

**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	15-Day	30-Day	45-Day	
8.000 ►	104.994	105.027	105.019	104.997	104.552	104.516	104.395	105.342	105.378	105.378	102.315	102.333	102.269	101.109	101.072	100.957				
7.875 ►	104.768	104.801	104.793	104.771	104.392	104.356	104.239	105.116	105.151	105.151	102.138	102.156	102.091	101.025	101.025	100.987	100.879			
7.750 ►	104.524	104.557	104.549	104.527	104.175	104.140	104.025	104.871	104.907	104.907	101.943	101.961	101.896	100.785	100.748	100.644				
7.625 ►	104.383	104.396	104.388	104.368	104.309	104.269	104.165	104.518	104.554	104.554	102.519	102.478	102.380	102.019	101.978	101.880				
7.500 ►	104.217	104.230	104.222	104.202	104.082	104.043	103.942	104.241	104.277	104.277	102.357	102.317	102.220	101.857	101.817	101.720				
7.375 ►	104.096	104.109	104.101	104.082	103.917	103.880	103.777	103.949	103.971	103.971	102.098	102.071	101.940	101.598	101.571	101.440				
7.250 ►	103.852	103.865	103.857	103.838	103.533	103.507	103.378	103.653	103.669	103.669	101.714	101.688	101.563	101.214	101.188	101.063				
7.125 ►	103.579	103.592	103.584	103.565	103.499	103.475	103.417	103.422	103.401	103.379	102.542	102.525	102.501	101.856	101.831	101.774				
7.000 ►	103.276	103.289	103.281	103.261	103.180	103.157	103.106	103.139	103.112	103.067	102.338	102.321	102.297	101.540	101.517	101.466				
6.875 ►	102.955	102.946	102.938	102.919	102.815	102.793	102.749	102.854	102.824	102.767	102.105	102.089	102.065	101.177	101.154	101.110				
6.750 ►	102.625	102.607	102.574	102.532	102.334	102.320	102.277	102.521	102.491	102.434	101.825	101.809	101.785	100.699	100.685	100.642				
6.625 ►	102.475	102.436	102.388	102.330	102.497	102.478	102.391	102.671	102.613	102.538	102.197	102.159	102.111	101.116	101.096	101.009				
6.500 ►	102.162	102.124	102.075	102.018	102.193	102.175	102.091	102.336	102.278	102.208	101.932	101.894	101.846	100.813	100.795	100.710				
6.375 ►	101.815	101.777	101.728	101.671	101.786	101.769	101.691	101.966	101.908	101.842	101.622	101.584	101.536	100.410	100.393	100.315				
6.250 ►	101.410	101.372	101.323	101.266	101.334	101.325	101.248	101.566	101.508	101.448	101.275	101.237	101.188	99.962	99.952	99.875				
6.125 ►	101.318	101.280	101.232	101.174	101.320	101.296	101.233	101.837	101.731	101.668	101.079	101.040	100.992	100.110	100.087	100.021				
6.000 ►	100.891	100.853	100.804	100.747	100.879	100.856	100.800	101.432	101.325	101.271	100.717	100.679	100.631	99.671	99.649	99.592				
5.875 ►	100.410	100.371	100.323	100.266	100.374	100.351	100.301	101.077	100.970	100.923	100.329	100.290	100.242	99.169	99.148	99.096				
5.750 ►	99.897	99.859	99.811	99.753	99.822	99.803	99.757	100.579	100.473	100.434	99.892	99.854	99.806	98.621	98.603	98.556				
5.625 ►	99.515	99.484	99.443	99.394	99.521	99.501	99.446	100.448	100.331	100.290	99.362	99.324	99.276	98.166	98.147	98.091				
5.500 ►	98.972	98.941	98.901	98.851	98.983	98.963	98.914	99.990	99.873	99.839	98.772	98.734	98.686	97.632	97.614	97.564				
5.375 ►	98.390	98.359	98.318	98.269	98.382	98.364	98.318	99.490	99.373	99.345	98.160	98.121	98.073	97.034	97.016	96.969				
5.250 ►	97.767	97.736	97.696	97.646	97.444	97.430	97.386	98.845	98.810	98.738	97.513	97.475	97.427	96.098	96.086	96.040				

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	(0.375)	(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)										
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)	(2.000)	(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 Occupant		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)										
Condo		0.000	0.00																	

