

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf												
8.000 ►	105.532	105.532	105.477	105.417	104.878	104.913	104.834	105.718	105.718	105.671	102.601	102.601	102.491	101.449	101.475	101.456	101.995	102.002	101.950	101.852	101.829								
7.875 ►	105.303	105.303	105.248	105.188	104.723	104.756	104.677	105.490	105.490	105.443	102.424	102.424	102.315	101.369	101.394	101.375	101.338	101.161	101.139	101.214	102.158	102.105							
7.750 ►	105.059	105.059	105.005	104.945	104.514	104.544	104.464	105.244	105.244	105.197	102.228	102.228	102.119	101.138	101.161	101.139	101.264	102.658	102.605	102.146	102.158	102.105							
7.625 ►	104.879	104.879	104.824	104.766	104.431	104.456	104.373	104.881	104.881	104.834	102.646	102.658	102.605	102.146	102.158	102.105	102.495	102.502	102.450	101.995	102.002	101.950							
7.500 ►	104.659	104.659	104.611	104.559	104.215	104.126	104.046	104.602	104.602	104.555	102.495	102.502	102.450	101.995	102.002	101.950	102.267	102.251	102.209	101.767	101.751	101.709							
7.375 ►	104.376	104.376	104.353	104.326	104.064	103.953	103.852	104.298	104.298	104.252	102.228	102.228	102.119	101.395	101.372	101.331	101.969	102.682	102.636	102.182	102.161	102.136							
7.250 ►	104.265	104.265	104.224	104.216	103.711	103.578	103.485	103.968	103.968	103.921	101.895	101.872	101.831	101.395	101.372	101.331	101.969	103.690	103.588	102.371	102.319	102.214	101.704	101.672	101.593				
7.125 ►	103.993	103.980	103.956	103.929	103.830	103.775	103.690	103.427	103.427	103.395	103.322	103.280	103.229	101.880	101.852	101.829	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285				
7.000 ►	103.734	103.710	103.665	103.619	103.526	103.464	103.381	103.141	103.141	103.109	103.036	102.031	101.992	101.971	101.531	101.492	101.471	101.767	101.731	101.679	101.607	101.077	101.026	101.011	101.969	101.942	101.471		
6.875 ►	103.455	103.431	103.383	103.332	103.174	103.101	103.021	102.822	102.822	102.789	102.717	101.703	101.679	101.607	101.077	101.026	101.011	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
6.750 ►	103.137	103.113	103.065	103.014	102.718	102.631	102.557	102.371	102.371	102.349	102.307	102.367	102.319	102.214	101.704	101.672	101.593	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
6.625 ►	103.201	103.152	103.079	103.004	103.092	103.059	102.979	103.271	103.271	103.149	103.072	102.941	102.818	102.739	102.105	102.056	101.951	101.403	101.363	101.285	101.969	101.942	101.471	101.969	101.942	101.471			
6.500 ►	102.853	102.805	102.731	102.656	102.788	102.748	102.669	102.573	102.573	102.449	102.371	101.793	101.745	101.640	101.015	100.966	100.888	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
6.375 ►	102.499	102.450	102.376	102.302	102.395	102.345	102.268	102.186	102.186	102.054	101.978	101.445	101.396	101.291	100.581	100.525	100.448	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
6.250 ►	102.092	102.044	101.970	101.895	101.959	101.901	101.825	102.642	102.642	102.577	102.463	102.139	102.083	102.001	101.081	101.018	100.982	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
6.125 ►	102.356	102.299	102.217	102.135	102.296	102.233	102.197	102.258	102.258	102.194	102.080	101.776	101.719	101.637	100.657	100.589	100.555	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
6.000 ►	101.941	101.885	101.803	101.720	101.869	101.800	101.767	101.851	101.851	101.764	101.650	101.384	101.328	101.246	100.176	100.098	100.065	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
5.875 ►	101.475	101.419	101.337	101.254	101.378	101.305	101.273	101.357	101.357	101.298	101.185	100.946	100.889	100.807	99.622	99.553	99.526	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
5.750 ►	100.969	100.912	100.830	100.748	100.827	100.757	100.731	101.363	101.363	101.298	101.185	100.946	100.889	100.807	99.889	99.857	99.836	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
5.625 ►	100.900	100.860	100.771	100.682	100.795	100.774	100.740	101.456	101.456	101.424	101.304	100.412	100.355	100.273	99.436	99.418	99.382	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
5.500 ►	100.359	100.318	100.230	100.140	100.249	100.229	100.193	100.997	100.997	100.965	100.845	99.827	99.771	99.689	98.893	98.875	98.838	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
5.375 ►	99.773	99.732	99.643	99.554	99.657	99.635	99.603	100.480	100.480	100.448	100.328	99.233	99.177	99.095	98.303	98.284	98.251	101.969	102.371	102.319	102.182	102.161	102.136	101.403	101.363	101.285	101.969	101.942	101.471
5.250 ►	99.146	99.106	99.017	98.928	98.702	98.687	98.657	99.936	99.936	99.784	98.577	98.521	98.439	97.353	97.340	97.309	98.577	98.521	98.439	97.353	97.340	97.309	98.577	98.521	98.439	97.353	97.340	97.309	

