

Effective Date/Time: 11/24/2025 11:00 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
8.000 ▶	104.853	104.845	104.838	104.820	104.232	104.190	104.090	105.195	105.192	105.192	102.157	102.107	102.051	100.779	100.737	100.658
7.875 ▶	104.607	104.598	104.591	104.574	104.067	104.025	103.932	104.953	104.951	104.951	101.968	101.918	101.863	100.691	100.649	100.578
7.750 ▶	104.343	104.335	104.328	104.310	103.853	103.811	103.726	104.694	104.691	104.691	101.762	101.712	101.656	100.464	100.422	100.361
7.625 ▶	104.151	104.143	104.136	104.119	103.913	103.851	103.773	104.337	104.334	104.334	102.335	102.273	102.209	101.835	101.773	101.709
7.500 ▶	103.936	103.928	103.921	103.912	103.681	103.617	103.551	104.044	104.041	104.041	102.171	102.107	102.052	101.671	101.607	101.552
7.375 ▶	103.800	103.791	103.785	103.777	103.514	103.447	103.387	103.726	103.724	103.724	101.910	101.823	101.760	101.410	101.323	101.260
7.250 ▶	103.532	103.523	103.517	103.509	103.163	103.076	103.014	103.382	103.380	103.380	101.555	101.468	101.418	101.055	100.968	100.918
7.125 ▶	103.328	103.314	103.300	103.280	103.190	103.163	103.106	103.199	103.166	103.131	102.584	102.576	102.569	101.765	101.738	101.681
7.000 ▶	103.063	103.049	103.036	103.015	102.878	102.851	102.810	102.903	102.870	102.835	102.364	102.356	102.349	101.456	101.428	101.387
6.875 ▶	102.753	102.739	102.725	102.705	102.535	102.507	102.483	102.595	102.562	102.527	102.111	102.102	102.096	101.115	101.087	101.063
6.750 ▶	102.427	102.413	102.399	102.379	102.115	102.080	102.074	102.261	102.224	102.188	101.812	101.804	101.797	100.697	100.663	100.656
6.625 ▶	102.367	102.326	102.284	102.239	102.329	102.239	102.177	102.717	102.668	102.587	102.060	102.019	101.977	101.040	100.951	100.888
6.500 ▶	102.028	101.986	101.945	101.899	102.038	101.946	101.900	102.380	102.331	102.256	101.780	101.739	101.697	100.752	100.659	100.613
6.375 ▶	101.635	101.593	101.552	101.506	101.626	101.532	101.506	101.976	101.927	101.861	101.447	101.405	101.364	100.344	100.249	100.223
6.250 ▶	101.204	101.162	101.121	101.075	101.153	101.047	101.044	101.539	101.490	101.439	101.078	101.036	100.995	99.875	99.769	99.765
6.125 ▶	101.204	101.170	101.135	101.093	101.278	101.207	101.150	101.656	101.626	101.537	100.970	100.935	100.901	100.068	99.996	99.938
6.000 ▶	100.765	100.730	100.696	100.653	100.804	100.731	100.694	101.196	101.166	101.093	100.599	100.564	100.530	99.598	99.524	99.486
5.875 ▶	100.285	100.250	100.216	100.173	100.290	100.216	100.194	100.885	100.855	100.799	100.187	100.153	100.118	99.089	99.013	98.990
5.750 ▶	99.767	99.733	99.698	99.655	99.730	99.649	99.641	100.368	100.338	100.301	99.731	99.697	99.662	98.532	98.450	98.440
5.625 ▶	99.554	99.516	99.475	99.429	99.610	99.585	99.542	100.419	100.408	100.346	99.202	99.168	99.133	98.259	98.232	98.188
5.500 ▶	99.013	98.975	98.933	98.888	98.982	98.957	98.923	99.902	99.891	99.846	98.622	98.588	98.553	97.633	97.606	97.571
5.375 ▶	98.410	98.372	98.331	98.285	98.243	98.218	98.195	99.363	99.337	99.312	97.993	97.959	97.924	96.898	96.871	96.847
5.250 ▶	97.780	97.742	97.701	97.655	97.546	97.518	97.502	98.826	98.766	98.743	97.322	97.288	97.253	96.203	96.175	96.157

