

Effective Date/Time: 2/2/2026 10:18 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 ▶	104.781	104.764	104.738	104.701	104.309	104.273	104.181	105.271	105.262	105.244	101.875	101.799	101.718	100.837	100.793	100.771
7.750 ▶	104.538	104.521	104.495	104.459	104.084	104.043	103.952	104.872	104.863	104.845	101.687	101.612	101.531	100.583	100.534	100.513
7.625 ▶	104.683	104.675	104.660	104.638	104.465	104.434	104.324	104.693	104.693	104.686	102.547	102.510	102.499	102.047	102.010	101.999
7.500 ▶	104.469	104.461	104.446	104.424	104.292	104.257	104.146	104.464	104.464	104.457	102.443	102.403	102.392	101.943	101.903	101.892
7.375 ▶	104.239	104.230	104.215	104.193	104.078	104.038	103.929	104.212	104.212	104.205	102.152	102.098	102.092	101.652	101.598	101.592
7.250 ▶	104.139	104.131	104.116	104.094	103.658	103.602	103.496	103.935	103.935	103.928	101.690	101.626	101.621	101.190	101.126	101.121
7.125 ▶	103.885	103.862	103.840	103.818	103.621	103.607	103.517	103.829	103.762	103.713	102.378	102.361	102.345	101.878	101.861	101.845
7.000 ▶	103.625	103.584	103.549	103.523	103.313	103.290	103.199	103.554	103.487	103.437	102.101	102.077	102.059	101.601	101.577	101.559
6.875 ▶	103.363	103.321	103.282	103.245	102.939	102.904	102.815	103.272	103.205	103.156	101.824	101.757	101.709	101.260	101.226	101.209
6.750 ▶	103.022	102.980	102.941	102.904	102.481	102.430	102.345	102.941	102.874	102.824	101.540	101.473	101.410	100.805	100.754	100.742
6.625 ▶	103.020	102.953	102.893	102.842	102.872	102.825	102.775	103.193	103.092	103.001	102.107	102.007	101.916	101.482	101.434	101.384
6.500 ▶	102.716	102.649	102.590	102.538	102.475	102.416	102.365	102.853	102.752	102.661	101.851	101.750	101.659	101.089	101.029	100.976
6.375 ▶	102.357	102.290	102.231	102.180	102.222	102.153	102.103	102.479	102.379	102.288	101.528	101.428	101.337	100.839	100.770	100.718
6.250 ▶	101.943	101.876	101.817	101.766	101.792	101.710	101.660	102.071	101.971	101.880	101.173	101.073	100.982	100.411	100.328	100.278
6.125 ▶	101.809	101.733	101.666	101.607	101.673	101.657	101.604	102.355	102.246	102.147	101.510	101.435	101.367	100.453	100.435	100.384
6.000 ▶	101.392	101.317	101.250	101.191	101.295	101.268	101.217	101.946	101.837	101.738	101.188	101.113	101.045	100.078	100.050	100.001
5.875 ▶	100.939	100.863	100.796	100.737	100.834	100.793	100.745	101.501	101.392	101.293	100.799	100.723	100.656	99.622	99.580	99.534
5.750 ▶	100.437	100.362	100.295	100.236	100.225	100.173	100.132	101.022	100.913	100.814	100.353	100.278	100.211	99.017	98.965	98.924
5.625 ▶	99.992	99.925	99.862	99.803	100.015	100.001	99.920	100.863	100.763	100.668	99.849	99.773	99.706	98.656	98.640	98.561
5.500 ▶	99.461	99.394	99.331	99.272	99.442	99.420	99.340	100.385	100.285	100.190	99.282	99.206	99.139	98.087	98.063	97.985
5.375 ▶	98.888	98.821	98.758	98.700	98.855	98.823	98.745	99.850	99.750	99.655	98.664	98.588	98.521	97.501	97.468	97.392
5.250 ▶	98.278	98.211	98.148	98.090	97.911	97.869	97.794	99.293	99.193	99.098	98.002	97.927	97.860	96.560	96.518	96.444
5.125 ▶	97.673	97.614	97.544	97.460	97.679	97.668	97.479	98.785	98.692	98.566	95.601	95.580	95.397	95.101	95.080	94.897

