

## 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 ►	104.857	104.850	104.838	104.814	104.212	104.176	104.072	105.201	105.201	105.196	102.130	102.075	102.013	100.842	100.828	100.752
7.875 ►	104.604	104.597	104.586	104.562	104.046	104.018	103.914	104.955	104.955	104.951	101.940	101.885	101.823	100.750	100.746	100.669
7.750 ►	104.337	104.330	104.318	104.294	103.833	103.813	103.708	104.693	104.693	104.688	101.730	101.675	101.613	100.527	100.531	100.453
7.625 ►	104.118	104.111	104.101	104.085	103.978	103.895	103.827	104.331	104.331	104.326	102.361	102.291	102.269	101.861	101.791	101.769
7.500 ►	103.934	103.927	103.918	103.902	103.776	103.702	103.633	104.033	104.033	104.028	102.216	102.153	102.130	101.716	101.653	101.630
7.375 ►	103.776	103.769	103.760	103.744	103.626	103.556	103.482	103.710	103.710	103.706	101.958	101.882	101.838	101.458	101.382	101.338
7.250 ►	103.505	103.498	103.489	103.473	103.274	103.200	103.110	103.366	103.366	103.362	101.602	101.541	101.495	101.102	101.041	100.995
7.125 ►	103.432	103.418	103.400	103.367	103.294	103.231	103.168	103.314	103.280	103.246	102.715	102.708	102.696	101.807	101.744	101.716
7.000 ►	103.163	103.149	103.131	103.098	103.008	102.961	102.900	103.017	102.983	102.949	102.491	102.484	102.473	101.523	101.475	101.450
6.875 ►	102.868	102.854	102.835	102.803	102.678	102.647	102.585	102.711	102.669	102.635	102.232	102.225	102.214	101.196	101.165	101.138
6.750 ►	102.513	102.499	102.480	102.448	102.256	102.237	102.171	102.384	102.340	102.297	101.931	101.924	101.913	100.776	100.757	100.727
6.625 ►	102.406	102.365	102.322	102.273	102.357	102.239	102.211	102.675	102.600	102.501	102.122	102.081	102.037	101.052	100.935	100.907
6.500 ►	102.069	102.028	101.985	101.936	102.037	101.934	101.909	102.344	102.275	102.181	101.836	101.794	101.751	100.734	100.632	100.606
6.375 ►	101.683	101.641	101.598	101.550	101.669	101.579	101.557	101.983	101.918	101.825	101.499	101.458	101.415	100.371	100.281	100.259
6.250 ►	101.253	101.212	101.169	101.120	101.235	101.151	101.134	101.594	101.538	101.443	101.128	101.087	101.044	99.940	99.857	99.840
6.125 ►	101.242	101.201	101.157	101.109	101.175	101.094	101.077	101.548	101.488	101.383	101.033	100.991	100.948	99.965	99.883	99.867
6.000 ►	100.809	100.768	100.724	100.676	100.747	100.679	100.664	101.152	101.103	101.000	100.655	100.614	100.570	99.540	99.471	99.457
5.875 ►	100.317	100.275	100.232	100.184	100.267	100.210	100.198	100.810	100.767	100.664	100.241	100.200	100.157	99.065	99.007	98.995
5.750 ►	99.819	99.777	99.734	99.686	99.740	99.689	99.682	100.330	100.294	100.193	99.783	99.741	99.698	98.540	98.488	98.483
5.625 ►	99.529	99.495	99.456	99.408	99.472	99.430	99.403	100.381	100.351	100.248	99.250	99.209	99.165	98.120	98.077	98.051
5.500 ►	98.987	98.952	98.914	98.866	98.884	98.852	98.826	99.940	99.915	99.813	98.659	98.617	98.574	97.534	97.500	97.476
5.375 ►	98.378	98.343	98.305	98.257	98.339	98.313	98.289	99.449	99.429	99.328	98.034	97.992	97.949	96.993	96.965	96.942
5.250 ►	97.744	97.710	97.671	97.623	97.454	97.436	97.415	98.778	98.716	98.644	97.364	97.322	97.279	96.111	96.091	96.072

## LTV/FICO Adjustments

<u>Purchase</u>	<= 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	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - 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)		
<u>Rate/Term Refinance</u>												
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)		
<u>Cashout Refinance</u>												
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		
<u>Other Adjustments</u>												
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

