

Effective Date/Time: 12/24/2025 10:54 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 ▶	105.059	105.074	105.066	105.030	104.664	104.644	104.529	105.408	105.427	105.427	102.378	102.359	102.294	101.218	101.196	101.101		
7.875 ▶	104.832	104.846	104.838	104.802	104.505	104.484	104.377	105.180	105.199	105.199	102.202	102.182	102.118	101.134	101.112	101.025		
7.750 ▶	104.587	104.601	104.593	104.557	104.288	104.268	104.169	104.935	104.954	104.954	102.006	101.986	101.921	100.894	100.873	100.797		
7.625 ▶	104.482	104.485	104.477	104.446	104.359	104.331	104.201	104.579	104.599	104.599	102.565	102.535	102.421	102.065	102.035	101.921		
7.500 ▶	104.315	104.318	104.310	104.279	104.132	104.105	103.987	104.299	104.317	104.317	102.403	102.375	102.269	101.903	101.875	101.769		
7.375 ▶	104.189	104.193	104.184	104.154	103.969	103.943	103.830	103.998	104.007	104.007	102.145	102.130	101.997	101.645	101.630	101.497		
7.250 ▶	103.940	103.944	103.935	103.905	103.583	103.569	103.440	103.708	103.717	103.717	101.760	101.746	101.629	101.260	101.246	101.129		
7.125 ▶	103.660	103.664	103.656	103.625	103.528	103.514	103.409	103.462	103.440	103.415	102.580	102.555	102.522	101.881	101.866	101.762		
7.000 ▶	103.350	103.353	103.345	103.314	103.209	103.196	103.109	103.178	103.139	103.089	102.375	102.350	102.317	101.565	101.552	101.465		
6.875 ▶	103.009	102.999	102.991	102.960	102.844	102.832	102.763	102.886	102.839	102.774	102.138	102.113	102.081	101.202	101.190	101.121		
6.750 ▶	102.673	102.644	102.603	102.549	102.366	102.363	102.303	102.547	102.500	102.435	101.852	101.827	101.795	100.727	100.724	100.664		
6.625 ▶	102.586	102.543	102.494	102.428	102.563	102.545	102.419	102.720	102.659	102.559	102.287	102.244	102.195	101.176	101.157	101.031		
6.500 ▶	102.264	102.221	102.173	102.106	102.258	102.242	102.126	102.385	102.324	102.228	102.017	101.974	101.925	100.874	100.857	100.742		
6.375 ▶	101.903	101.860	101.811	101.745	101.850	101.835	101.736	102.014	101.953	101.866	101.698	101.655	101.606	100.470	100.454	100.355		
6.250 ▶	101.486	101.444	101.395	101.329	101.400	101.391	101.303	101.613	101.552	101.475	101.342	101.299	101.250	100.024	100.015	99.927		
6.125 ▶	101.384	101.341	101.292	101.226	101.383	101.358	101.249	101.868	101.761	101.670	101.140	101.097	101.049	100.167	100.142	100.033		
6.000 ▶	100.944	100.901	100.852	100.786	100.941	100.917	100.823	101.461	101.354	101.278	100.770	100.727	100.679	99.731	99.706	99.612		
5.875 ▶	100.485	100.442	100.394	100.328	100.436	100.413	100.332	101.124	101.017	100.949	100.373	100.330	100.281	99.229	99.205	99.124		
5.750 ▶	99.964	99.921	99.872	99.806	99.886	99.867	99.795	100.626	100.520	100.461	99.928	99.885	99.836	98.683	98.662	98.590		
5.625 ▶	99.606	99.566	99.517	99.457	99.589	99.563	99.477	100.477	100.420	100.339	99.390	99.347	99.299	98.232	98.208	98.119		
5.500 ▶	99.054	99.013	98.965	98.904	99.052	99.027	98.948	100.006	99.949	99.868	98.814	98.771	98.722	97.697	97.673	97.593		
5.375 ▶	98.464	98.423	98.375	98.314	98.451	98.427	98.357	99.503	99.431	99.351	98.194	98.151	98.102	97.099	97.076	97.005		
5.250 ▶	97.836	97.796	97.747	97.687	97.510	97.490	97.427	98.945	98.888	98.807	97.529	97.486	97.437	96.162	96.143	96.079		
	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	0.000	(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)	<div>IMPROVED PRICING</div> <div><div>↓</div><div>%</div></div>							
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 ▶	103.414	104.074	103.953	101.924	102.512	102.391	101.902	102.156	102.003	100.370	100.624	100.503	103.892	104.318	104.197	
7.000 ▶	103.058	103.718	103.597	101.602	102.031	101.909	101.483	101.737	101.584	99.827	100.081	99.959	103.458	103.884	103.763	
6.875 ▶	102.464	103.124	103.003	101.433	102.124	102.003	101.308	101.562	101.409	100.308	100.562	100.441	102.890	103.315	103.194	
