

Effective Date/Time: 1/28/2026 10:33 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
7.875 ▶	104.956	104.939	104.919	104.883	104.276	104.243	104.162	105.148	105.139	105.128	102.069	101.994	101.917	100.805	100.772	100.743
7.750 ▶	104.716	104.699	104.679	104.643	104.049	104.016	103.935	104.901	104.893	104.882	101.884	101.809	101.732	100.551	100.518	100.486
7.625 ▶	104.766	104.757	104.747	104.725	104.435	104.391	104.286	104.521	104.512	104.503	102.519	102.475	102.453	102.019	101.975	101.953
7.500 ▶	104.557	104.549	104.539	104.517	104.228	104.184	104.079	104.257	104.257	104.255	102.380	102.336	102.315	101.880	101.836	101.815
7.375 ▶	104.329	104.321	104.311	104.289	104.005	103.960	103.857	103.999	103.999	103.997	102.046	101.996	101.978	101.546	101.496	101.478
7.250 ▶	104.228	104.220	104.210	104.188	103.663	103.613	103.513	103.715	103.715	103.713	101.696	101.646	101.627	101.196	101.146	101.127
7.125 ▶	103.960	103.952	103.942	103.920	103.669	103.633	103.537	103.619	103.552	103.490	102.425	102.389	102.367	101.925	101.889	101.867
7.000 ▶	103.707	103.676	103.647	103.625	103.362	103.325	103.230	103.350	103.283	103.221	102.150	102.113	102.091	101.650	101.613	101.591
6.875 ▶	103.446	103.404	103.363	103.327	102.989	102.952	102.858	103.064	102.997	102.935	101.881	101.814	101.752	101.311	101.273	101.252
6.750 ▶	103.141	103.099	103.058	103.021	102.532	102.492	102.399	102.743	102.676	102.614	101.613	101.546	101.481	100.857	100.816	100.797
6.625 ▶	103.147	103.080	103.015	102.956	102.903	102.817	102.763	103.021	102.921	102.822	102.219	102.119	102.020	101.511	101.426	101.371
6.500 ▶	102.846	102.779	102.714	102.655	102.598	102.512	102.457	102.702	102.601	102.502	101.975	101.875	101.776	101.210	101.125	101.069
6.375 ▶	102.495	102.428	102.363	102.304	102.345	102.259	102.204	102.345	102.245	102.146	101.670	101.570	101.471	100.961	100.875	100.820
6.250 ▶	102.094	102.027	101.961	101.902	101.917	101.829	101.773	101.952	101.852	101.753	101.330	101.230	101.131	100.534	100.448	100.390
6.125 ▶	102.041	101.966	101.893	101.834	101.914	101.881	101.811	102.345	102.236	102.130	101.765	101.689	101.616	100.693	100.659	100.591
6.000 ▶	101.619	101.543	101.470	101.412	101.550	101.518	101.444	101.952	101.843	101.737	101.449	101.374	101.301	100.334	100.301	100.227
5.875 ▶	101.178	101.103	101.029	100.971	101.089	101.059	100.983	101.520	101.412	101.306	101.062	100.987	100.914	99.878	99.846	99.772
5.750 ▶	100.681	100.606	100.533	100.474	100.462	100.435	100.357	101.050	100.941	100.835	100.620	100.545	100.472	99.255	99.227	99.150
5.625 ▶	100.344	100.277	100.212	100.153	100.246	100.214	100.106	101.025	100.924	100.825	100.117	100.042	99.969	98.887	98.854	98.747
5.500 ▶	99.814	99.747	99.682	99.623	99.713	99.681	99.573	100.550	100.449	100.351	99.549	99.473	99.400	98.358	98.325	98.218
5.375 ▶	99.243	99.176	99.110	99.052	99.128	99.096	98.983	100.026	99.925	99.826	98.911	98.836	98.763	97.775	97.742	97.630
5.250 ▶	98.634	98.567	98.502	98.443	98.188	98.157	98.040	99.477	99.376	99.278	98.246	98.171	98.098	96.838	96.806	96.690
5.125 ▶	97.988	97.921	97.855	97.797	97.761	97.741	97.629	98.910	98.810	98.711	95.976	95.825	95.677	95.186	95.164	95.053

