

Effective Date/Time: 12/26/2025 10:02 AM

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	105.076	105.083	105.075	105.033	104.618	104.575	104.467	105.427	105.440	105.440	102.398	102.363	102.298	101.170	101.127	101.041	101.170	101.127	101.041	
7.875 ►	104.851	104.858	104.850	104.808	104.457	104.415	104.315	105.201	105.213	105.213	102.223	102.188	102.123	101.086	101.043	100.966	101.086	101.043	100.966	
7.750 ►	104.609	104.616	104.608	104.566	104.242	104.199	104.108	104.956	104.969	104.969	102.028	101.993	101.928	100.846	100.804	100.739	100.846	100.804	100.739	
7.625 ►	104.461	104.461	104.453	104.418	104.378	104.340	104.214	104.588	104.600	104.600	102.582	102.545	102.436	102.082	102.045	101.936	102.082	102.045	101.936	
7.500 ►	104.295	104.295	104.287	104.252	104.152	104.114	104.002	104.308	104.321	104.321	102.422	102.384	102.284	101.922	101.884	101.784	101.922	101.884	101.784	
7.375 ►	104.171	104.170	104.162	104.127	103.991	103.952	103.846	104.010	104.018	104.018	102.182	102.139	102.014	101.682	101.639	101.514	101.682	101.639	101.514	
7.250 ►	103.919	103.919	103.911	103.876	103.621	103.578	103.457	103.710	103.716	103.716	101.797	101.755	101.646	101.297	101.255	101.146	101.297	101.255	101.146	
7.125 ►	103.646	103.646	103.638	103.603	103.630	103.594	103.492	103.526	103.478	103.421	102.648	102.621	102.589	101.982	101.947	101.845	101.982	101.947	101.845	
7.000 ►	103.346	103.338	103.330	103.295	103.313	103.277	103.192	103.245	103.192	103.127	102.443	102.416	102.384	101.668	101.632	101.547	101.668	101.632	101.547	
6.875 ►	103.059	103.026	102.986	102.945	102.949	102.913	102.848	102.957	102.904	102.839	102.211	102.183	102.151	101.307	101.270	101.206	101.307	101.270	101.206	
6.750 ►	102.749	102.716	102.675	102.613	102.484	102.444	102.391	102.621	102.568	102.504	101.928	101.901	101.869	100.844	100.804	100.751	100.844	100.804	100.751	
6.625 ►	102.639	102.588	102.532	102.460	102.682	102.619	102.495	102.778	102.725	102.636	102.361	102.310	102.253	101.294	101.232	101.108	101.294	101.232	101.108	
6.500 ►	102.324	102.273	102.216	102.145	102.380	102.316	102.205	102.443	102.391	102.305	102.098	102.048	101.991	100.995	100.932	100.820	100.995	100.932	100.820	
6.375 ►	101.971	101.920	101.863	101.792	101.973	101.909	101.816	102.072	102.019	101.941	101.782	101.731	101.675	100.593	100.529	100.436	100.593	100.529	100.436	
6.250 ►	101.564	101.513	101.456	101.385	101.534	101.466	101.386	101.671	101.619	101.551	101.431	101.380	101.323	100.157	100.089	100.009	100.157	100.089	100.009	
6.125 ►	101.496	101.445	101.388	101.317	101.522	101.482	101.376	101.913	101.881	101.793	101.265	101.214	101.158	100.308	100.265	100.160	100.308	100.265	100.160	
6.000 ►	101.072	101.022	100.965	100.894	101.082	101.041	100.952	101.529	101.474	101.401	100.899	100.848	100.792	99.873	99.829	99.741	99.873	99.829	99.741	
5.875 ►	100.586	100.535	100.479	100.407	100.578	100.536	100.464	101.169	101.137	101.073	100.505	100.454	100.398	99.372	99.328	99.256	99.372	99.328	99.256	
5.750 ►	100.075	100.025	99.968	99.896	100.032	99.990	99.928	100.671	100.639	100.587	100.064	100.013	99.957	98.830	98.785	98.723	98.830	98.785	98.723	
5.625 ►	99.732	99.689	99.640	99.577	99.697	99.669	99.580	100.596	100.531	100.450	99.530	99.479	99.423	98.342	98.313	98.222	98.342	98.313	98.222	
5.500 ►	99.186	99.143	99.094	99.031	99.161	99.132	99.055	100.129	100.064	99.983	98.936	98.886	98.829	97.808	97.778	97.700	98.936	98.886	97.700	
5.375 ►	98.598	98.555	98.507	98.443	98.561	98.532	98.466	99.615	99.550	99.470	98.329	98.278	98.222	97.211	97.181	97.113	98.329	98.278	97.113	
5.250 ►	97.973	97.930	97.882	97.818	97.625	97.595	97.537	99.076	99.011	98.931	97.675	97.624	97.568	96.280	96.248	96.189	97.675	97.624	96.248	

