

Effective Date/Time: 2/12/2026 09:56 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 ▶	105.061	105.088	105.073	105.059	104.527	104.432	104.397	105.438	105.466	105.459	102.141	102.161	102.095	101.046	100.957	100.921
7.875 ▶	104.733	104.760	104.746	104.731	104.347	104.255	104.220	105.205	105.233	105.226	101.971	101.991	101.925	100.909	100.824	100.788
7.750 ▶	104.490	104.517	104.502	104.487	104.123	104.032	103.996	104.955	104.983	104.975	101.783	101.804	101.738	100.656	100.567	100.532
7.625 ▶	104.591	104.597	104.582	104.567	104.490	104.404	104.382	104.701	104.716	104.709	102.169	102.082	102.060	101.669	101.582	101.560
7.500 ▶	104.378	104.383	104.369	104.354	104.317	104.233	104.211	104.442	104.448	104.441	102.064	101.978	101.956	101.564	101.478	101.456
7.375 ▶	104.144	104.149	104.135	104.120	104.075	103.985	103.963	104.028	104.035	104.027	101.729	101.649	101.630	101.229	101.149	101.130
7.250 ▶	104.039	104.045	104.030	104.015	103.678	103.594	103.575	103.753	103.759	103.752	101.483	101.485	101.449	100.809	100.723	100.704
7.125 ▶	103.769	103.774	103.759	103.745	103.602	103.530	103.513	103.553	103.513	103.484	102.194	102.158	102.107	101.580	101.507	101.490
7.000 ▶	103.478	103.474	103.460	103.445	103.322	103.254	103.237	103.279	103.236	103.184	101.988	101.952	101.900	101.331	101.262	101.245
6.875 ▶	103.184	103.151	103.122	103.092	102.872	102.818	102.801	102.987	102.944	102.893	101.764	101.729	101.677	100.916	100.860	100.843
6.750 ▶	102.875	102.842	102.813	102.784	102.406	102.359	102.342	102.668	102.625	102.574	101.493	101.457	101.405	100.453	100.404	100.387
6.625 ▶	102.813	102.764	102.720	102.676	102.690	102.594	102.558	102.950	102.882	102.809	101.817	101.764	101.690	101.239	101.142	101.106
6.500 ▶	102.511	102.462	102.418	102.374	102.384	102.296	102.261	102.631	102.563	102.490	101.556	101.502	101.429	100.936	100.847	100.812
6.375 ▶	102.155	102.106	102.062	102.018	102.061	101.997	101.962	102.259	102.191	102.118	101.234	101.181	101.107	100.617	100.552	100.517
6.250 ▶	101.752	101.702	101.658	101.614	101.635	101.570	101.535	101.852	101.784	101.711	100.878	100.824	100.751	100.193	100.127	100.092
6.125 ▶	101.769	101.704	101.653	101.602	101.667	101.570	101.542	102.314	102.238	102.157	101.503	101.405	101.377	101.003	100.905	100.877
6.000 ▶	101.344	101.279	101.228	101.177	101.272	101.192	101.164	101.908	101.832	101.752	101.114	101.034	101.006	100.614	100.534	100.506
5.875 ▶	100.873	100.808	100.757	100.706	100.815	100.750	100.723	101.464	101.388	101.307	100.720	100.653	100.625	100.220	100.153	100.125
5.750 ▶	100.352	100.287	100.236	100.184	100.300	100.250	100.223	100.974	100.898	100.818	100.208	100.143	100.091	99.625	99.575	99.548
5.625 ▶	100.172	100.123	100.079	100.035	100.167	100.071	100.039	101.046	101.000	100.926	99.942	99.848	99.815	99.442	99.348	99.315
5.500 ▶	99.642	99.593	99.549	99.505	99.588	99.511	99.478	100.569	100.523	100.450	99.366	99.289	99.256	98.866	98.789	98.756
5.375 ▶	99.074	99.025	98.981	98.937	99.034	98.962	98.929	100.045	99.999	99.926	98.814	98.743	98.709	98.314	98.243	98.209
5.250 ▶	98.475	98.426	98.382	98.338	98.066	98.009	97.974	99.499	99.453	99.380	97.905	97.849	97.813	97.405	97.349	97.313

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 ▶	103.866	104.568	104.424	102.364	103.006	102.862	102.354	102.649	102.474	100.822	101.118	100.974	104.380	104.770	104.691	
7.000 ▶	103.510	104.212	104.068	102.052	102.524	102.381	101.935	102.231	102.056	100.279	100.574	100.431	103.947	104.336	104.257	
6.875 ▶	102.916	103.618	103.474	101.885	102.618	102.474	101.760	102.056	101.881	100.760	101.056	100.912	103.378	103.767	103.688	
6.750 ▶	103.022	103.724	103.581	102.866	103.599	103.456	101.604	101.899	101.724	101.479	101.774	101.631	103.445	103.835	103.756	