6.750 ▶	102.570	103.231	103.109	102.414	103.106	102.984	101.152	101.406	101.253	101.027	101.281	101.159	102.957	103.383	103.262	
6.625 ▶	102.078	102.763	102.667	101.078	101.795	101.699	101.054	101.333	101.206	100.117	100.396	100.300	102.444	102.848	102.752	
6.500 ▶	101.628	102.313	102.217	100.878	101.595	101.499	100.641	100.920	100.792	99.953	100.232	100.136	102.057	102.461	102.365	
6.375 ▶	101.184	101.870	101.774	100.466	101.182	101.086	100.539	100.818	100.691	99.883	100.162	100.066	101.419	101.823	101.727	
6.250 ▶	101.366	102.051	101.955	101.209	101.926	101.830	100.447	100.726	100.599	100.353	100.632	100.536	101.539	101.943	101.847	
6.125 ▶	101.328	101.997	101.884	101.066	101.765	101.653	100.503	100.765	100.621	100.503	100.765	100.653	101.657	102.076	101.963	
6.000 ▶	100.847	101.515	101.403	100.591	101.290	101.178	100.072	100.334	100.190	99.978	100.240	100.128	101.223	101.642	101.529	
5.875 ▶	100.466	101.134	101.021	100.266	100.965	100.853	99.641	99.903	99.759	99.703	99.965	99.853	100.655	101.073	100.960	
5.750 ▶	100.572	101.240	101.128	100.434	101.134	101.021	99.997	100.259	100.115	100.122	100.384	100.271	FHA/VA Price Adjustments			
5.625 ▶	100.077	100.737	100.616	99.814	100.506	100.384	99.533	99.787	99.634	99.533	99.787	99.666	680+		0.000	
5.500 ▶	99.595	100.256	100.134	99.370	100.062	99.941	99.102	99.356	99.203	99.039	99.293	99.172	660-679		(0.750)	
5.375 ▶	99.214	99.874	99.753	99.108	99.799	99.678	98.670	98.924	98.772	98.827	99.081	98.959	640-659		(1.750)	
5.250 ▶	98.958	99.618	99.497	98.852	99.543	99.422	98.664	98.918	98.766	98.820	99.074	98.953	620-639		(2.250)	
5.125 ▶	97.744	98.429	98.333	97.451	98.168	98.072	97.131	97.410	97.283	97.113	97.392	97.296	600-619		(3.250)	
5.000 ▶	97.409	98.094	97.998	96.985	97.702	97.606	96.837	97.116	96.988	96.450	96.729	96.633	Cashout Refi		(0.250)	
4.875 ▶	96.831	97.517	97.421	96.713	97.429	97.333	95.924	96.203	96.076	95.931	96.210	96.114	2 units		(0.500)	
4.750 ▶	96.556	97.242	97.146	96.431	97.148	97.052	95.502	95.781	95.654	95.400	95.679	95.583	3-4 units		(1.000)	
4.625 ▶	93.850	93.803	93.787	93.850	93.803	93.787	90.738	90.691	90.674	90.738	90.691	90.674	\$100k < \$125k		(0.125)	
4.500 ▶	93.154	93.108	93.091	93.154	93.108	93.091	90.042	89.995	89.978	90.042	89.995	89.978	\$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 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						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: 12/24/2025 10:54 AM

NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.665	107.515	107.365						No Prepay 100.000		
9.875 ▶	107.415	107.265	107.115						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.165	107.015	106.865						Full Doc 99.500 103.000		
9.625 ▶	106.915	106.765	106.615						Alt Doc 99.500 103.000		
9.500 ▶	106.665	106.515	106.365						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.415	106.265	106.115						<u>Plus DSCR</u>		
9.250 ▶	106.165	106.015	105.865			107.993	107.843		107.693	No Prepay 99.500 100.000	
9.125 ▶	105.915	105.765	105.615			107.805	107.655		107.505	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.665	105.515	105.365			107.539	107.389		107.239	5yr Prepay 99.500 104.500	
8.875 ▶	105.415	105.265	105.115			107.274	107.124		106.974	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.165	105.015	104.865			106.993	106.843		106.693	5yr Hard PP 101.500	
8.625 ▶	104.915	104.765	104.615			106.711	106.561		106.411	4yr Hard PP 101.500	
8.500 ▶	104.665	104.515	104.365			106.430	106.280		106.130	3yr Hard PP 101.500	
8.375 ▶	104.415	104.265	104.115			106.130	105.980		105.830	2yr Hard PP 100.500	
8.250 ▶	104.165	104.015	103.865			105.830	105.680		105.530	1yr Hard PP 100.000	
8.125 ▶	103.915	103.765	103.615			105.490	105.340		105.190	No Prepay 99.500	
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>