

Effective Date/Time: 11/20/2025 10:25 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 ▶	104.714	104.703	104.696	104.684	104.183	104.152	104.050	105.070	105.063	105.063	102.033	101.993	101.938	100.729	100.698	100.610
7.875 ▶	104.473	104.462	104.455	104.442	104.018	103.987	103.889	104.823	104.816	104.816	101.843	101.803	101.748	100.643	100.611	100.527
7.750 ▶	104.207	104.196	104.189	104.176	103.804	103.773	103.680	104.559	104.552	104.552	101.625	101.586	101.530	100.415	100.383	100.306
7.625 ▶	104.051	104.040	104.033	104.021	103.864	103.781	103.710	104.196	104.189	104.189	102.287	102.202	102.141	101.787	101.702	101.641
7.500 ▶	103.837	103.826	103.819	103.812	103.633	103.548	103.485	103.897	103.890	103.890	102.123	102.037	101.981	101.623	101.537	101.481
7.375 ▶	103.712	103.701	103.694	103.687	103.466	103.377	103.318	103.570	103.563	103.563	101.861	101.753	101.685	101.361	101.253	101.185
7.250 ▶	103.435	103.424	103.417	103.410	103.116	103.007	102.940	103.222	103.215	103.215	101.508	101.399	101.343	101.008	100.899	100.839
7.125 ▶	103.238	103.224	103.210	103.192	103.114	103.067	103.025	103.120	103.090	103.055	102.538	102.527	102.520	101.688	101.641	101.599
7.000 ▶	102.966	102.951	102.937	102.920	102.802	102.755	102.724	102.820	102.789	102.755	102.287	102.276	102.269	101.380	101.332	101.301
6.875 ▶	102.656	102.642	102.628	102.610	102.459	102.410	102.390	102.502	102.471	102.437	102.010	101.999	101.992	101.039	100.991	100.971
6.750 ▶	102.312	102.298	102.284	102.266	102.039	101.984	101.975	102.181	102.132	102.098	101.712	101.702	101.695	100.621	100.566	100.557
6.625 ▶	102.268	102.231	102.196	102.155	102.191	102.095	102.047	102.593	102.536	102.464	101.855	101.817	101.783	100.901	100.805	100.758
6.500 ▶	101.915	101.878	101.843	101.801	101.918	101.819	101.783	102.255	102.198	102.130	101.577	101.540	101.505	100.631	100.531	100.495
6.375 ▶	101.517	101.479	101.445	101.403	101.502	101.401	101.380	101.851	101.794	101.734	101.273	101.236	101.201	100.218	100.117	100.096
6.250 ▶	101.068	101.031	100.996	100.955	101.032	100.919	100.915	101.415	101.359	101.309	100.917	100.880	100.845	99.753	99.640	99.636
6.125 ▶	100.998	100.964	100.929	100.890	101.069	100.988	100.940	101.497	101.397	101.321	100.687	100.653	100.618	99.856	99.776	99.727
6.000 ▶	100.534	100.500	100.466	100.427	100.591	100.508	100.475	101.035	100.935	100.872	100.334	100.300	100.266	99.382	99.300	99.266
5.875 ▶	100.065	100.031	99.997	99.958	100.078	99.993	99.972	100.725	100.625	100.575	99.956	99.922	99.887	98.873	98.790	98.768
5.750 ▶	99.510	99.476	99.442	99.403	99.509	99.417	99.408	100.209	100.109	100.073	99.485	99.451	99.416	98.307	98.216	98.207
5.625 ▶	99.190	99.171	99.150	99.126	99.303	99.278	99.243	100.207	100.107	100.053	98.961	98.927	98.892	97.948	97.925	97.889
5.500 ▶	98.636	98.617	98.596	98.572	98.569	98.545	98.518	99.690	99.590	99.551	98.355	98.321	98.287	97.217	97.195	97.166
5.375 ▶	98.014	97.995	97.974	97.949	97.918	97.894	97.877	99.136	99.036	99.013	97.740	97.706	97.672	96.569	96.547	96.528
5.250 ▶	97.379	97.360	97.339	97.314	97.135	97.113	97.104	98.554	98.454	98.442	97.050	97.016	96.982	95.789	95.769	95.758

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 ▶	103.191	103.816	103.659	101.935	102.253	102.097	101.491	101.709	101.522	99.995	100.178	100.022	103.594	104.094	103.938	
7.000 ▶	102.834	103.459	103.303	101.406	101.772	101.616	101.072	101.291	101.103	99.466	99.634	99.478	103.161	103.661	103.504	
6.875 ▶	102.241	102.866	102.709	101.209	101.866	101.709	100.897	101.116	100.928	99.897	100.116	99.959	102.592	103.092	102.936	
6.750 ▶	102.347	102.972	102.816	102.191	102.847	102.691	100.741	100.959	100.772	100.616	100.834	100.678	102.659	103.159	103.003	
6.625 ▶	102.074	102.780	102.704	101.074	101.811	101.735	101.113	101.412	101.305	100.175	100.475	100.399	102.451	102.844	102.768	
6.500 ▶	101.687	102.392	102.316	100.874	101.611	101.535	100.762	101.061	100.954	100.012	100.311	100.235	102.064	102.457	102.381	
6.375 ▶	101.243	101.948	101.872	100.462	101.198	101.122	100.660	100.960	100.852	99.942	100.241	100.165	101.426	101.819	101.743	
