

Effective Date/Time: 1/20/2026 10:16 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 ▶	105.099	105.095	105.086	105.057	104.519	104.453	104.427	105.284	105.284	105.284	102.220	102.189	102.122	101.011	100.943	100.913
7.750 ▶	104.856	104.852	104.844	104.814	104.292	104.225	104.196	105.041	105.041	105.041	102.025	101.994	101.927	100.754	100.686	100.651
7.625 ▶	104.753	104.749	104.741	104.711	104.486	104.446	104.418	104.679	104.679	104.679	102.598	102.557	102.524	102.098	102.057	102.024
7.500 ▶	104.498	104.494	104.486	104.456	104.278	104.239	104.206	104.401	104.401	104.401	102.458	102.418	102.382	101.958	101.918	101.882
7.375 ▶	104.209	104.205	104.197	104.167	104.054	104.017	103.978	104.099	104.099	104.099	102.130	102.099	102.038	101.630	101.599	101.538
7.250 ▶	104.086	104.086	104.078	104.048	103.703	103.673	103.613	103.774	103.774	103.774	101.780	101.749	101.684	101.280	101.249	101.184
7.125 ▶	103.821	103.809	103.801	103.771	103.619	103.544	103.534	103.512	103.473	103.428	102.407	102.332	102.321	101.907	101.832	101.821
7.000 ▶	103.561	103.532	103.497	103.457	103.313	103.238	103.224	103.242	103.193	103.124	102.101	102.025	102.010	101.601	101.525	101.510
6.875 ▶	103.283	103.247	103.197	103.146	102.939	102.864	102.845	102.960	102.907	102.832	101.801	101.753	101.677	101.261	101.185	101.167
6.750 ▶	102.683	102.632	102.581	102.530	102.482	102.404	102.385	102.644	102.591	102.516	101.524	101.476	101.401	100.806	100.727	100.708
6.625 ▶	102.935	102.874	102.799	102.729	102.747	102.654	102.606	102.888	102.775	102.723	102.068	101.991	101.883	101.355	101.263	101.214
6.500 ▶	102.616	102.555	102.479	102.410	102.463	102.369	102.315	102.572	102.459	102.400	101.806	101.729	101.620	101.074	100.982	100.926
6.375 ▶	102.260	102.199	102.124	102.054	102.199	102.105	102.049	102.190	102.077	102.018	101.496	101.419	101.310	100.812	100.719	100.662
6.250 ▶	101.857	101.796	101.720	101.651	101.766	101.672	101.611	101.785	101.672	101.609	101.153	101.076	100.968	100.382	100.289	100.227
6.125 ▶	101.872	101.799	101.707	101.626	101.726	101.631	101.601	102.118	101.927	101.899	101.626	101.553	101.461	100.502	100.408	100.377
6.000 ▶	101.448	101.375	101.283	101.202	101.435	101.342	101.306	101.696	101.524	101.472	101.270	101.197	101.105	100.215	100.123	100.086
5.875 ▶	100.978	100.905	100.813	100.732	100.965	100.873	100.835	101.355	101.164	101.126	100.889	100.815	100.723	99.749	99.658	99.619
5.750 ▶	100.489	100.416	100.324	100.243	100.327	100.241	100.200	100.822	100.653	100.588	100.462	100.389	100.297	99.115	99.031	98.988
5.625 ▶	100.213	100.149	100.057	99.976	100.136	100.047	100.008	100.822	100.704	100.601	99.942	99.869	99.777	98.772	98.685	98.644
5.500 ▶	99.682	99.618	99.526	99.445	99.603	99.516	99.474	100.352	100.247	100.127	99.368	99.294	99.202	98.243	98.157	98.114
5.375 ▶	99.110	99.045	98.953	98.872	99.017	98.931	98.886	99.851	99.738	99.621	98.775	98.702	98.610	97.660	97.575	97.529
5.250 ▶	98.506	98.441	98.349	98.268	98.064	97.986	97.938	99.283	99.207	99.082	98.133	98.060	97.968	96.709	96.632	96.583
5.125 ▶	97.891	97.826	97.734	97.654	97.524	97.396	97.372	98.747	98.660	98.556	95.861	95.757	95.582	94.944	94.817	94.791

