

Effective Date/Time: 2/3/2026 10:16 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
7.875 ▶	104.899	104.882	104.855	104.818	104.338	104.299	104.202	105.392	105.384	105.364	102.112	102.036	101.954	100.866	100.811	100.792
7.750 ▶	104.646	104.630	104.602	104.566	104.113	104.067	103.969	104.983	104.974	104.955	101.917	101.841	101.759	100.612	100.549	100.528
7.625 ▶	104.823	104.815	104.799	104.777	104.492	104.477	104.364	104.838	104.838	104.831	102.575	102.545	102.537	102.075	102.045	102.037
7.500 ▶	104.604	104.596	104.580	104.558	104.319	104.296	104.182	104.598	104.598	104.590	102.470	102.435	102.427	101.970	101.935	101.927
7.375 ▶	104.362	104.354	104.338	104.316	104.105	104.072	103.959	104.335	104.335	104.327	102.178	102.125	102.121	101.678	101.625	101.621
7.250 ▶	104.252	104.244	104.228	104.206	103.684	103.627	103.518	104.047	104.047	104.039	101.760	101.727	101.688	101.216	101.146	101.143
7.125 ▶	103.984	103.962	103.940	103.918	103.676	103.673	103.587	103.928	103.861	103.814	102.555	102.488	102.426	101.932	101.926	101.917
7.000 ▶	103.714	103.672	103.638	103.610	103.368	103.346	103.263	103.640	103.573	103.526	102.341	102.274	102.212	101.655	101.632	101.625
6.875 ▶	103.437	103.395	103.356	103.320	102.994	102.952	102.870	103.346	103.279	103.232	102.096	102.029	101.967	101.315	101.273	101.267
6.750 ▶	103.085	103.043	103.004	102.967	102.535	102.465	102.391	103.002	102.935	102.888	101.801	101.734	101.672	100.860	100.789	100.791
6.625 ▶	103.012	102.945	102.887	102.835	102.819	102.795	102.742	103.184	103.083	102.993	102.087	101.987	101.897	101.429	101.404	101.350
6.500 ▶	102.692	102.625	102.566	102.515	102.422	102.376	102.326	102.827	102.727	102.637	101.820	101.719	101.630	101.036	100.988	100.937
6.375 ▶	102.320	102.253	102.194	102.143	102.169	102.110	102.059	102.441	102.341	102.251	101.486	101.386	101.296	100.786	100.726	100.674
6.250 ▶	101.892	101.825	101.767	101.716	101.739	101.659	101.609	102.020	101.920	101.830	101.120	101.019	100.930	100.358	100.277	100.226
6.125 ▶	101.747	101.672	101.606	101.547	101.596	101.591	101.539	102.291	102.182	102.084	101.445	101.370	101.303	100.375	100.369	100.318
6.000 ▶	101.319	101.243	101.177	101.118	101.218	101.195	101.145	101.870	101.761	101.663	101.107	101.032	100.966	100.001	99.977	99.929
5.875 ▶	100.852	100.777	100.711	100.652	100.757	100.716	100.668	101.414	101.305	101.207	100.706	100.631	100.565	99.545	99.503	99.457
5.750 ▶	100.339	100.263	100.197	100.138	100.147	100.091	100.049	100.923	100.815	100.717	100.249	100.174	100.107	98.940	98.882	98.842
5.625 ▶	99.943	99.876	99.814	99.755	99.908	99.903	99.823	100.815	100.714	100.621	99.734	99.658	99.592	98.548	98.542	98.464
5.500 ▶	99.398	99.331	99.269	99.210	99.335	99.319	99.240	100.323	100.222	100.129	99.156	99.081	99.014	97.979	97.962	97.885
5.375 ▶	98.815	98.748	98.685	98.626	98.747	98.718	98.640	99.776	99.676	99.582	98.533	98.458	98.391	97.393	97.363	97.287
5.250 ▶	98.196	98.129	98.066	98.008	97.803	97.761	97.686	99.210	99.110	99.016	97.869	97.793	97.727	96.452	96.409	96.336
5.125 ▶	97.617	97.559	97.478	97.378	97.479	97.472	97.279	98.724	98.615	98.498	95.485	95.382	95.193	94.901	94.882	94.693