LTV/FICO Adjustments

	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)	(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)	(2.000)	(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)	(1.750)	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										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	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										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	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										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	n/a	n/a	n/a										
Other Adjustments																				
2nd Home		(1.125)	(1.125)</td																	

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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 ►	103.451	104.094	103.957	101.943	102.532	102.394	101.938	102.176	102.007	100.407	100.644	100.507	103.914	104.355	104.217
7.000 ►	103.095	103.738	103.600	101.626	102.051	101.913	101.520	101.757	101.588	99.863	100.101	99.963	103.481	103.921	103.783
6.875 ►	102.501	103.144	103.007	101.470	102.144	102.007	101.345	101.582	101.413	100.345	100.582	100.444	102.912	103.352	103.214
6.750 ►	102.607	103.251	103.113	102.451	103.126	102.988	101.188	101.426	101.257	101.063	101.301	101.163	102.979	103.420	103.282
6.625 ►	102.261	102.946	102.850	101.261	101.978	101.882	101.237	101.516	101.389	100.300	100.579	100.483	102.627	103.031	102.935
6.500 ►	101.811	102.496	102.400	101.061	101.778	101.682	100.824	101.103	100.975	100.136	100.415	100.319	102.240	102.644	102.548
6.375 ►	101.367	102.053	101.957	100.649	101.365	101.269	100.722	101.001	100.874	100.066	100.345	100.249	101.602	102.006	101.910
6.250 ►	101.549	102.234	102.138	101.392	102.109	102.013	100.630	100.909	100.782	100.536	100.815	100.719	101.722	102.126	102.030
6.125 ►	101.478	102.146	102.034	101.215	101.915	101.802	100.653	100.915	100.771	100.653	100.915	100.802	101.807	102.225	102.113
6.000 ►	100.996	101.665	101.552	100.740	101.440	101.327	100.221	100.484	100.340	100.128	100.390	100.277	101.373	101.791	101.679
5.875 ►	100.615	101.284	101.171	100.415	101.115	101.002	99.790	100.053	99.909	99.853	100.115	100.002	100.804	101.223	101.110
5.750 ►	100.721	101.390	101.277	100.584	101.284	101.171	100.146	100.409	100.265	100.271	100.534	100.421	FHA/VA Price Adjustments		
5.625 ►	100.341	100.993	100.863	100.079	100.762	100.632	99.797	100.043	99.882	99.797	100.043	99.913	680+	0.000	
5.500 ►	99.860	100.512	100.382	99.635	100.318	100.188	99.366	99.612	99.451	99.304	99.549	99.420	660-679	(0.750)	
5.375 ►	99.479	100.130	100.001	99.372	100.055	99.926	98.935	99.180	99.020	99.091	99.337	99.207	640-659	(1.750)	
5.250 ►	99.222	99.874	99.745	99.116	99.799	99.670	98.929	99.174	99.013	99.085	99.330	99.201	620-639	(2.250)	
5.125 ►	98.172	98.824	98.695	97.880	98.563	98.433	97.560	97.805	97.645	97.541	97.787	97.657	600-619	(3.250)	
5.000 ►	97.837	98.489	98.360	97.414	98.097	97.967	97.265	97.511	97.350	96.879	97.124	96.995	Cashout Refi	(0.250)	
4.875 ►	97.260	97.912	97.782	97.141	97.824	97.695	96.352	96.598	96.437	96.360	96.605	96.476	2 units	(0.500)	
4.750 ►	96.985	97.637	97.507	96.860	97.543	97.413	95.931	96.176	96.016	95.829	96.074	95.945	3-4 units	(1.000)	
4.625 ►	94.153	94.106	94.090	94.153	94.106	94.090	91.041	90.994	90.977	91.041	90.994	90.977	\$100k < \$125k	(0.125)	
4.500 ►	93.460	93.413	93.396	93.460	93.413	93.396	90.347	90.300	90.284	90.347	90.300	90.284	\$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 ►							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 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									0.220	0.220	0.220	0.220	0.220	0.220	

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 ►	107.665	107.515	107.365					
9.875 ►	107.415	107.265	107.115					
9.750 ►	107.165	107.015	106.865					
9.625 ►	106.915	106.765	106.615					
9.500 ►	106.665	106.515	106.365					
9.375 ►	106.415	106.265	106.115					
9.250 ►	106.165	106.015	105.865	107.993	107.843	107.693		
9.125 ►	105.915	105.765	105.615	107.805	107.655	107.505		
9.000 ►								
8.990 ►	105.665	105.515	105.365	107.539	107.389	107.239		
8.875 ►	105.415	105.265	105.115	107.274	107.124	106.974		
8.750 ►	105.165	105.015	104.865	106.993	106.843	106.693		
8.625 ►	104.915	104.765	104.615	106.711	106.561	106.411		
8.500 ►	104.665	104.515	104.365	106.430	106.280	106.130		
8.375 ►	104.415	104.265	104.115	106.130	105.980	105.830		
8.250 ►	104.165	104.015	103.865	105.830	105.680	105.530		
8.125 ►	103.915	103.765	103.615	105.490	105.340	105.190		
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		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>