

Effective Date/Time: 12/9/2025 10:26 AM

**Conventional**

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.910	104.958	104.973	104.964	104.235	104.197	104.079	105.251	105.299	105.319	102.209	102.257	102.237	100.801	100.738	100.657	100.801	100.738	100.657	100.657
7.875 ►	104.655	104.703	104.718	104.709	104.078	104.033	103.916	105.003	105.052	105.071	102.015	102.063	102.044	100.721	100.650	100.570	100.721	100.650	100.570	100.570
7.750 ►	104.382	104.431	104.445	104.437	103.876	103.821	103.702	104.736	104.784	104.803	101.801	101.849	101.830	100.507	100.424	100.344	101.801	101.849	101.830	100.344
7.625 ►	104.233	104.254	104.257	104.249	104.000	103.997	103.971	104.359	104.407	104.426	102.223	102.202	102.240	101.723	101.702	101.740	101.723	101.702	101.740	101.740
7.500 ►	104.040	104.061	104.064	104.056	103.786	103.765	103.739	104.054	104.102	104.121	102.073	102.037	102.076	101.573	101.537	101.576	101.573	101.537	101.576	101.576
7.375 ►	103.890	103.911	103.914	103.906	103.634	103.593	103.569	103.735	103.774	103.789	101.833	101.738	101.790	101.333	101.238	101.290	101.333	101.238	101.290	101.290
7.250 ►	103.613	103.634	103.637	103.629	103.270	103.168	103.156	103.412	103.432	103.441	101.459	101.389	101.394	100.959	100.841	100.894	100.959	100.841	100.894	100.894
7.125 ►	103.411	103.390	103.363	103.330	103.182	103.188	103.163	103.265	103.237	103.192	102.672	102.651	102.628	101.538	101.545	101.564	101.538	101.545	101.564	101.564
7.000 ►	103.136	103.116	103.088	103.056	102.880	102.858	102.836	102.959	102.931	102.886	102.453	102.433	102.410	101.238	101.217	101.239	101.238	101.217	101.239	101.239
6.875 ►	102.830	102.809	102.781	102.749	102.530	102.479	102.459	102.646	102.618	102.573	102.176	102.155	102.132	100.892	100.841	100.866	100.892	100.841	100.866	100.866
6.750 ►	102.473	102.452	102.425	102.392	102.081	101.980	101.972	102.309	102.281	102.236	101.859	101.838	101.816	100.446	100.344	100.381	100.446	100.344	100.381	100.381
6.625 ►	102.263	102.222	102.176	102.128	102.082	102.081	102.070	102.281	102.284	102.201	101.933	101.892	101.846	100.714	100.713	100.702	100.714	100.713	100.702	100.702
6.500 ►	101.912	101.871	101.825	101.776	101.783	101.750	101.742	101.942	101.940	101.858	101.631	101.590	101.544	100.418	100.385	100.377	100.418	100.385	100.377	100.377
6.375 ►	101.511	101.469	101.424	101.375	101.380	101.320	101.313	101.565	101.565	101.481	101.283	101.241	101.196	100.019	99.959	99.952	100.019	99.959	99.952	99.952
6.250 ►	101.065	101.024	100.978	100.930	100.944	100.841	100.841	101.159	101.154	101.072	100.901	100.860	100.814	99.587	99.484	99.484	99.587	99.484	99.484	99.484
6.125 ►	100.895	100.854	100.808	100.759	100.821	100.808	100.792	101.169	101.128	101.063	100.658	100.617	100.571	99.609	99.595	99.580	99.609	99.595	99.580	99.580
6.000 ►	100.459	100.418	100.372	100.324	100.387	100.345	100.331	100.737	100.696	100.630	100.280	100.239	100.193	99.179	99.137	99.124	99.179	99.137	99.124	99.124
5.875 ►	99.970	99.929	99.883	99.835	99.888	99.824	99.812	100.275	100.263	100.169	99.882	99.841	99.795	98.683	98.620	98.609	98.683	98.620	98.609	98.609
5.750 ►	99.414	99.373	99.327	99.279	99.345	99.258	99.251	99.788	99.747	99.682	99.402	99.360	99.315	98.144	98.057	98.051	98.144	98.057	98.051	98.051
5.625 ►	99.073	99.032	98.986	98.937	99.017	99.005	98.979	99.789	99.762	99.702	98.853	98.812	98.766	97.664	97.651	97.627	97.664	97.651	97.627	97.627
5.500 ►	98.518	98.477	98.431	98.382	98.481	98.455	98.430	99.301	99.273	99.214	98.244	98.203	98.157	97.130	97.103	97.080	98.244	98.203	98.157	97.080
5.375 ►	97.900	97.859	97.813	97.765	97.880	97.840	97.817	98.781	98.761	98.694	97.607	97.565	97.520	96.532	96.491	96.469	97.607	97.565	97.520	96.469
5.250 ►	97.258	97.217	97.171	97.122	96.928	96.871	96.851	98.236	98.208	98.149	96.929	96.888	96.842	95.584	95.526	95.507	96.929	96.888	95.526	95.507