Effective Date/Time: 12/4/2025 11:49 AM

**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	103.151	103.789	103.646	101.801	102.227	102.084	101.638	101.871	101.696	100.107	100.339	100.196	103.573	104.055	103.912
7.000 ►	102.795	103.433	103.290	101.285	101.746	101.603	101.220	101.452	101.278	99.563	99.796	99.653	103.139	103.621	103.478
6.875 ►	102.201	102.839	102.696	101.170	101.839	101.696	101.045	101.277	101.103	100.045	100.277	100.134	102.570	103.052	102.909
6.750 ►	102.307	102.946	102.803	102.151	102.821	102.678	100.888	101.121	100.946	100.763	100.996	100.853	102.638	103.120	102.977
6.625 ►	102.218	102.923	102.847	101.218	101.955	101.879	101.194	101.493	101.386	100.257	100.556	100.480	102.595	102.988	102.912
6.500 ►	101.768	102.473	102.397	101.018	101.755	101.679	100.780	101.080	100.972	100.093	100.392	100.316	102.208	102.600	102.525
6.375 ►	101.324	102.030	101.954	100.605	101.342	101.266	100.679	100.978	100.871	100.023	100.322	100.246	101.570	101.963	101.887
6.250 ►	101.505	102.211	102.135	101.349	102.086	102.010	100.587	100.886	100.779	100.493	100.792	100.716	101.690	102.082	102.007
6.125 ►	101.294	101.973	101.870	101.032	101.742	101.639	100.625	100.898	100.764	100.625	100.898	100.795	101.613	102.042	101.939
6.000 ►	100.813	101.492	101.389	100.557	101.267	101.164	100.194	100.467	100.333	100.100	100.373	100.270	101.179	101.608	101.505
5.875 ►	100.432	101.110	101.008	100.232	100.942	100.839	99.763	100.035	99.901	99.825	100.098	99.995	100.611	101.039	100.937
5.750 ►	100.538	101.217	101.114	100.400	101.110	101.008	100.119	100.392	100.258	100.244	100.517	100.414	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.142	100.780	100.637	99.879	100.549	100.406	99.598	99.830	99.656	99.598	99.830	99.687	680+	0.000	
5.500 ►	99.660	100.299	100.156	99.435	100.105	99.962	99.167	99.399	99.225	99.104	99.336	99.193	660-679	(0.750)	
5.375 ►	99.279	99.917	99.775	99.173	99.842	99.700	98.735	98.967	98.793	98.892	99.124	98.981	640-659	(1.750)	
5.250 ►	99.023	99.661	99.518	98.917	99.586	99.443	98.729	98.961	98.787	98.885	99.117	98.975	620-639	(2.250)	
5.125 ►	97.946	98.644	98.562	97.653	98.383	98.300	97.333	97.625	97.512	97.314	97.607	97.524	600-619	(3.250)	
5.000 ►	97.611	98.309	98.227	97.187	97.917	97.834	97.038	97.331	97.217	96.652	96.944	96.862	Cashout Refi	(0.250)	
4.875 ►	97.033	97.732	97.649	96.914	97.644	97.562	96.126	96.418	96.304	96.133	96.426	96.343	2 units	(0.500)	
4.750 ►	96.758	97.457	97.374	96.633	97.363	97.280	95.704	95.997	95.883	95.602	95.894	95.812	3-4 units	(1.000)	
4.625 ►	94.001	93.958	93.942	94.001	93.958	93.942	90.889	90.846	90.830	90.889	90.846	90.830	\$100k < \$125k	(0.125)	
4.500 ►	93.308	93.265	93.249	93.308	93.265	93.249	90.196	90.152	90.136	90.196	90.152	90.136	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**Jumbo AUS**

<b>Rate</b>	<b>30yr Fixed</b>			<b>15yr Fixed</b>			<b>CLTV Price Adjustments</b>								
	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: 12/4/2025 11:49 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 ►	107.550	107.400	107.250					
9.875 ►	107.300	107.150	107.000					
9.750 ►	107.050	106.900	106.750					
9.625 ►	106.800	106.650	106.500					
9.500 ►	106.550	106.400	106.250					
9.375 ►	106.300	106.150	106.000	107.778	107.628	107.478		
9.250 ►	106.050	105.900	105.750	107.590	107.440	107.290		
9.125 ►	105.800	105.650	105.500	107.324	107.174	107.024		
9.000 ►								
8.990 ►	105.550	105.400	105.250	107.059	106.909	106.759		
8.875 ►	105.300	105.150	105.000	106.778	106.628	106.478		
8.750 ►	105.050	104.900	104.750	106.496	106.346	106.196		
8.625 ►	104.800	104.650	104.500	106.215	106.065	105.915		
8.500 ►	104.550	104.400	104.250	105.915	105.765	105.615		
8.375 ►	104.300	104.150	104.000	105.615	105.465	105.315		
8.250 ►	104.050	103.900	103.750	105.275	105.125	104.975		
8.125 ►	103.800	103.650	103.500	104.900	104.750	104.600		
8.000 ►								
7.990 ►	103.550	103.400	103.250	104.525	104.375	104.225		
7.875 ►	103.300	103.150	103.000	104.150	104.000	103.850		
7.750 ►	103.050	102.900	102.750	103.775	103.625	103.475		
7.625 ►	102.775	102.625	102.475	103.400	103.250	103.100		
7.500 ►	102.525	102.375	102.225	103.025	102.875	102.725		
7.375 ►	102.200	102.050	101.900	102.650	102.500	102.350		
7.250 ►	101.825	101.675	101.525	102.200	102.050	101.900		
7.125 ►	101.425	101.275	101.125	101.750	101.600	101.450		
7.000 ►								
6.990 ►	101.050	100.900	100.750	101.300	101.150	101.000		
6.875 ►	100.600	100.450	100.300	100.825	100.675	100.525		
6.750 ►	100.150	100.000	99.850	100.325	100.175	100.025		

**NonQM Price Adjustments**

Price all NonQM loans on our new website

<https://www.uff.pro>