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		

improved

PRICING



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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 ▶	104.380	104.906	104.760	102.786	103.344	103.198	102.868	102.988	102.810	101.336	101.456	101.310	104.742	105.284	105.029
7.000 ▶	104.024	104.550	104.404	102.346	102.863	102.716	102.449	102.569	102.391	100.793	100.913	100.766	104.308	104.850	104.595
6.875 ▶	103.430	103.956	103.810	102.399	102.956	102.810	102.274	102.394	102.216	101.274	101.394	101.248	103.739	104.281	104.026
6.750 ▶	103.536	104.063	103.916	103.380	103.938	103.791	102.118	102.238	102.060	101.993	102.113	101.966	103.807	104.349	104.094
6.625 ▶	102.669	103.313	103.166	101.638	102.313	102.166	101.645	101.883	101.705	100.677	100.914	100.768	102.968	103.408	103.270
6.500 ▶	102.219	102.863	102.716	101.438	102.113	101.966	101.232	101.469	101.291	100.513	100.750	100.604	102.580	103.020	102.883
6.375 ▶	101.744	102.388	102.241	101.025	101.700	101.554	101.099	101.336	101.159	100.443	100.680	100.534	101.943	102.383	102.245
6.250 ▶	101.957	102.600	102.454	101.769	102.444	102.298	101.038	101.275	101.098	100.913	101.150	101.004	102.062	102.502	102.365
6.125 ▶	101.816	102.484	102.347	101.522	102.222	102.084	100.991	101.253	101.084	100.960	101.222	101.084	102.114	102.532	102.419
6.000 ▶	101.397	102.066	101.928	101.047	101.747	101.609	100.622	100.884	100.715	100.435	100.697	100.559	101.680	102.098	101.986
5.875 ▶	100.922	101.591	101.453	100.722	101.422	101.284	100.097	100.359	100.190	100.160	100.422	100.284	101.111	101.530	101.417
5.750 ▶	101.028	101.697	101.559	100.891	101.591	101.453	100.453	100.716	100.547	100.578	100.841	100.703	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.521	101.131	100.993	100.321	100.963	100.825	99.978	100.181	100.012	100.040	100.244	100.106			
5.500 ▶	100.103	100.713	100.575	99.878	100.519	100.381	99.609	99.813	99.643	99.546	99.750	99.612			
5.375 ▶	99.596	100.206	100.068	99.490	100.131	99.993	99.053	99.256	99.087	99.209	99.413	99.275			
5.250 ▶	99.340	99.950	99.812	99.234	99.875	99.737	99.046	99.250	99.081	99.203	99.406	99.268			
5.125 ▶	98.270	98.947	98.817	98.103	98.811	98.681	97.657	97.928	97.767	97.764	98.034	97.905			
5.000 ▶	97.935	98.612	98.482	97.637	98.345	98.215	97.363	97.633	97.473	97.101	97.372	97.242			
4.875 ▶	97.358	98.034	97.905	97.239	97.947	97.817	96.450	96.721	96.560	96.458	96.728	96.599			
4.750 ▶	97.083	97.759	97.630	96.958	97.666	97.536	96.029	96.299	96.139	95.926	96.197	96.067			
4.625 ▶	94.212	94.132	94.073	94.212	94.132	94.073	91.100	91.019	90.961	91.100	91.019	90.961			
4.500 ▶	93.521	93.441	93.382	93.521	93.441	93.382	90.408	90.328	90.270	90.408	90.328	90.270			
4.375 ▶															

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 <u>Standard Residential</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m<\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶	108.265	108.115	107.965								
9.750 ▶	108.015	107.865	107.715								
9.625 ▶	107.765	107.615	107.465								
9.500 ▶	107.515	107.365	107.215								
9.375 ▶	107.265	107.115	106.965								
9.250 ▶	107.015	106.865	106.715								
9.125 ▶	106.765	106.615	106.465	108.505	108.355	108.205					
9.000 ▶											
8.875 ▶	106.265	106.115	105.965	107.974	107.824	107.674					
8.750 ▶	106.015	105.865	105.715	107.693	107.543	107.393					
8.625 ▶	105.765	105.615	105.465	107.411	107.261	107.111					
8.500 ▶	105.515	105.365	105.215	107.130	106.980	106.830					
8.375 ▶	105.265	105.115	104.965	106.830	106.680	106.530					
8.250 ▶	105.015	104.865	104.715	106.530	106.380	106.230					
8.125 ▶	104.765	104.615	104.465	106.190	106.040	105.890					
8.000 ▶											
7.875 ▶	104.265	104.115	103.965	105.440	105.290	105.140					
7.750 ▶	104.015	103.865	103.715	105.065	104.915	104.765					
7.625 ▶	103.740	103.590	103.440	104.690	104.540	104.390					
7.500 ▶	103.490	103.340	103.190	104.315	104.165	104.015					
7.375 ▶	103.165	103.015	102.865	103.940	103.790	103.640					
7.250 ▶	102.790	102.640	102.490	103.565	103.415	103.265					
7.125 ▶	102.390	102.240	102.090	103.115	102.965	102.815					
7.000 ▶											
6.875 ▶	101.565	101.415	101.265	102.215	102.065	101.915					
6.750 ▶	101.115	100.965	100.815	101.740	101.590	101.440					
6.625 ▶	100.565	100.415	100.265	101.240	101.090	100.940					
6.500 ▶	99.965	99.815	99.665	100.740	100.590	100.440					
6.375 ▶	99.190	99.040	98.890	100.065	99.915	99.765					
6.250 ▶	98.440	98.290	98.140	99.315	99.165	99.015					
6.125 ▶				98.315	98.165	98.015					
6.000 ▶											
5.875 ▶											