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

PRICING





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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 ▶	104.066	104.734	104.618	102.507	103.172	103.056	102.553	102.816	102.668	101.022	101.284	101.168	104.551	104.970	104.857
7.000 ▶	103.710	104.378	104.262	102.190	102.691	102.575	102.135	102.397	102.250	100.478	100.741	100.625	104.117	104.536	104.423
6.875 ▶	103.116	103.784	103.668	102.085	102.784	102.668	101.960	102.222	102.075	100.960	101.222	101.106	103.549	103.967	103.854
6.750 ▶	103.222	103.891	103.775	103.066	103.766	103.650	101.803	102.066	101.918	101.678	101.941	101.825	103.616	104.035	103.922
6.625 ▶	102.965	103.508	103.278	101.934	102.508	102.278	102.129	102.265	102.004	101.160	101.297	101.067	103.176	103.704	103.465
6.500 ▶	102.515	103.058	102.828	101.734	102.308	102.078	101.715	101.852	101.590	100.996	101.133	100.903	102.789	103.316	103.078
6.375 ▶	102.040	102.583	102.353	101.321	101.895	101.665	101.582	101.719	101.458	100.926	101.063	100.833	102.151	102.679	102.440
6.250 ▶	102.252	102.795	102.565	102.065	102.639	102.409	101.521	101.658	101.397	101.396	101.533	101.303	102.271	102.798	102.560
6.125 ▶	101.958	102.602	102.465	101.664	102.339	102.203	101.250	101.488	101.320	101.219	101.456	101.320	102.234	102.674	102.537
6.000 ▶	101.539	102.183	102.046	101.189	101.864	101.728	100.882	101.119	100.951	100.694	100.931	100.795	101.800	102.241	102.103
5.875 ▶	101.064	101.708	101.571	100.864	101.539	101.403	100.357	100.594	100.426	100.419	100.656	100.520	101.232	101.672	101.534
5.750 ▶	101.171	101.814	101.678	101.033	101.708	101.571	100.713	100.950	100.782	100.838	101.075	100.938	FHA/VA Price Adjustments 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.699	101.334	101.189	100.499	101.166	101.020	100.124	100.353	100.176	100.187	100.416	100.270			
5.500 ▶	100.281	100.916	100.770	100.056	100.722	100.576	99.756	99.984	99.807	99.693	99.922	99.776			
5.375 ▶	99.774	100.409	100.264	99.668	100.334	100.189	99.199	99.428	99.251	99.356	99.584	99.439			
5.250 ▶	99.518	100.153	100.007	99.412	100.078	99.932	99.193	99.422	99.245	99.349	99.578	99.432			
5.125 ▶	98.280	98.923	98.789	98.113	98.787	98.653	97.793	98.030	97.864	97.899	98.136	98.001			
5.000 ▶	97.945	98.588	98.454	97.647	98.321	98.187	97.498	97.735	97.569	97.236	97.473	97.339			
4.875 ▶	97.368	98.011	97.876	97.249	97.923	97.789	96.585	96.822	96.656	96.593	96.830	96.695			
4.750 ▶	97.093	97.736	97.601	96.968	97.642	97.508	96.164	96.401	96.235	96.061	96.298	96.164			
4.625 ▶	94.173	94.093	94.050	94.173	94.093	94.050	91.060	90.980	90.938	91.060	90.980	90.938			
4.500 ▶	93.479	93.399	93.357	93.479	93.399	93.357	90.367	90.287	90.244	90.367	90.287	90.244			
4.375 ▶															

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard						NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day				Price all NonQM loans in Soar	
10.250 ▶							<div>NonQM Price Adjustments</div> <div>Price all NonQM loans on our website</div> <div>https://www.uffwest.com</div>			NonQM Max Prices <u>Standard Residential</u> <u>Max Price</u> Loan Amt <=\$1.75m 101.000 Loan Amt \$1.75m-\$2.0m 100.500 Loan Amt \$2.0m-\$3.0m 100.000 <u>Standard DSCR</u> Prepay 101.000 No Prepay 100.000	
10.125 ▶											
10.000 ▶											
9.875 ▶											
9.750 ▶	108.150	108.000	107.850								
9.625 ▶	107.900	107.750	107.600								
9.500 ▶	107.650	107.500	107.350								
9.375 ▶	107.400	107.250	107.100								
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.675	99.525	99.375	100.375	100.225	100.075					
6.250 ▶	99.050	98.900	98.750	99.725	99.575	99.425					
6.125 ▶	98.300	98.150	98.000	98.850	98.700	98.550					
6.000 ▶											
5.875 ▶											