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)	ARM LTV > 90		0.250									
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	LoanAmt \$100k<\$125k		0.250									
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	LoanAmt \$75k<\$100k		1.000									
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	LoanAmt \$40k<\$75k		0.750									
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	TX Property		0.250									
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)												
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)												
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)												
Rate/Term Refinance																					
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	IMPROVED PRICING											
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)												
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)												
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)												
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)												
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.000)	(1.750)												
660-679	>15yr	(0.125)	(0.125)	(1.250)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)												
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)												
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)												
Cashout Refinance																					
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	(1.750)	n/a	n/a	n/a	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	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	n/a	n/a	n/a								
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.900)	n/a	n/a	n/a	n/a	n/a	n/a								
700-719		(0.375)	(0.500)	(1.625)	(2.250)	(2.900)	(3.250)	n/a	n/a	n/a	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	n/a	n/a	n/a								
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.000)	n/a	n/a	n/a	n/a	n/a	n/a								
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a	n/a	n/a	n/a								
<640</																					

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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 ►	103.106	103.778	103.670	101.898	102.216	102.108	101.594	101.859	101.720	100.063	100.328	100.220	103.573	104.010	103.901
7.000 ►	102.750	103.422	103.314	101.371	101.734	101.627	101.175	101.441	101.302	99.519	99.784	99.677	103.139	103.576	103.467
6.875 ►	102.156	102.828	102.720	101.125	101.828	101.720	101.000	101.266	101.127	100.000	100.266	100.158	102.570	103.008	102.898
6.750 ►	102.263	102.934	102.827	102.106	102.809	102.702	100.844	101.109	100.970	100.719	100.984	100.877	102.638	103.075	102.966
6.625 ►	102.117	102.816	102.731	101.117	101.847	101.762	101.093	101.386	101.270	100.156	100.448	100.364	102.485	102.887	102.804
6.500 ►	101.667	102.366	102.281	100.917	101.647	101.562	100.680	100.972	100.856	99.992	100.284	100.200	102.098	102.500	102.417
6.375 ►	101.223	101.922	101.837	100.505	101.234	101.150	100.578	100.871	100.755	99.922	100.214	100.130	101.460	101.862	101.779
6.250 ►	101.405	102.103	102.019	101.248	101.978	101.894	100.486	100.778	100.662	100.392	100.684	100.600	101.580	101.982	101.899
6.125 ►	101.120	101.825	101.747	100.857	101.594	101.515	100.451	100.750	100.640	100.451	100.750	100.672	101.474	101.867	101.791
6.000 ►	100.638	101.344	101.265	100.382	101.119	101.040	100.020	100.319	100.209	99.926	100.225	100.147	101.041	101.433	101.358
5.875 ►	100.257	100.963	100.884	100.057	100.794	100.715	99.588	99.888	99.778	99.651	99.950	99.872	100.472	100.865	100.789
5.750 ►	100.363	101.069	100.990	100.226	100.963	100.884	99.945	100.244	100.134	100.070	100.369	100.290	<b>FHA/VA Price Adjustments</b>		
5.625 ►	99.813	100.519	100.439	99.551	100.288	100.208	99.270	99.569	99.458	99.270	99.569	99.489	680+	0.000	
5.500 ►	99.332	100.038	99.958	99.107	99.844	99.764	98.838	99.138	99.026	98.776	99.075	98.995	660-679	(0.750)	
5.375 ►	98.951	99.656	99.576	98.845	99.581	99.501	98.407	98.706	98.595	98.563	98.863	98.783	640-659	(1.750)	
5.250 ►	98.695	99.400	99.320	98.588	99.325	99.245	98.401	98.700	98.589	98.557	98.856	98.776	620-639	(2.250)	
5.125 ►	97.598	98.303	98.227	97.305	98.042	97.965	96.985	97.284	97.176	96.967	97.266	97.189	600-619	(3.250)	
5.000 ►	97.263	97.968	97.891	96.839	97.576	97.499	96.691	96.990	96.882	96.304	96.603	96.527	Cashout Refi	(0.250)	
4.875 ►	96.685	97.391	97.314	96.567	97.303	97.226	95.778	96.077	95.969	95.785	96.084	96.008	2 units	(0.500)	
4.750 ►	96.410	97.116	97.039	96.285	97.022	96.945	95.356	95.655	95.548	95.254	95.553	95.477	3-4 units	(1.000)	
4.625 ►	93.704	93.660	93.643	93.704	93.660	93.643	90.591	90.547	90.531	90.591	90.547	90.531	\$100k < \$125k	(0.125)	
4.500 ►	93.004	92.960	92.943	93.004	92.960	92.943	89.891	89.848	89.831	89.891	89.848	89.831	\$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 ►															
8.500 ►															
8.375 ►															
8.250 ►															
8.125 ►															
8.000 ►															
7.875 ►															
7.750 ►															
7.625 ►															
7.500 ►															
7.375 ►															
7.250 ►															
7.125 ►															
7.000 ►															
6.875 ►															
6.750 ►															
6.625 ►															
6.500 ►															
6.375 ►															
6.250 ►															
6.125 ►															
6.000 ►															
5.875 ►															

COMING SOON

Stay Tuned

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**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>