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)	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	ARM LTV > 90												0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.125)	(0.375)	(0.375)	(1.250)	(1.250)	(1.000)	(0.750)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.250	
720-739	>15yr	0.000	0.000	(0.250)	(0.250)	(0.750)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.875)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	0.250	
700-719	>15yr	0.000	0.000	(0.375)	(0.375)	(0.875)	(0.875)	(1.375)	(1.375)	(1.500)	(1.250)	(1.250)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	0.250	
680-699	>15yr	0.000	0.000	(0.875)	(0.875)	(1.625)	(1.625)	(2.250)	(2.250)	(2.500)	(2.125)	(2.125)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	0.250
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.125)	(1.875)	(1.875)	(2.500)	(2.500)	(3.000)	(2.375)	(2.375)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	0.250
640-659	>15yr	(0.250)	(0.250)	(1.375)	(1.375)	(2.125)	(2.125)	(2.875)	(2.875)	(3.375)	(2.875)	(2.875)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	0.250
<640	>15yr	(0.375)	(0.375)	(1.750)	(1.750)	(2.500)	(2.500)	(3.875)	(3.875)	(5.125)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	

Other Adjustments																								

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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 ►	104.074	104.826	104.742	102.734	103.263	103.180	102.561	102.907	102.792	101.030	101.376	101.292	104.631	104.977	104.948
7.000 ►	103.717	104.470	104.386	102.425	102.782	102.698	102.142	102.488	102.373	100.486	100.832	100.748	104.198	104.544	104.515
6.875 ►	103.124	103.876	103.792	102.092	102.876	102.792	101.967	102.313	102.198	100.967	101.313	101.230	103.629	103.975	103.946
6.750 ►	103.230	103.982	103.898	103.074	103.857	103.773	101.811	102.157	102.042	101.686	102.032	101.948	103.696	104.042	104.013
6.625 ►	102.590	103.250	103.117	101.559	102.250	102.117	101.566	101.820	101.656	100.597	100.851	100.718	102.903	103.329	103.208
6.500 ►	102.140	102.800	102.667	101.359	102.050	101.917	101.152	101.406	101.242	100.434	100.688	100.555	102.515	102.941	102.820
6.375 ►	101.665	102.325	102.192	100.946	101.638	101.505	101.020	101.274	101.110	100.364	100.618	100.485	101.878	102.304	102.183
6.250 ►	101.877	102.538	102.405	101.690	102.381	102.248	100.959	101.213	101.048	100.834	101.088	100.955	101.997	102.423	102.302
6.125 ►	102.000	102.719	102.617	101.706	102.456	102.355	101.175	101.488	101.355	101.144	101.456	101.355	102.341	102.716	102.654
6.000 ►	101.581	102.300	102.198	101.231	101.981	101.880	100.806	101.119	100.986	100.619	100.931	100.830	101.908	102.283	102.220
5.875 ►	101.106	101.825	101.723	100.906	101.656	101.555	100.281	100.594	100.461	100.344	100.656	100.555	101.339	101.714	101.651
