

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 ►	104.707	104.689	104.668	104.645	104.203	104.161	104.053	105.011	104.995	104.981	102.026	101.989	101.920	100.750	100.707	100.601				
7.875 ►	104.464	104.445	104.425	104.401	104.038	103.996	103.890	104.764	104.748	104.735	101.834	101.796	101.727	100.664	100.620	100.516				
7.750 ►	104.197	104.179	104.158	104.135	103.824	103.782	103.675	104.500	104.484	104.470	101.616	101.579	101.510	100.436	100.392	100.288				
7.625 ►	104.040	104.022	104.001	103.978	103.881	103.807	103.792	104.136	104.120	104.106	102.304	102.229	102.215	101.804	101.729	101.715				
7.500 ►	103.859	103.841	103.820	103.797	103.650	103.574	103.560	103.835	103.820	103.806	102.140	102.063	102.049	101.640	101.563	101.549				
7.375 ►	103.738	103.720	103.699	103.676	103.483	103.404	103.386	103.518	103.502	103.489	101.878	101.780	101.746	101.378	101.280	101.246				
7.250 ►	103.455	103.437	103.416	103.393	103.132	103.033	102.999	103.212	103.196	103.182	101.525	101.425	101.391	101.025	100.925	100.891				
7.125 ►	103.210	103.191	103.171	103.146	103.033	102.975	102.966	103.076	103.045	103.003	102.510	102.495	102.481	101.608	101.549	101.540				
7.000 ►	102.935	102.916	102.896	102.871	102.721	102.662	102.651	102.773	102.741	102.700	102.269	102.254	102.240	101.299	101.239	101.229				
6.875 ►	102.602	102.584	102.563	102.539	102.378	102.318	102.308	102.436	102.405	102.363	101.980	101.965	101.951	100.959	100.898	100.889				
6.750 ►	102.239	102.220	102.200	102.175	101.958	101.892	101.883	102.101	102.049	102.011	101.667	101.651	101.637	100.541	100.474	100.465				
6.625 ►	102.213	102.174	102.140	102.101	102.052	101.950	101.931	102.438	102.388	102.338	101.809	101.770	101.736	100.763	100.661	100.641				
6.500 ►	101.843	101.804	101.770	101.732	101.784	101.678	101.661	102.100	102.050	101.997	101.514	101.475	101.441	100.497	100.391	100.373				
6.375 ►	101.425	101.386	101.351	101.313	101.377	101.270	101.255	101.696	101.646	101.594	101.194	101.155	101.121	100.094	99.986	99.971				
6.250 ►	100.956	100.917	100.883	100.848	100.910	100.790	100.780	101.261	101.210	101.161	100.819	100.780	100.746	99.632	99.512	99.501				
6.125 ►	100.958	100.924	100.889	100.852	100.933	100.839	100.819	101.338	101.235	101.199	100.635	100.602	100.567	99.721	99.628	99.606				
6.000 ►	100.458	100.424	100.389	100.352	100.461	100.365	100.346	100.877	100.801	100.739	100.264	100.230	100.196	99.253	99.158	99.137				
5.875 ►	99.958	99.924	99.890	99.852	99.949	99.851	99.833	100.567	100.463	100.432	99.838	99.804	99.770	98.745	98.647	98.629				
5.750 ►	99.395	99.361	99.327	99.289	99.382	99.276	99.262	100.050	99.947	99.915	99.359	99.325	99.291	98.181	98.076	98.061				
5.625 ►	99.123	99.102	99.075	99.045	99.114	99.096	99.078	100.068	99.973	99.956	98.810	98.777	98.742	97.759	97.743	97.723				
5.500 ►	98.544	98.523	98.496	98.467	98.369	98.351	98.335	99.550	99.456	99.441	98.184	98.150	98.116	97.017	97.001	96.983				
5.375 ►	97.901	97.880	97.852	97.823	97.717	97.700	97.685	98.997	98.902	98.890	97.565	97.531	97.497	96.369	96.353	96.336				
5.250 ►	97.244	97.223	97.196	97.167	96.935	96.919	96.905	98.415	98.320	98.307	96.855	96.821	96.787	95.589	95.575	95.560				

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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(3.250)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.125)	n/a	n/a	n/a										
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	(5.125)	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	0.000																	

