

Effective Date/Time: 11/26/2025 10:29 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 ▶	104.822	104.816	104.809	104.789	104.226	104.220	104.121	105.163	105.163	105.163	102.129	102.074	102.018	100.773	100.766	100.699
7.875 ▶	104.582	104.576	104.569	104.549	104.062	104.055	103.967	104.926	104.926	104.926	101.945	101.890	101.835	100.686	100.679	100.622
7.750 ▶	104.325	104.318	104.311	104.292	103.847	103.841	103.764	104.674	104.674	104.674	101.744	101.689	101.633	100.459	100.452	100.409
7.625 ▶	104.104	104.097	104.090	104.081	103.957	103.897	103.804	104.324	104.324	104.324	102.379	102.318	102.242	101.879	101.818	101.742
7.500 ▶	103.928	103.922	103.915	103.907	103.725	103.663	103.588	104.041	104.041	104.041	102.215	102.153	102.091	101.715	101.653	101.591
7.375 ▶	103.778	103.771	103.764	103.756	103.558	103.492	103.430	103.733	103.733	103.733	101.954	101.869	101.806	101.454	101.369	101.306
7.250 ▶	103.515	103.509	103.502	103.494	103.207	103.122	103.066	103.402	103.402	103.402	101.599	101.514	101.471	101.099	101.014	100.971
7.125 ▶	103.345	103.325	103.304	103.281	103.295	103.272	103.187	103.282	103.248	103.190	102.639	102.625	102.611	101.870	101.847	101.760
7.000 ▶	103.087	103.066	103.045	103.022	102.983	102.960	102.900	102.994	102.959	102.904	102.422	102.408	102.394	101.561	101.537	101.475
6.875 ▶	102.805	102.784	102.763	102.740	102.640	102.615	102.582	102.687	102.646	102.604	102.178	102.164	102.150	101.220	101.196	101.160
6.750 ▶	102.483	102.462	102.442	102.418	102.219	102.189	102.181	102.365	102.331	102.287	101.889	101.875	101.861	100.801	100.771	100.761
6.625 ▶	102.438	102.397	102.355	102.309	102.495	102.425	102.326	102.870	102.824	102.684	102.143	102.101	102.060	101.207	101.136	101.037
6.500 ▶	102.114	102.073	102.032	101.985	102.204	102.131	102.060	102.533	102.488	102.358	101.874	101.833	101.791	100.917	100.844	100.774
6.375 ▶	101.746	101.705	101.663	101.617	101.792	101.717	101.676	102.130	102.084	101.968	101.550	101.509	101.468	100.509	100.435	100.393
6.250 ▶	101.336	101.295	101.254	101.207	101.315	101.233	101.224	101.693	101.647	101.552	101.194	101.153	101.111	100.036	99.954	99.945
6.125 ▶	101.399	101.358	101.317	101.270	101.534	101.485	101.403	101.900	101.872	101.684	101.157	101.116	101.074	100.324	100.274	100.193
6.000 ▶	100.984	100.943	100.901	100.855	101.059	101.010	100.959	101.440	101.412	101.248	100.785	100.743	100.702	99.854	99.803	99.753
5.875 ▶	100.508	100.467	100.425	100.379	100.545	100.494	100.466	101.129	101.101	100.959	100.397	100.356	100.314	99.343	99.292	99.264
5.750 ▶	100.028	99.987	99.945	99.899	99.982	99.928	99.923	100.612	100.584	100.470	99.957	99.916	99.874	98.783	98.728	98.724
5.625 ▶	99.850	99.816	99.781	99.736	99.935	99.911	99.844	100.706	100.696	100.527	99.452	99.411	99.369	98.584	98.559	98.493
5.500 ▶	99.321	99.287	99.252	99.208	99.307	99.283	99.232	100.189	100.179	100.044	98.882	98.841	98.799	97.958	97.933	97.882
5.375 ▶	98.729	98.694	98.660	98.615	98.569	98.544	98.511	99.662	99.625	99.538	98.277	98.236	98.194	97.223	97.198	97.166
5.250 ▶	98.106	98.072	98.037	97.993	97.871	97.845	97.826	99.134	99.072	99.009	97.613	97.572	97.530	96.528	96.501	96.483