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 ▶	104.092	104.710	104.547	102.498	103.147	102.984	102.579	102.791	102.597	101.048	101.260	101.097	104.533	104.995	104.832
7.000 ▶	103.735	104.354	104.191	102.184	102.666	102.503	102.160	102.372	102.178	100.504	100.716	100.553	104.100	104.562	104.399
6.875 ▶	103.142	103.760	103.597	102.110	102.760	102.597	101.985	102.197	102.003	100.985	101.197	101.034	103.531	103.993	103.830
6.750 ▶	103.248	103.866	103.703	103.092	103.741	103.578	101.829	102.041	101.847	101.704	101.916	101.753	103.598	104.060	103.897
6.625 ▶	103.041	103.568	103.313	102.010	102.568	102.313	102.205	102.325	102.039	101.236	101.356	101.101	103.238	103.780	103.525
6.500 ▶	102.591	103.118	102.863	101.810	102.368	102.113	101.791	101.911	101.625	101.073	101.193	100.938	102.851	103.393	103.138
6.375 ▶	102.116	102.643	102.388	101.398	101.955	101.700	101.659	101.779	101.493	101.003	101.123	100.868	102.213	102.755	102.500
6.250 ▶	102.329	102.855	102.600	102.141	102.699	102.444	101.598	101.718	101.431	101.473	101.593	101.338	102.333	102.875	102.620
6.125 ▶	101.963	102.607	102.469	101.669	102.344	102.206	101.255	101.493	101.323	101.224	101.461	101.323	102.239	102.679	102.542
6.000 ▶	101.544	102.188	102.050	101.194	101.869	101.731	100.887	101.124	100.955	100.699	100.936	100.798	101.805	102.246	102.108
5.875 ▶	101.069	101.713	101.575	100.869	101.544	101.406	100.362	100.599	100.430	100.424	100.661	100.523	101.237	101.677	101.539
5.750 ▶	101.176	101.819	101.681	101.038	101.713	101.575	100.718	100.955	100.786	100.843	101.080	100.942	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 ▶	100.863	101.482	101.319	100.663	101.313	101.150	100.288	100.500	100.306	100.351	100.563	100.400			
5.500 ▶	100.445	101.063	100.900	100.220	100.869	100.706	99.920	100.132	99.938	99.857	100.069	99.906			
5.375 ▶	99.938	100.557	100.394	99.832	100.482	100.319	99.363	99.575	99.381	99.520	99.732	99.569			
5.250 ▶	99.682	100.300	100.138	99.576	100.225	100.063	99.357	99.569	99.375	99.513	99.725	99.563			
5.125 ▶	98.536	99.171	99.025	98.369	99.035	98.889	98.049	98.277	98.100	98.155	98.384	98.238			
5.000 ▶	98.201	98.836	98.690	97.903	98.569	98.423	97.754	97.983	97.805	97.492	97.721	97.575			
4.875 ▶	97.624	98.259	98.113	97.505	98.171	98.025	96.841	97.070	96.893	96.849	97.078	96.931			
4.750 ▶	97.349	97.984	97.838	97.224	97.890	97.744	96.420	96.649	96.471	96.317	96.546	96.400			
4.625 ▶	94.312	94.232	94.204	94.312	94.232	94.204	91.200	91.120	91.091	91.200	91.120	91.091			
4.500 ▶	93.620	93.540	93.511	93.620	93.540	93.511	90.508	90.427	90.399	90.508	90.427	90.399			
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> <u>Max Price</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 ▶											
9.750 ▶	108.150	108.000	107.850								
9.625 ▶	107.900	107.750	107.600								
9.500 ▶	107.650	107.500	107.350								
9.375 ▶	107.400	107.250	107.100								
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.675	99.525	99.375	100.375	100.225	100.075					
6.250 ▶	99.050	98.900	98.750	99.725	99.575	99.425					
6.125 ▶	98.300	98.150	98.000	98.850	98.700	98.550					
6.000 ▶											
5.875 ▶											