

Effective Date/Time: 12/3/2025 10:14 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	15-Day	30-Day	45-Day	
8.000 ►	104.875	104.869	104.858	104.834	104.229	104.198	104.088	105.222	105.222	105.219	102.154	102.099	102.039	100.860	100.852	100.770				
7.875 ►	104.623	104.616	104.606	104.581	104.063	104.040	103.931	104.974	104.974	104.971	101.962	101.907	101.846	100.768	100.771	100.687				
7.750 ►	104.353	104.346	104.336	104.311	103.850	103.835	103.725	104.709	104.709	104.705	101.749	101.694	101.634	100.545	100.556	100.472				
7.625 ►	104.150	104.143	104.134	104.118	104.060	103.968	103.887	104.344	104.344	104.341	102.386	102.312	102.285	101.886	101.812	101.785				
7.500 ►	103.959	103.952	103.943	103.927	103.826	103.750	103.667	104.044	104.044	104.041	102.221	102.159	102.130	101.721	101.659	101.630				
7.375 ►	103.811	103.804	103.795	103.779	103.658	103.591	103.506	103.719	103.719	103.716	101.959	101.887	101.840	101.459	101.387	101.340				
7.250 ►	103.537	103.530	103.521	103.505	103.306	103.237	103.135	103.403	103.403	103.401	101.604	101.548	101.499	101.104	101.048	100.999				
7.125 ►	103.442	103.421	103.398	103.366	103.384	103.310	103.250	103.341	103.300	103.260	102.739	102.725	102.709	101.896	101.823	101.795				
7.000 ►	103.169	103.149	103.126	103.093	103.071	103.017	102.954	103.038	102.996	102.957	102.512	102.498	102.483	101.585	101.531	101.502				
6.875 ►	102.870	102.849	102.826	102.794	102.708	102.674	102.612	102.747	102.696	102.646	102.249	102.235	102.219	101.226	101.191	101.163				
6.750 ►	102.519	102.498	102.475	102.443	102.279	102.261	102.196	102.411	102.369	102.318	101.944	101.930	101.914	100.799	100.781	100.749				
6.625 ►	102.487	102.446	102.403	102.354	102.489	102.365	102.331	102.779	102.702	102.594	102.214	102.173	102.130	101.184	101.061	101.027				
6.500 ►	102.141	102.100	102.057	102.009	102.146	102.041	102.009	102.441	102.368	102.265	101.927	101.885	101.842	100.844	100.739	100.707				
6.375 ►	101.751	101.710	101.667	101.618	101.750	101.661	101.631	102.067	102.003	101.900	101.584	101.543	101.500	100.452	100.363	100.333				
6.250 ►	101.314	101.273	101.230	101.181	101.300	101.222	101.197	101.662	101.610	101.507	101.209	101.168	101.125	100.005	99.927	99.903				
6.125 ►	101.374	101.332	101.290	101.241	101.370	101.281	101.261	101.724	101.654	101.547	101.156	101.115	101.072	100.160	100.069	100.049				
6.000 ►	100.936	100.894	100.852	100.803	100.911	100.841	100.824	101.315	101.257	101.151	100.775	100.733	100.691	99.705	99.634	99.616				
5.875 ►	100.472	100.431	100.388	100.339	100.403	100.348	100.333	100.955	100.908	100.803	100.357	100.316	100.273	99.201	99.144	99.128				
5.750 ►	99.931	99.889	99.847	99.798	99.858	99.812	99.802	100.454	100.420	100.317	99.895	99.853	99.811	98.659	98.611	98.601				
5.625 ►	99.645	99.604	99.561	99.512	99.703	99.657	99.627	100.595	100.549	100.443	99.360	99.318	99.276	98.351	98.303	98.275				
5.500 ►	99.098	99.056	99.013	98.965	99.113	99.076	99.048	100.133	100.100	99.996	98.773	98.732	98.689	97.763	97.725	97.698				
5.375 ►	98.489	98.448	98.405	98.356	98.522	98.496	98.469	99.631	99.609	99.505	98.138	98.097	98.054	97.176	97.148	97.123				
5.250 ►	97.853	97.811	97.768	97.720	97.622	97.607	97.583	98.888	98.859	98.757	97.466	97.424	97.382	96.279	96.262	96.240				