Effective Date/Time: 11/17/2025 10:13 AM

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 ►	103.013	103.690	103.544	101.800	102.128	101.981	101.313	101.584	101.406	99.865	100.053	99.906	103.506	103.917	103.813
7.000 ►	102.657	103.334	103.188	101.272	101.647	101.500	100.895	101.165	100.988	99.337	99.509	99.363	103.072	103.483	103.379
6.875 ►	102.063	102.740	102.594	101.032	101.740	101.594	100.720	100.990	100.813	99.720	99.990	99.844	102.503	102.915	102.810
6.750 ►	102.170	102.847	102.700	102.013	102.722	102.575	100.563	100.834	100.656	100.438	100.709	100.563	102.571	102.982	102.878
6.625 ►	101.955	102.657	102.563	100.955	101.689	101.594	100.994	101.290	101.164	100.057	100.352	100.258	102.336	102.725	102.646
6.500 ►	101.568	102.270	102.175	100.755	101.489	101.394	100.643	100.939	100.813	99.893	100.189	100.094	101.948	102.338	102.259
6.375 ►	101.124	101.826	101.731	100.280	101.014	100.919	100.542	100.837	100.711	99.760	100.056	99.961	101.311	101.700	101.621
6.250 ►	101.305	102.007	101.913	101.024	101.757	101.663	100.449	100.745	100.619	100.230	100.526	100.431	101.430	101.820	101.741
6.125 ►	101.013	101.690	101.606	100.751	101.459	101.375	100.282	100.553	100.438	100.282	100.553	100.469	101.350	101.761	101.657
6.000 ►	100.532	101.209	101.125	100.276	100.984	100.900	99.851	100.122	100.006	99.757	100.028	99.944	100.916	101.327	101.223
5.875 ►	99.995	100.672	100.588	99.795	100.503	100.419	99.263	99.534	99.419	99.326	99.597	99.513	100.347	100.758	100.654
5.750 ►	100.195	100.872	100.788	99.932	100.640	100.556	99.713	99.984	99.869	99.713	99.984	99.900	FHA/VA Price Adjustments		
5.625 ►	99.821	100.464	100.341	99.559	100.233	100.109	99.184	99.421	99.266	99.184	99.421	99.297	680+	0.000	
5.500 ►	99.340	99.983	99.859	99.115	99.789	99.666	98.752	98.989	98.834	98.690	98.927	98.803	660-679	(0.750)	
5.375 ►	98.834	99.477	99.353	98.696	99.371	99.247	98.196	98.433	98.278	98.321	98.558	98.434	640-659	(1.750)	
5.250 ►	98.609	99.252	99.128	98.377	99.052	98.928	98.221	98.458	98.303	98.252	98.489	98.366	620-639	(2.250)	
5.125 ►	97.512	98.214	98.144	97.219	97.952	97.883	96.649	96.945	96.844	96.630	96.926	96.856	600-619	(3.250)	
5.000 ►	97.177	97.879	97.809	96.753	97.486	97.417	96.354	96.650	96.549	95.968	96.264	96.194	Cashout Refi	(0.250)	
4.875 ►	96.599	97.301	97.231	96.418	97.151	97.081	95.442	95.737	95.636	95.387	95.682	95.613	2 units	(0.500)	
4.750 ►	96.262	96.964	96.894	96.043	96.776	96.706	94.958	95.253	95.152	94.762	95.057	94.988	3-4 units	(1.000)	
4.625 ►	93.666	93.622	93.609	93.666	93.622	93.609	90.553	90.509	90.496	90.553	90.509	90.496	\$100k < \$125k	(0.125)	
4.500 ►	92.964	92.921	92.907	92.964	92.921	92.907	89.852	89.808	89.795	89.852	89.808	89.795	\$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: 11/17/2025 10:13 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 ►	107.450	107.300	107.150					
9.875 ►	107.200	107.050	106.900					
9.750 ►	106.950	106.800	106.650					
9.625 ►	106.700	106.550	106.400					
9.500 ►	106.450	106.300	106.150					
9.375 ►	106.200	106.050	105.900	107.865	107.715	107.565		
9.250 ►	105.950	105.800	105.650	107.678	107.528	107.378		
9.125 ►	105.700	105.550	105.400	107.490	107.340	107.190		
9.000 ►								
8.990 ►	105.450	105.300	105.150	107.224	107.074	106.924		
8.875 ►	105.200	105.050	104.900	106.959	106.809	106.659		
8.750 ►	104.950	104.800	104.650	106.678	106.528	106.378		
8.625 ►	104.700	104.550	104.400	106.396	106.246	106.096		
8.500 ►	104.450	104.300	104.150	106.115	105.965	105.815		
8.375 ►	104.200	104.050	103.900	105.815	105.665	105.515		
8.250 ►	103.950	103.800	103.650	105.515	105.365	105.215		
8.125 ►	103.700	103.550	103.400	105.175	105.025	104.875		
8.000 ►								
7.990 ►	103.450	103.300	103.150	104.800	104.650	104.500		
7.875 ►	103.200	103.050	102.900	104.425	104.275	104.125		
7.750 ►	102.950	102.800	102.650	104.050	103.900	103.750		
7.625 ►	102.675	102.525	102.375	103.675	103.525	103.375		
7.500 ►	102.425	102.275	102.125	103.300	103.150	103.000		
7.375 ►	102.100	101.950	101.800	102.875	102.725	102.575		
7.250 ►	101.725	101.575	101.425	102.450	102.300	102.150		
7.125 ►	101.325	101.175	101.025	102.000	101.850	101.700		
7.000 ►								
6.990 ►	100.950	100.800	100.650	101.550	101.400	101.250		
6.875 ►	100.500	100.350	100.200	101.100	100.950	100.800		
6.750 ►	100.050	99.900	99.750	100.625	100.475	100.325		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>