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

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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 ▶	103.188	103.839	103.710	101.845	102.277	102.147	101.675	101.921	101.760	100.144	100.389	100.260	103.627	104.091	103.962	
7.000 ▶	102.831	103.483	103.354	101.330	101.796	101.666	101.256	101.502	101.341	99.600	99.846	99.716	103.193	103.658	103.528	
6.875 ▶	102.238	102.889	102.760	101.206	101.889	101.760	101.081	101.327	101.166	100.081	100.327	100.197	102.625	103.089	102.959	
6.750 ▶	102.344	102.996	102.866	102.188	102.871	102.741	100.925	101.171	101.010	100.800	101.046	100.916	102.692	103.156	103.027	
6.625 ▶	102.228	102.927	102.844	101.228	101.958	101.875	101.267	101.559	101.445	100.329	100.622	100.539	102.596	102.998	102.916	
6.500 ▶	101.841	102.539	102.457	101.028	101.758	101.675	100.916	101.208	101.094	100.166	100.458	100.375	102.209	102.611	102.528	
6.375 ▶	101.397	102.096	102.013	100.616	101.346	101.263	100.814	101.107	100.993	100.096	100.388	100.305	101.571	101.973	101.891	
6.250 ▶	101.578	102.277	102.194	101.359	102.089	102.007	100.722	101.014	100.900	100.566	100.858	100.775	101.691	102.093	102.010	
6.125 ▶	101.453	102.105	101.975	101.191	101.874	101.744	100.784	101.030	100.869	100.784	101.030	100.900	101.736	102.201	102.071	
6.000 ▶	100.972	101.624	101.494	100.716	101.399	101.269	100.353	100.599	100.438	100.259	100.505	100.375	101.303	101.767	101.637	
5.875 ▶	100.591	101.242	101.113	100.391	101.074	100.944	99.922	100.167	100.007	99.984	100.230	100.100	100.734	101.198	101.069	
5.750 ▶	100.697	101.349	101.219	100.559	101.242	101.113	100.278	100.524	100.363	100.403	100.649	100.519	FHA/VA Price Adjustments			
5.625 ▶	100.319	100.971	100.841	100.056	100.739	100.610	99.681	99.927	99.766	99.681	99.927	99.797	680+		0.000	
5.500 ▶	99.838	100.489	100.360	99.613	100.296	100.166	99.250	99.496	99.335	99.188	99.433	99.304	660-679		(0.750)	
5.375 ▶	99.456	100.108	99.979	99.350	100.033	99.904	98.819	99.064	98.904	98.975	99.221	99.091	640-659		(1.750)	
5.250 ▶	99.200	99.852	99.722	99.094	99.777	99.647	98.813	99.058	98.897	98.969	99.214	99.085	620-639		(2.250)	
5.125 ▶	98.241	98.933	98.841	97.948	98.671	98.582	97.628	97.914	97.793	97.609	97.895	97.806	600-619		(3.250)	
5.000 ▶	97.906	98.598	98.508	97.482	98.205	98.116	97.333	97.619	97.499	96.947	97.233	97.143	Cashout Refi		(0.250)	
4.875 ▶	97.328	98.020	97.931	97.209	97.933	97.843	96.421	96.706	96.586	96.428	96.714	96.625	2 units		(0.500)	
4.750 ▶	97.053	97.745	97.656	96.928	97.651	97.562	95.999	96.285	96.164	95.897	96.183	96.093	3-4 units		(1.000)	
4.625 ▶	94.398	94.355	94.341	94.398	94.355	94.341	91.286	91.242	91.228	91.286	91.242	91.228	\$100k < \$125k		(0.125)	
4.500 ▶	93.705	93.662	93.648	93.705	93.662	93.648	90.593	90.549	90.535	90.593	90.549	90.535	\$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

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**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>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.750	107.600	107.450						Prepay 101.000		
9.875 ▶	107.500	107.350	107.200						No Prepay 100.000		
9.750 ▶	107.250	107.100	106.950						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	107.000	106.850	106.700						Full Doc 99.500 103.000		
9.500 ▶	106.750	106.600	106.450						Alt Doc 99.500 103.000		
9.375 ▶	106.500	106.350	106.200			107.928	107.778		107.628	Inv w/Prepay 99.500 103.000	
9.250 ▶	106.250	106.100	105.950			107.740	107.590		107.440	<u>Plus DSCR</u>	
9.125 ▶	106.000	105.850	105.700			107.474	107.324		107.174	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.750	105.600	105.450			107.209	107.059		106.909	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.500	105.350	105.200			106.928	106.778		106.628	5yr Prepay 99.500 104.500	
8.750 ▶	105.250	105.100	104.950			106.646	106.496		106.346	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.625 ▶	105.000	104.850	104.700			106.365	106.215		106.065	5yr Hard PP 101.500	
8.500 ▶	104.750	104.600	104.450			106.065	105.915		105.765	4yr Hard PP 101.500	
8.375 ▶	104.500	104.350	104.200			105.765	105.615		105.465	3yr Hard PP 101.500	
8.250 ▶	104.250	104.100	103.950			105.425	105.275		105.125	2yr Hard PP 100.500	
8.125 ▶	104.000	103.850	103.700			105.050	104.900		104.750	1yr Hard PP 100.000	
8.000 ▶										No Prepay 99.500	
7.990 ▶	103.750	103.600	103.450			104.675	104.525		104.375		
7.875 ▶	103.500	103.350	103.200			104.300	104.150		104.000		
7.750 ▶	103.250	103.100	102.950			103.925	103.775		103.625		
7.625 ▶	102.975	102.825	102.675			103.550	103.400		103.250		
7.500 ▶	102.725	102.575	102.425			103.175	103.025		102.875		
7.375 ▶	102.400	102.250	102.100			102.800	102.650		102.500		
7.250 ▶	102.025	101.875	101.725			102.350	102.200		102.050		
7.125 ▶	101.625	101.475	101.325			101.900	101.750		101.600		
7.000 ▶											
6.990 ▶	101.250	101.100	100.950		101.450	101.300	101.150				
6.875 ▶	100.800	100.650	100.500		100.975	100.825	100.675				
6.750 ▶	100.350	100.200	100.050		100.475	100.325	100.175				

**New Product  
Coming Soon**

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**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>