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)	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		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	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 Occupant		(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													

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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 ►	103.250	103.875	103.719	101.903	102.313	102.156	101.738	101.956	101.769	100.206	100.425	100.269	103.654	104.154	103.998
7.000 ►	102.894	103.519	103.363	101.382	101.831	101.675	101.319	101.538	101.350	99.663	99.881	99.725	103.220	103.720	103.564
6.875 ►	102.300	102.925	102.769	101.269	101.925	101.769	101.144	101.363	101.175	100.144	100.363	100.206	102.651	103.151	102.995
6.750 ►	102.406	103.031	102.875	102.250	102.906	102.750	100.988	101.206	101.019	100.863	101.081	100.925	102.719	103.219	103.063
6.625 ►	102.313	103.018	102.942	101.313	102.049	101.973	101.289	101.588	101.481	100.351	100.650	100.575	102.690	103.083	103.007
6.500 ►	101.925	102.630	102.555	101.113	101.849	101.773	100.938	101.237	101.130	100.188	100.487	100.411	102.302	102.695	102.619
6.375 ►	101.481	102.187	102.111	100.700	101.437	101.361	100.836	101.135	101.028	100.118	100.417	100.341	101.665	102.058	101.982
6.250 ►	101.663	102.368	102.292	101.444	102.180	102.105	100.744	101.043	100.936	100.588	100.887	100.811	101.784	102.177	102.101
6.125 ►	101.438	102.116	102.013	101.175	101.885	101.782	100.769	101.041	100.907	100.769	101.041	100.938	101.756	102.185	102.082
6.000 ►	100.956	101.635	101.532	100.700	101.410	101.307	100.338	100.610	100.476	100.244	100.516	100.413	101.323	101.751	101.649
5.875 ►	100.575	101.254	101.151	100.375	101.085	100.982	99.906	100.179	100.045	99.969	100.241	100.138	100.754	101.183	101.080
5.750 ►	100.681	101.360	101.257	100.544	101.254	101.151	100.263	100.535	100.401	100.388	100.660	100.557	FHA/VA Price Adjustments		
5.625 ►	100.272	100.950	100.848	100.009	100.719	100.617	99.728	100.000	99.867	99.728	100.000	99.898	680+	0.000	
5.500 ►	99.791	100.469	100.367	99.566	100.275	100.173	99.297	99.569	99.435	99.234	99.507	99.404	660-679	(0.750)	
5.375 ►	99.409	100.088	99.985	99.303	100.013	99.910	98.866	99.138	99.004	99.022	99.294	99.192	640-659	(1.750)	
5.250 ►	99.153	99.832	99.729	99.047	99.757	99.654	98.859	99.132	98.998	99.016	99.288	99.185	620-639	(2.250)	
5.125 ►	98.166	98.864	98.782	97.873	98.603	98.521	97.553	97.846	97.732	97.534	97.827	97.744	600-619	(3.250)	
5.000 ►	97.831	98.529	98.447	97.407	98.137	98.055	97.258	97.551	97.437	96.872	97.164	97.082	Cashout Refi	(0.250)	
4.875 ►	97.253	97.952	97.869	97.134	97.864	97.782	96.346	96.638	96.524	96.353	96.646	96.563	2 units	(0.500)	
4.750 ►	96.978	97.677	97.594	96.853	97.583	97.501	95.924	96.217	96.103	95.822	96.114	96.032	3-4 units	(1.000)	
4.625 ►	94.259	94.215	94.200	94.259	94.215	94.200	91.146	91.103	91.087	91.146	91.103	91.087	\$100k < \$125k	(0.125)	
4.500 ►	93.563	93.520	93.504	93.563	93.520	93.504	90.451	90.407	90.392	90.451	90.407	90.392	\$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 ►	107.550	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>