6.250 ▶	101.424	102.130	102.054	101.205	101.942	101.866	100.568	100.867	100.760	100.412	100.711	100.635	101.546	101.939	101.863	
6.125 ▶	101.129	101.807	101.705	100.866	101.576	101.473	100.397	100.670	100.536	100.397	100.670	100.567	101.448	101.876	101.773	
6.000 ▶	100.647	101.326	101.223	100.391	101.101	100.998	99.966	100.238	100.105	99.872	100.145	100.042	101.014	101.442	101.340	
5.875 ▶	100.266	100.945	100.842	100.066	100.776	100.673	99.535	99.807	99.673	99.597	99.870	99.767	100.445	100.874	100.771	
5.750 ▶	100.372	101.051	100.948	100.235	100.945	100.842	99.891	100.163	100.030	100.016	100.288	100.186	FHA/VA Price Adjustments			
5.625 ▶	99.799	100.450	100.321	99.536	100.219	100.090	99.161	99.407	99.246	99.161	99.407	99.277	680+		0.000	
5.500 ▶	99.317	99.969	99.840	99.092	99.775	99.646	98.730	98.975	98.815	98.667	98.913	98.784	660-679		(0.750)	
5.375 ▶	98.936	99.588	99.459	98.830	99.513	99.384	98.299	98.544	98.384	98.455	98.700	98.571	640-659		(1.750)	
5.250 ▶	98.680	99.332	99.202	98.574	99.257	99.127	98.292	98.538	98.377	98.449	98.694	98.565	620-639		(2.250)	
5.125 ▶	97.542	98.241	98.159	97.250	97.980	97.897	96.680	96.972	96.858	96.661	96.954	96.871	600-619		(3.250)	
5.000 ▶	97.207	97.906	97.824	96.784	97.514	97.431	96.385	96.678	96.564	95.999	96.291	96.209	Cashout Refi		(0.250)	
4.875 ▶	96.630	97.329	97.246	96.511	97.241	97.159	95.472	95.765	95.651	95.480	95.772	95.690	2 units		(0.500)	
4.750 ▶	96.355	97.054	96.971	96.230	96.960	96.877	95.051	95.343	95.230	94.949	95.241	95.159	3-4 units		(1.000)	
4.625 ▶	93.680	93.637	93.624	93.680	93.637	93.624	90.568	90.525	90.511	90.568	90.525	90.511	\$100k < \$125k		(0.125)	
4.500 ▶	92.978	92.935	92.922	92.978	92.935	92.922	89.866	89.823	89.809	89.866	89.823	89.809	\$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>		
10.500 ▶										<u>Max Price</u>	
10.375 ▶										Loan Amt <=\$1.75m 101.000	
10.250 ▶										Loan Amt \$1.75m<\$2.0m 100.500	
10.125 ▶										Loan Amt \$2.0m-\$3.0m 100.000	
10.000 ▶										<u>Standard DSCR</u>	
9.990 ▶	107.600	107.450	107.300							Prepay 101.000	
9.875 ▶	107.350	107.200	107.050							No Prepay 100.000	
9.750 ▶	107.100	106.950	106.800							<u>Plus Residential</u>	
9.625 ▶	106.850	106.700	106.550							<u>Min Price</u>	<u>Max Price</u>
9.500 ▶	106.600	106.450	106.300							Full Doc	99.500 103.000
9.375 ▶	106.350	106.200	106.050			107.778	107.628		107.478	Alt Doc	99.500 103.000
9.250 ▶	106.100	105.950	105.800			107.590	107.440		107.290	Inv w/Prepay	99.500 103.000
9.125 ▶	105.850	105.700	105.550			107.324	107.174		107.024	<u>Plus DSCR</u>	
9.000 ▶										No Prepay	99.500 100.000
8.990 ▶	105.600	105.450	105.300			107.059	106.909		106.759	1yr Prepay	99.500 103.500
8.875 ▶	105.350	105.200	105.050			106.778	106.628		106.478	2-4yr Prepay	99.500 104.000
8.750 ▶	105.100	104.950	104.800			106.496	106.346		106.196	5yr Prepay	99.500 104.500
8.625 ▶	104.850	104.700	104.550			106.215	106.065		105.915		<u>5-9 units DSCR</u>
8.500 ▶	104.600	104.450	104.300			105.915	105.765		105.615		<u>Max Price</u>
8.375 ▶	104.350	104.200	104.050			105.615	105.465		105.315		5yr Hard PP 101.500
8.250 ▶	104.100	103.950	103.800			105.275	105.125		104.975		4yr Hard PP 101.500
8.125 ▶	103.850	103.700	103.550			104.900	104.750		104.600		3yr Hard PP 101.500
8.000 ▶											2yr Hard PP 100.500
7.990 ▶	103.600	103.450	103.300			104.525	104.375		104.225		1yr Hard PP 100.000
7.875 ▶	103.350	103.200	103.050			104.150	104.000		103.850		No Prepay 99.500
7.750 ▶	103.100	102.950	102.800			103.775	103.625		103.475		
7.625 ▶	102.825	102.675	102.525			103.400	103.250		103.100		
7.500 ▶	102.575	102.425	102.275			103.025	102.875		102.725		
7.375 ▶	102.250	102.100	101.950			102.650	102.500		102.350		
7.250 ▶	101.875	101.725	101.575			102.200	102.050		101.900		
7.125 ▶	101.475	101.325	101.175			101.750	101.600		101.450		
7.000 ▶											
6.990 ▶	101.100	100.950	100.800			101.300	101.150		101.000		
6.875 ▶	100.650	100.500	100.350			100.825	100.675		100.525		
6.750 ▶	100.200	100.050	99.900			100.325	100.175		100.025		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>