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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 ►	103.576	104.161	103.964	101.982	102.598	102.402	102.063	102.242	102.014	100.532	100.711	100.514	103.989	104.480	104.283
7.000 ►	103.220	103.805	103.608	101.642	102.117	101.921	101.645	101.823	101.596	99.988	100.167	99.971	103.555	104.046	103.850
6.875 ►	102.626	103.211	103.014	101.595	102.211	102.014	101.470	101.648	101.421	100.470	100.648	100.452	102.986	103.477	103.281
6.750 ►	102.732	103.317	103.121	102.576	103.192	102.996	101.313	101.492	101.264	101.188	101.367	101.171	103.054	103.545	103.348
6.625 ►	102.241	102.917	102.813	101.241	101.949	101.844	101.217	101.487	101.352	100.279	100.550	100.446	102.599	103.011	102.906
6.500 ►	101.791	102.467	102.363	101.041	101.749	101.644	100.803	101.074	100.938	100.116	100.386	100.282	102.212	102.623	102.519
6.375 ►	101.347	102.024	101.919	100.628	101.336	101.232	100.702	100.972	100.837	100.046	100.316	100.212	101.574	101.986	101.881
6.250 ►	101.528	102.205	102.101	101.372	102.080	101.976	100.609	100.880	100.744	100.516	100.786	100.682	101.694	102.105	102.001
6.125 ►	101.314	101.982	101.869	101.051	101.751	101.638	100.489	100.751	100.607	100.489	100.751	100.638	101.643	102.061	101.948
6.000 ►	100.832	101.501	101.388	100.576	101.276	101.163	100.057	100.320	100.176	99.964	100.226	100.113	101.209	101.627	101.515
5.875 ►	100.451	101.120	101.007	100.251	100.951	100.838	99.626	99.888	99.744	99.689	99.951	99.838	100.640	101.059	100.946
5.750 ►	100.557	101.226	101.113	100.420	101.120	101.007	99.982	100.245	100.101	100.107	100.370	100.257	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.065	100.725	100.604	99.802	100.494	100.373	99.521	99.775	99.623	99.521	99.775	99.654	680+	0.000	
5.500 ►	99.584	100.244	100.123	99.359	100.050	99.929	99.090	99.344	99.191	99.072	99.281	99.160	660-679	(0.750)	
5.375 ►	99.202	99.863	99.741	99.096	99.788	99.666	98.659	98.913	98.760	98.815	99.069	98.948	640-659	(1.750)	
5.250 ►	98.946	99.606	99.485	98.840	99.531	99.410	98.652	98.906	98.754	98.809	99.063	98.941	620-639	(2.250)	
5.125 ►	97.755	98.440	98.344	97.462	98.179	98.083	97.142	97.421	97.294	97.124	97.403	97.307	600-619	(3.250)	
5.000 ►	97.420	98.105	98.009	96.996	97.713	97.617	96.848	97.127	97.000	96.461	96.740	96.644	Cashout Refi	(0.250)	
4.875 ►	96.842	97.528	97.432	96.724	97.440	97.344	95.935	96.214	96.087	95.942	96.221	96.126	2 units	(0.500)	
4.750 ►	96.567	97.253	97.157	96.442	97.159	97.063	95.514	95.793	95.665	95.411	95.690	95.594	3-4 units	(1.000)	
4.625 ►	93.838	93.792	93.775	93.838	93.792	93.775	90.725	90.679	90.662	90.725	90.679	90.662	\$100k < \$125k	(0.125)	
4.500 ►	93.143	93.097	93.081	93.143	93.097	93.081	90.031	89.985	89.968	90.031	89.985	89.968	\$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 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									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*

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**NonQM**

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments	
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	107.715	107.565	107.415					
9.875 ►	107.465	107.315	107.165					
9.750 ►	107.215	107.065	106.915					
9.625 ►	106.965	106.815	106.665					
9.500 ►	106.715	106.565	106.415					
9.375 ►	106.465	106.315	106.165					
9.250 ►	106.215	106.065	105.915					
9.125 ►	105.965	105.815	105.665					
9.000 ►								
8.990 ►	105.715	105.565	105.415					
8.875 ►	105.465	105.315	105.165					
8.750 ►	105.215	105.065	104.915					
8.625 ►	104.965	104.815	104.665					
8.500 ►	104.715	104.565	104.415					
8.375 ►	104.465	104.315	104.165					
8.250 ►	104.215	104.065	103.915					
8.125 ►	103.965	103.815	103.665					
8.000 ►								
7.990 ►	103.715	103.565	103.415					
7.875 ►	103.465	103.315	103.165					
7.750 ►	103.215	103.065	102.915					
7.625 ►	102.940	102.790	102.640					
7.500 ►	102.690	102.540	102.390					
7.375 ►	102.365	102.215	102.065					
7.250 ►	101.990	101.840	101.690					
7.125 ►	101.590	101.440	101.290					
7.000 ►								
6.990 ►	101.215	101.065	100.915					
6.875 ►	100.765	100.615	100.465					
6.750 ►	100.315	100.165	100.015					

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>