.052	104.469	104.923	104.769
7.000 ▶	103.663	104.290	104.145	101.945	102.603	102.458	102.088	102.309	102.133	100.432	100.653	100.508	104.035	104.490	104.335
6.875 ▶	103.070	103.696	103.552	102.038	102.696	102.552	101.913	102.134	101.958	100.913	101.134	100.989	103.466	103.921	103.766
6.750 ▶	103.176	103.803	103.658	103.020	103.678	103.533	101.757	101.978	101.802	101.632	101.853	101.708	103.534	103.988	103.834
6.625 ▶	102.715	103.358	103.236	101.684	102.358	102.236	101.691	101.928	101.774	100.722	100.960	100.837	103.013	103.454	103.316
6.500 ▶	102.265	102.908	102.786	101.484	102.158	102.036	101.277	101.515	101.361	100.559	100.796	100.673	102.626	103.066	102.928
6.375 ▶	101.790	102.433	102.311	101.071	101.746	101.623	101.145	101.382	101.228	100.489	100.726	100.603	101.988	102.429	102.291
6.250 ▶	102.002	102.646	102.523	101.815	102.490	102.367	101.084	101.321	101.167	100.959	101.196	101.073	102.108	102.548	102.410
6.125 ▶	101.914	102.583	102.470	101.620	102.320	102.207	101.089	101.351	101.207	101.058	101.320	101.207	102.212	102.630	102.518
6.000 ▶	101.495	102.164	102.051	101.145	101.845	101.732	100.720	100.983	100.839	100.533	100.795	100.682	101.778	102.197	102.084
5.875 ▶	101.020	101.689	101.576	100.820	101.520	101.407	100.195	100.458	100.314	100.258	100.520	100.407	101.209	101.628	101.515
5.750 ▶	101.127	101.795	101.682	100.989	101.689	101.576	100.552	100.814	100.670	100.677	100.939	100.826	FHA/VA Price Adjustments		
5.625 ▶	100.905	101.573	101.450	100.705	101.405	101.282	100.361	100.623	100.469	100.423	100.686	100.563	680+		0.000
5.500 ▶	100.486	101.155	101.032	100.261	100.961	100.838	99.992	100.255	100.100	99.930	100.192	100.069	660-679		(0.750)
5.375 ▶	99.980	100.648	100.525	99.873	100.573	100.450	99.436	99.698	99.544	99.592	99.855	99.732	640-659		(1.750)
5.250 ▶	99.723	100.392	100.269	99.617	100.317	100.194	99.430	99.692	99.538	99.586	99.848	99.725	620-639		(2.250)
5.125 ▶	99.025	99.710	99.599	98.858	99.574	99.463	98.413	98.692	98.549	98.519	98.798	98.687	600-619		(3.250)
5.000 ▶	98.690	99.375	99.264	98.392	99.108	98.997	98.118	98.397	98.255	97.856	98.135	98.024	Cashout Refi		(0.250)
4.875 ▶	98.113	98.798	98.687	97.994	98.710	98.599	97.205	97.484	97.342	97.213	97.492	97.381	2 units		(0.500)
4.750 ▶	97.838	98.523	98.412	97.713	98.429	98.318	96.784	97.063	96.920	96.681	96.960	96.849	3-4 units		(1.000)
4.625 ▶	93.635	93.603	93.561	93.581	93.550	93.508	90.910	90.878	90.836	90.856	90.825	90.783	\$100k < \$125k		(0.125)
4.500 ▶	93.047	93.016	92.974	92.994	92.962	92.920	90.322	90.291	90.249	90.269	90.237	90.195	\$40k < \$100k		(0.125)
4.375 ▶													VA IRRRL		0.000

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard						NonQM Price Adjustments		
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day				Price all NonQM loans in Soar		
10.250 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uffwest.com</div>			NonQM Max Prices		
10.125 ▶										<u>Standard Residential</u> <u>Max Price</u>		
10.000 ▶										Loan Amt <=\$1.75m 101.000		
9.875 ▶	108.240	108.090	107.940							Loan Amt \$1.75m-\$2.0m 100.500		
9.750 ▶	107.990	107.840	107.690							Loan Amt \$2.0m-\$3.0m 100.000		
9.625 ▶	107.740	107.590	107.440							<u>Standard DSCR</u>		
9.500 ▶	107.490	107.340	107.190							Prepay 101.000		
9.375 ▶	107.240	107.090	106.940							No Prepay 100.000		
9.250 ▶	106.990	106.840	106.690	108.843	108.693	108.543				<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.125 ▶	106.740	106.590	106.440	108.655	108.505	108.355				Full Doc 99.500 103.000		
9.000 ▶										Alt Doc 99.500 103.000		
8.875 ▶	106.240	106.090	105.940	108.124	107.974	107.824				Inv w/Prepay 99.500 103.000		
8.750 ▶	105.990	105.840	105.690	107.843	107.693	107.543				<u>Plus DSCR</u>		
8.625 ▶	105.740	105.590	105.440	107.561	107.411	107.261				No Prepay 99.500 100.000		
8.500 ▶	105.490	105.340	105.190	107.280	107.130	106.980				1yr Prepay 99.500 103.500		
8.375 ▶	105.240	105.090	104.940	106.980	106.830	106.680				2-4yr Prepay 99.500 104.000		
8.250 ▶	104.990	104.840	104.690	106.680	106.530	106.380				5yr Prepay 99.500 104.500		
8.125 ▶	104.740	104.590	104.440	106.340	106.190	106.040						
8.000 ▶										<u>5-9 units DSCR</u> <u>Max Price</u>		
7.875 ▶	104.240	104.090	103.940	105.590	105.440	105.290				5yr Hard PP 101.500		
7.750 ▶	103.990	103.840	103.690	105.215	105.065	104.915				4yr Hard PP 101.500		
7.625 ▶	103.715	103.565	103.415	104.840	104.690	104.540				3yr Hard PP 101.500		
7.500 ▶	103.465	103.315	103.165	104.465	104.315	104.165				2yr Hard PP 100.500		
7.375 ▶	103.140	102.990	102.840	104.090	103.940	103.790				1yr Hard PP 100.000		
7.250 ▶	102.765	102.615	102.465	103.715	103.565	103.415				No Prepay 99.500		
7.125 ▶	102.365	102.215	102.065	103.265	103.115	102.965						
7.000 ▶												
6.875 ▶	101.540	101.390	101.240	102.365	102.215	102.065						
6.750 ▶	101.090	100.940	100.790	101.890	101.740	101.590						
6.625 ▶	100.540	100.390	100.240	101.390	101.240	101.090						
6.500 ▶	99.940	99.790	99.640	100.890	100.740	100.590						
6.375 ▶	99.165	99.015	98.865	100.215	100.065	99.915						
6.250 ▶				99.215	99.065	98.915						
6.125 ▶												
6.000 ▶												
5.875 ▶												