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		

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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 ▶	104.047	104.732	104.636	102.505	103.170	103.074	102.534	102.813	102.686	101.003	101.282	101.186	104.547	104.951	104.855
7.000 ▶	103.691	104.376	104.280	102.193	102.688	102.592	102.116	102.395	102.267	100.459	100.738	100.642	104.113	104.517	104.421
6.875 ▶	103.097	103.782	103.686	102.066	102.782	102.686	101.941	102.220	102.092	100.941	101.220	101.124	103.544	103.948	103.852
6.750 ▶	103.203	103.888	103.792	103.047	103.763	103.667	101.784	102.063	101.936	101.659	101.938	101.842	103.612	104.016	103.920
6.625 ▶	102.914	103.549	103.403	101.883	102.549	102.403	102.078	102.307	102.129	101.109	101.338	101.192	103.205	103.653	103.507
6.500 ▶	102.464	103.099	102.953	101.683	102.349	102.203	101.664	101.893	101.715	100.945	101.174	101.028	102.818	103.265	103.119
6.375 ▶	101.989	102.624	102.478	101.270	101.937	101.790	101.532	101.760	101.583	100.875	101.104	100.958	102.180	102.628	102.482
6.250 ▶	102.202	102.837	102.690	102.014	102.680	102.534	101.470	101.699	101.522	101.345	101.574	101.428	102.300	102.747	102.601
6.125 ▶	101.953	102.605	102.475	101.659	102.342	102.213	101.245	101.491	101.330	101.214	101.460	101.330	102.236	102.669	102.540
6.000 ▶	101.534	102.186	102.057	101.184	101.867	101.738	100.877	101.122	100.961	100.689	100.935	100.805	101.803	102.236	102.106
5.875 ▶	101.059	101.711	101.582	100.859	101.542	101.413	100.352	100.597	100.436	100.414	100.660	100.530	101.234	101.667	101.537
5.750 ▶	101.166	101.817	101.688	101.028	101.711	101.582	100.708	100.953	100.793	100.833	101.078	100.949	<b>FHA/VA Price Adjustments</b> 680+ 0.000 660-679 (0.750) 640-659 (1.750) 620-639 (2.250) 600-619 (3.250) Cashout Refi (0.250) 2 units (0.500) 3-4 units (1.000) \$100k < \$125k (0.125) \$40k < \$100k (0.125) VA IRRRL 0.000		
5.625 ▶	100.842	101.477	101.331	100.642	101.309	101.162	100.267	100.496	100.319	100.330	100.559	100.412			
5.500 ▶	100.423	101.059	100.912	100.198	100.865	100.719	99.898	100.127	99.950	99.836	100.065	99.919			
5.375 ▶	99.917	100.552	100.406	99.811	100.477	100.331	99.342	99.571	99.394	99.498	99.727	99.581			
5.250 ▶	99.661	100.296	100.150	99.555	100.221	100.075	99.336	99.565	99.387	99.492	99.721	99.575			
5.125 ▶	98.603	99.255	99.126	98.436	99.119	98.989	98.116	98.361	98.200	98.222	98.467	98.338			
5.000 ▶	98.268	98.920	98.790	97.970	98.653	98.523	97.821	98.066	97.906	97.559	97.805	97.676			
4.875 ▶	97.691	98.342	98.213	97.572	98.255	98.125	96.908	97.154	96.993	96.916	97.161	97.032			
4.750 ▶	97.416	98.067	97.938	97.291	97.974	97.844	96.487	96.732	96.572	96.384	96.630	96.501			
4.625 ▶	94.654	94.573	94.528	94.654	94.573	94.528	91.541	91.461	91.416	91.541	91.461	91.416			
4.500 ▶	93.963	93.882	93.837	93.963	93.882	93.837	90.850	90.770	90.725	90.850	90.770	90.725			
4.375 ▶															

## NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard			<div><div>NonQM Price Adjustments</div><div>Price all NonQM loans on our website</div><div>https://www.uffwest.com</div></div>		NonQM Price Adjustments	
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day			Price all NonQM loans in Soar	
10.250 ▶							<div><div>NonQM Price Adjustments</div><div>Price all NonQM loans on our website</div><div>https://www.uffwest.com</div></div>		NonQM Max Prices	
10.125 ▶									<u>Standard Residential</u>	<u>Max Price</u>
10.000 ▶									Loan Amt <=\$1.75m	101.000
9.875 ▶									Loan Amt \$1.75m-\$2.0m	100.500
9.750 ▶	108.150	108.000	107.850						Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.900	107.750	107.600						<u>Standard DSCR</u>	
9.500 ▶	107.650	107.500	107.350						Prepay	101.000
9.375 ▶	107.400	107.250	107.100						No Prepay	100.000
9.250 ▶	107.150	107.000	106.850							
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390				
9.000 ▶										
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859				
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578				
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296				
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015				
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715				
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415				
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075				
8.000 ▶										
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325				
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950				
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575				
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200				
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825				
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450				
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000				
7.000 ▶										
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100				
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625				
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125				
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625				
6.375 ▶	99.675	99.525	99.375	100.375	100.225	100.075				
6.250 ▶	99.050	98.900	98.750	99.725	99.575	99.425				
6.125 ▶	98.300	98.150	98.000	98.850	98.700	98.550				
6.000 ▶										
5.875 ▶										