

Effective Date/Time: 12/30/2025 10:24 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 ▶	104.962	104.954	104.943	104.893	104.514	104.506	104.448	105.309	105.309	105.307	102.283	102.218	102.151	101.066	101.058	101.027
7.875 ▶	104.738	104.730	104.719	104.669	104.354	104.346	104.293	105.085	105.085	105.083	102.109	102.045	101.977	100.983	100.974	100.947
7.750 ▶	104.497	104.489	104.478	104.428	104.138	104.130	104.084	104.844	104.844	104.841	101.916	101.851	101.783	100.742	100.735	100.717
7.625 ▶	104.425	104.417	104.407	104.365	104.405	104.365	104.297	104.477	104.477	104.475	102.609	102.569	102.528	102.109	102.069	102.028
7.500 ▶	104.262	104.254	104.243	104.201	104.179	104.139	104.082	104.218	104.218	104.216	102.449	102.409	102.376	101.949	101.909	101.876
7.375 ▶	104.140	104.132	104.122	104.080	104.018	103.977	103.931	103.964	103.964	103.961	102.209	102.164	102.142	101.709	101.664	101.642
7.250 ▶	103.891	103.883	103.873	103.831	103.648	103.603	103.571	103.684	103.684	103.682	101.824	101.780	101.772	101.324	101.280	101.272
7.125 ▶	103.620	103.612	103.602	103.560	103.596	103.565	103.435	103.512	103.447	103.384	102.637	102.605	102.571	101.949	101.917	101.855
7.000 ▶	103.322	103.310	103.296	103.254	103.279	103.248	103.132	103.234	103.169	103.104	102.437	102.405	102.371	101.635	101.603	101.556
6.875 ▶	103.053	103.013	102.971	102.916	102.915	102.884	102.784	102.948	102.884	102.819	102.206	102.174	102.140	101.273	101.241	101.210
6.750 ▶	102.745	102.705	102.662	102.595	102.447	102.415	102.332	102.615	102.551	102.486	101.925	101.892	101.858	100.808	100.775	100.761
6.625 ▶	102.611	102.562	102.512	102.437	102.656	102.603	102.468	102.764	102.704	102.585	102.348	102.299	102.249	101.268	101.216	101.083
6.500 ▶	102.297	102.249	102.198	102.123	102.353	102.300	102.176	102.430	102.369	102.254	102.087	102.038	101.988	100.969	100.916	100.794
6.375 ▶	101.945	101.897	101.847	101.771	101.946	101.893	101.782	102.058	101.998	101.886	101.773	101.724	101.674	100.566	100.513	100.404
6.250 ▶	101.540	101.491	101.441	101.366	101.504	101.450	101.352	101.664	101.597	101.500	101.422	101.373	101.323	100.127	100.074	99.977
6.125 ▶	101.456	101.408	101.357	101.282	101.453	101.419	101.306	101.880	101.816	101.716	101.240	101.192	101.142	100.238	100.203	100.091
6.000 ▶	101.032	100.983	100.933	100.858	101.011	100.978	100.878	101.496	101.415	101.332	100.874	100.826	100.775	99.802	99.767	99.669
5.875 ▶	100.572	100.524	100.473	100.398	100.507	100.474	100.386	101.106	101.072	100.909	100.479	100.431	100.380	99.300	99.266	99.180
5.750 ▶	100.068	100.020	99.970	99.894	99.958	99.927	99.851	100.612	100.574	100.448	100.039	99.991	99.940	98.756	98.723	98.649
5.625 ▶	99.646	99.598	99.548	99.481	99.628	99.615	99.531	100.502	100.421	100.338	99.505	99.457	99.407	98.273	98.259	98.176
5.500 ▶	99.098	99.049	98.999	98.932	99.091	99.078	98.999	100.034	99.953	99.870	98.917	98.869	98.818	97.738	97.724	97.646
5.375 ▶	98.513	98.464	98.414	98.347	98.491	98.478	98.405	99.522	99.441	99.358	98.316	98.268	98.218	97.141	97.127	97.055
5.250 ▶	97.888	97.839	97.789	97.722	97.552	97.539	97.475	98.981	98.900	98.817	97.650	97.602	97.551	96.206	96.192	96.129