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

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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 ▶	103.173	103.812	103.669	101.884	102.249	102.106	101.661	101.893	101.719	100.130	100.362	100.219	103.595	104.077	103.934	
7.000 ▶	102.817	103.455	103.313	101.359	101.768	101.625	101.242	101.474	101.300	99.586	99.818	99.675	103.161	103.643	103.500	
6.875 ▶	102.223	102.862	102.719	101.192	101.862	101.719	101.067	101.299	101.125	100.067	100.299	100.156	102.592	103.075	102.932	
6.750 ▶	102.330	102.968	102.825	102.173	102.843	102.700	100.911	101.143	100.969	100.786	101.018	100.875	102.660	103.142	102.999	
6.625 ▶	102.121	102.820	102.738	101.121	101.851	101.769	101.160	101.453	101.339	100.223	100.515	100.433	102.490	102.891	102.809	
6.500 ▶	101.734	102.433	102.350	100.921	101.651	101.569	100.809	101.101	100.988	100.059	100.351	100.269	102.102	102.504	102.421	
6.375 ▶	101.290	101.989	101.906	100.509	101.239	101.156	100.708	101.000	100.886	99.989	100.281	100.199	101.465	101.866	101.784	
6.250 ▶	101.471	102.170	102.088	101.253	101.983	101.900	100.615	100.908	100.794	100.459	100.751	100.669	101.584	101.986	101.903	
6.125 ▶	101.376	102.041	101.925	101.113	101.810	101.694	100.707	100.966	100.819	100.707	100.966	100.850	101.677	102.123	102.007	
6.000 ▶	100.895	101.560	101.444	100.638	101.335	101.219	100.276	100.535	100.388	100.182	100.441	100.325	101.243	101.690	101.574	
5.875 ▶	100.513	101.179	101.063	100.313	101.010	100.894	99.845	100.104	99.956	99.907	100.166	100.050	100.675	101.121	101.005	
5.750 ▶	100.620	101.285	101.169	100.482	101.179	101.063	100.201	100.460	100.313	100.326	100.585	100.469	FHA/VA Price Adjustments			
5.625 ▶	100.152	100.810	100.688	99.889	100.579	100.456	99.514	99.767	99.613	99.514	99.767	99.644	680+			0.000
5.500 ▶	99.671	100.329	100.206	99.446	100.135	100.013	99.083	99.335	99.181	99.021	99.273	99.150	660-679			(0.750)
5.375 ▶	99.289	99.948	99.825	99.183	99.873	99.750	98.652	98.904	98.750	98.808	99.060	98.938	640-659			(1.750)
5.250 ▶	99.033	99.692	99.569	98.927	99.617	99.494	98.646	98.898	98.744	98.802	99.054	98.931	620-639			(2.250)
5.125 ▶	98.061	98.746	98.650	97.768	98.485	98.389	97.448	97.727	97.600	97.430	97.709	97.613	600-619			(3.250)
5.000 ▶	97.726	98.411	98.315	97.302	98.019	97.923	97.154	97.433	97.305	96.767	97.046	96.950	Cashout Refi			(0.250)
4.875 ▶	97.148	97.834	97.738	97.030	97.746	97.650	96.241	96.520	96.393	96.248	96.527	96.431	2 units			(0.500)
4.750 ▶	96.873	97.559	97.463	96.748	97.465	97.369	95.819	96.098	95.971	95.717	95.996	95.900	3-4 units			(1.000)
4.625 ▶	94.134	94.090	94.077	94.134	94.090	94.077	91.021	90.978	90.964	91.021	90.978	90.964	\$100k < \$125k			(0.125)
4.500 ▶	93.436	93.392	93.379	93.436	93.392	93.379	90.323	90.280	90.266	90.323	90.280	90.266	\$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	>= 800	<= 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 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.750	107.600	107.450						No Prepay 100.000		
9.875 ▶	107.500	107.350	107.200						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.250	107.100	106.950						Full Doc 99.500 103.000		
9.625 ▶	107.000	106.850	106.700						Alt Doc 99.500 103.000		
9.500 ▶	106.750	106.600	106.450						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.500	106.350	106.200			107.928	107.778		107.628	<u>Plus DSCR</u>	
9.250 ▶	106.250	106.100	105.950			107.740	107.590		107.440	No Prepay 99.500 100.000	
9.125 ▶	106.000	105.850	105.700			107.474	107.324		107.174	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.750	105.600	105.450			107.209	107.059		106.909	5yr Prepay 99.500 104.500	
8.875 ▶	105.500	105.350	105.200			106.928	106.778		106.628	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.250	105.100	104.950			106.646	106.496		106.346	5yr Hard PP 101.500	
8.625 ▶	105.000	104.850	104.700			106.365	106.215		106.065	4yr Hard PP 101.500	
8.500 ▶	104.750	104.600	104.450			106.065	105.915		105.765	3yr Hard PP 101.500	
8.375 ▶	104.500	104.350	104.200			105.765	105.615		105.465	2yr Hard PP 100.500	
8.250 ▶	104.250	104.100	103.950			105.425	105.275		105.125	1yr Hard PP 100.000	
8.125 ▶	104.000	103.850	103.700			105.050	104.900		104.750	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.750	103.600	103.450			104.675	104.525		104.375		
7.875 ▶	103.500	103.350	103.200			104.300	104.150		104.000		
7.750 ▶	103.250	103.100	102.950			103.925	103.775		103.625		
7.625 ▶	102.975	102.825	102.675			103.550	103.400		103.250		
7.500 ▶	102.725	102.575	102.425			103.175	103.025		102.875		
7.375 ▶	102.400	102.250	102.100			102.800	102.650		102.500		
7.250 ▶	102.025	101.875	101.725			102.350	102.200		102.050		
7.125 ▶	101.625	101.475	101.325			101.900	101.750		101.600		
7.000 ▶											
6.990 ▶	101.250	101.100	100.950			101.450	101.300		101.150		
6.875 ▶	100.800	100.650	100.500			100.975	100.825		100.675		
6.750 ▶	100.350	100.200	100.050			100.475	100.325		100.175		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>