5.750 ►	101.213	101.931	101.830	101.075	101.825	101.723	100.638	100.950	100.817	100.763	101.075	100.973	FHA/VA Price Adjustments		
5.625 ►	101.100	101.819	101.721	100.900	101.650	101.552	100.556	100.869	100.740	100.619	100.931	100.834	680+	0.000	
5.500 ►	100.681	101.400	101.302	100.456	101.206	101.109	100.188	100.500	100.371	100.125	100.438	100.340	660-679	(0.750)	
5.375 ►	100.175	100.894	100.796	100.069	100.819	100.721	99.631	99.944	99.815	99.788	99.100	100.002	640-659	(1.750)	
5.250 ►	99.919	100.638	100.540	99.813	100.563	100.465	99.625	99.938	99.809	99.781	100.094	99.996	620-639	(2.250)	
5.125 ►	99.235	99.929	99.830	99.068	99.793	99.693	98.623	98.910	98.780	98.729	99.017	98.917	600-619	(3.250)	
5.000 ►	98.900	99.594	99.495	98.602	99.327	99.228	98.328	98.616	98.485	98.067	98.354	98.255	Cashout Refi	(0.250)	
4.875 ►	98.323	99.017	98.917	98.204	98.929	98.830	97.415	97.703	97.572	97.423	97.710	97.611	2 units	(0.500)	
4.750 ►	98.048	98.742	98.642	97.923	98.648	98.548	96.994	97.281	97.151	96.892	97.179	97.080	3-4 units	(1.000)	
4.625 ►	95.198	95.143	95.109	95.198	95.143	95.109	92.085	92.030	91.997	92.085	92.030	91.997	\$100k < \$125k	(0.125)	
4.500 ►	94.509	94.454	94.421	94.509	94.454	94.421	91.397	91.342	91.308	91.397	91.342	91.308	\$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

Effective Date/Time: 1/12/2026 10:48 AM

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 ►	108.390	108.240	108.090					
9.875 ►	108.140	107.990	107.840					
9.750 ►	107.890	107.740	107.590					
9.625 ►	107.640	107.490	107.340					
9.500 ►	107.390	107.240	107.090					
9.375 ►	107.140	106.990	106.840					
9.250 ►	106.890	106.740	106.590	108.843	108.693	108.543		
9.125 ►	106.640	106.490	106.340	108.655	108.505	108.355		
9.000 ►								
8.990 ►	106.390	106.240	106.090	108.389	108.239	108.089		
8.875 ►	106.140	105.990	105.840	108.124	107.974	107.824		
8.750 ►	105.890	105.740	105.590	107.843	107.693	107.543		
8.625 ►	105.640	105.490	105.340	107.561	107.411	107.261		
8.500 ►	105.390	105.240	105.090	107.280	107.130	106.980		
8.375 ►	105.140	104.990	104.840	106.980	106.830	106.680		
8.250 ►	104.890	104.740	104.590	106.680	106.530	106.380		
8.125 ►	104.640	104.490	104.340	106.340	106.190	106.040		
8.000 ►								
7.990 ►	104.390	104.240	104.090	105.965	105.815	105.665		
7.875 ►	104.140	103.990	103.840	105.590	105.440	105.290		
7.750 ►	103.890	103.740	103.590	105.215	105.065	104.915		
7.625 ►	103.615	103.465	103.315	104.840	104.690	104.540		
7.500 ►	103.365	103.215	103.065	104.465	104.315	104.165		
7.375 ►	103.040	102.890	102.740	104.090	103.940	103.790		
7.250 ►	102.665	102.515	102.365	103.715	103.565	103.415		
7.125 ►	102.265	102.115	101.965	103.265	103.115	102.965		
7.000 ►								
6.990 ►	101.890	101.740	101.590	102.815	102.665	102.515		
6.875 ►	101.440	101.290	101.140	102.365	102.215	102.065		
6.750 ►	100.990	100.840	100.690	101.890	101.740	101.590		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>