6.625 ▶	102.438	102.981	102.826	101.406	101.981	101.826	101.539	101.676	101.490	100.570	100.707	100.553	102.649	103.176	102.938	
6.500 ▶	101.988	102.531	102.376	101.206	101.781	101.626	101.125	101.262	101.076	100.406	100.543	100.389	102.261	102.789	102.551	
6.375 ▶	101.513	102.056	101.901	100.794	101.368	101.214	100.993	101.129	100.944	100.336	100.473	100.319	101.624	102.151	101.913	
6.250 ▶	101.725	102.268	102.114	101.538	102.112	101.958	100.931	101.068	100.883	100.806	100.943	100.789	101.743	102.271	102.033	
6.125 ▶	101.600	102.244	102.114	101.307	101.981	101.851	100.658	100.895	100.734	100.627	100.864	100.734	101.876	102.317	102.179	
6.000 ▶	101.182	101.825	101.695	100.832	101.506	101.376	100.290	100.527	100.365	100.102	100.339	100.209	101.443	101.883	101.745	
5.875 ▶	100.707	101.350	101.220	100.507	101.181	101.051	99.765	100.002	99.840	99.827	100.064	99.934	100.874	101.314	101.176	
5.750 ▶	100.813	101.456	101.326	100.675	101.350	101.220	100.121	100.358	100.196	100.246	100.483	100.353	FHA/VA Price Adjustments			
5.625 ▶	100.535	101.162	101.017	100.335	100.993	100.848	99.960	100.181	100.004	100.023	100.243	100.098	680+			0.000
5.500 ▶	100.117	100.743	100.598	99.892	100.549	100.404	99.592	99.812	99.635	99.529	99.749	99.604	660-679			(0.750)
5.375 ▶	99.610	100.237	100.092	99.504	100.162	100.017	99.035	99.256	99.079	99.192	99.412	99.267	640-659			(1.750)
5.250 ▶	99.354	99.981	99.835	99.248	99.906	99.760	99.029	99.249	99.073	99.185	99.406	99.260	620-639			(2.250)
5.125 ▶	98.505	99.157	99.039	98.337	99.021	98.903	98.017	98.263	98.114	98.124	98.369	98.251	600-619			(3.250)
5.000 ▶	98.170	98.822	98.704	97.871	98.555	98.437	97.723	97.968	97.819	97.461	97.707	97.589	Cashout Refi			(0.250)
4.875 ▶	97.592	98.244	98.126	97.474	98.157	98.039	96.810	97.056	96.906	96.817	97.063	96.945	2 units			(0.500)
4.750 ▶	97.317	97.969	97.851	97.192	97.876	97.758	96.389	96.634	96.485	96.286	96.532	96.414	3-4 units			(1.000)
4.625 ▶	94.577	94.502	94.460	94.577	94.502	94.460	91.465	91.390	91.347	91.465	91.390	91.347	\$100k < \$125k			(0.125)
4.500 ▶	93.886	93.811	93.768	93.886	93.811	93.768	90.773	90.698	90.655	90.773	90.698	90.655	\$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 ▶								Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶								Standard DSCR	
9.500 ▶	107.300	107.150	107.000					Prepay	101.000
9.375 ▶	107.050	106.900	106.750					No Prepay	100.000
9.250 ▶	106.800	106.650	106.500						
9.125 ▶	106.550	106.400	106.250						
9.000 ▶									
8.875 ▶	106.050	105.900	105.750	107.559	107.409	107.259			
8.750 ▶	105.800	105.650	105.500	107.278	107.128	106.978			
8.625 ▶	105.550	105.400	105.250	106.996	106.846	106.696			
8.500 ▶	105.300	105.150	105.000	106.715	106.565	106.415			
8.375 ▶	105.050	104.900	104.750	106.415	106.265	106.115			
8.250 ▶	104.800	104.650	104.500	106.115	105.965	105.815			
8.125 ▶	104.550	104.400	104.250	105.775	105.625	105.475			
8.000 ▶									
7.875 ▶	104.050	103.900	103.750	105.025	104.875	104.725			
7.750 ▶	103.800	103.650	103.500	104.650	104.500	104.350			
7.625 ▶	103.525	103.375	103.225	104.275	104.125	103.975			
7.500 ▶	103.275	103.125	102.975	103.900	103.750	103.600			
7.375 ▶	102.950	102.800	102.650	103.525	103.375	103.225			
7.250 ▶	102.575	102.425	102.275	103.150	103.000	102.850			
7.125 ▶	102.175	102.025	101.875	102.700	102.550	102.400			
7.000 ▶									
6.875 ▶	101.325	101.175	101.025	101.800	101.650	101.500			
6.750 ▶	100.850	100.700	100.550	101.325	101.175	101.025			
6.625 ▶	100.375	100.225	100.075	100.825	100.675	100.525			
6.500 ▶	99.825	99.675	99.525	100.325	100.175	100.025			
6.375 ▶	99.250	99.100	98.950	99.775	99.625	99.475			
6.250 ▶	98.650	98.500	98.350	99.125	98.975	98.825			
6.125 ▶	98.050	97.900	97.750	98.250	98.100	97.950			
6.000 ▶									
5.875 ▶	96.175	96.025	95.875						