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	0.000	(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)	(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)		
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 ▶	103.520	104.172	104.042	102.040	102.609	102.480	102.008	102.253	102.092	100.476	100.722	100.592	103.991	104.424	104.294	
7.000 ▶	103.164	103.816	103.686	101.725	102.128	101.999	101.589	101.834	101.674	99.933	100.178	100.049	103.557	103.990	103.861	
6.875 ▶	102.570	103.222	103.092	101.539	102.222	102.092	101.414	101.659	101.499	100.414	100.659	100.530	102.988	103.421	103.292	
6.750 ▶	102.676	103.328	103.199	102.520	103.203	103.074	101.258	101.503	101.342	101.133	101.378	101.249	103.056	103.489	103.359	
6.625 ▶	102.241	102.918	102.814	101.241	101.949	101.845	101.217	101.488	101.352	100.280	100.551	100.446	102.600	103.011	102.907	
6.500 ▶	101.791	102.468	102.364	101.041	101.749	101.645	100.804	101.074	100.939	100.116	100.387	100.282	102.212	102.624	102.519	
6.375 ▶	101.347	102.024	101.920	100.629	101.337	101.232	100.702	100.973	100.837	100.046	100.317	100.212	101.575	101.986	101.882	
6.250 ▶	101.529	102.206	102.101	101.372	102.081	101.976	100.610	100.881	100.745	100.516	100.787	100.682	101.694	102.106	102.001	
6.125 ▶	101.413	102.090	101.986	101.150	101.859	101.754	100.588	100.859	100.723	100.588	100.859	100.754	101.749	102.160	102.056	
6.000 ▶	100.932	101.609	101.504	100.675	101.384	101.279	100.157	100.427	100.292	100.063	100.334	100.229	101.315	101.727	101.622	
5.875 ▶	100.550	101.227	101.123	100.350	101.059	100.954	99.725	99.996	99.861	99.788	100.059	99.954	100.747	101.158	101.054	
5.750 ▶	100.657	101.334	101.229	100.519	101.227	101.123	100.082	100.352	100.217	100.207	100.477	100.373	FHA/VA Price Adjustments			
5.625 ▶	100.140	100.842	100.763	99.878	100.611	100.532	99.596	99.892	99.782	99.596	99.892	99.813	680+			0.000
5.500 ▶	99.659	100.361	100.282	99.434	100.167	100.088	99.165	99.461	99.350	99.103	99.398	99.319	660-679			(0.750)
5.375 ▶	99.278	99.980	99.900	99.171	99.905	99.825	98.734	99.030	98.919	98.890	99.186	99.107	640-659			(1.750)
5.250 ▶	99.021	99.723	99.644	98.915	99.648	99.569	98.728	99.023	98.913	98.884	99.180	99.100	620-639			(2.250)
5.125 ▶	97.949	98.634	98.538	97.657	98.373	98.277	97.337	97.616	97.488	97.318	97.597	97.501	600-619			(3.250)
5.000 ▶	97.614	98.299	98.203	97.191	97.907	97.811	97.042	97.321	97.194	96.655	96.934	96.838	Cashout Refi			(0.250)
4.875 ▶	97.037	97.722	97.626	96.918	97.634	97.538	96.129	96.408	96.281	96.137	96.416	96.320	2 units			(0.500)
4.750 ▶	96.762	97.447	97.351	96.637	97.353	97.257	95.708	95.987	95.859	95.605	95.884	95.788	3-4 units			(1.000)
4.625 ▶	93.975	93.928	93.912	93.975	93.928	93.912	90.863	90.816	90.799	90.863	90.816	90.799	\$100k < \$125k			(0.125)
4.500 ▶	93.282	93.236	93.219	93.282	93.236	93.219	90.170	90.123	90.106	90.170	90.123	90.106	\$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 ▶								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 ▶				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 ▶	107.665	107.515	107.365							No Prepay 100.000		
9.875 ▶	107.415	107.265	107.115							<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.165	107.015	106.865							Full Doc 99.500 103.000		
9.625 ▶	106.915	106.765	106.615							Alt Doc 99.500 103.000		
9.500 ▶	106.665	106.515	106.365							Inv w/Prepay 99.500 103.000		
9.375 ▶	106.415	106.265	106.115							<u>Plus DSCR</u>		
9.250 ▶	106.165	106.015	105.865			107.993	107.843		107.693	No Prepay 99.500 100.000		
9.125 ▶	105.915	105.765	105.615			107.805	107.655		107.505	1yr Prepay 99.500 103.500		
9.000 ▶										2-4yr Prepay 99.500 104.000		
8.990 ▶	105.665	105.515	105.365			107.539	107.389		107.239	5yr Prepay 99.500 104.500		
8.875 ▶	105.415	105.265	105.115			107.274	107.124		106.974	<u>5-9 units DSCR</u> <u>Max Price</u>		
8.750 ▶	105.165	105.015	104.865			106.993	106.843		106.693	5yr Hard PP 101.500		
8.625 ▶	104.915	104.765	104.615			106.711	106.561		106.411	4yr Hard PP 101.500		
8.500 ▶	104.665	104.515	104.365			106.430	106.280		106.130	3yr Hard PP 101.500		
8.375 ▶	104.415	104.265	104.115			106.130	105.980		105.830	2yr Hard PP 100.500		
8.250 ▶	104.165	104.015	103.865			105.830	105.680		105.530	1yr Hard PP 100.000		
8.125 ▶	103.915	103.765	103.615			105.490	105.340		105.190	No Prepay 99.500		
8.000 ▶												
7.990 ▶	103.665	103.515	103.365			105.115	104.965		104.815			
7.875 ▶	103.415	103.265	103.115			104.740	104.590		104.440			
7.750 ▶	103.165	103.015	102.865			104.365	104.215		104.065			
7.625 ▶	102.890	102.740	102.590			103.990	103.840		103.690			
7.500 ▶	102.640	102.490	102.340			103.615	103.465		103.315			
7.375 ▶	102.315	102.165	102.015			103.240	103.090		102.940			
7.250 ▶	101.940	101.790	101.640		102.865	102.715	102.565					
7.125 ▶	101.540	101.390	101.240		102.415	102.265	102.115					
7.000 ▶												
6.990 ▶	101.165	101.015	100.865		101.965	101.815	101.665					
6.875 ▶	100.715	100.565	100.415		101.515	101.365	101.215					
6.750 ▶	100.265	100.115	99.965		101.040	100.890	100.740					

**New Product
Coming Soon**

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NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>