

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 ►	105.191	105.183	105.150	105.100	104.774	104.749	104.668	105.545	105.545	105.520	102.292	102.228	102.137	101.324	101.316	101.282
7.875 ►	104.960	104.952	104.919	104.868	104.614	104.593	104.512	105.313	105.313	105.288	102.112	102.048	101.957	101.241	101.235	101.202
7.750 ►	104.711	104.703	104.670	104.620	104.397	104.383	104.302	105.064	105.064	105.039	101.912	101.848	101.757	101.000	101.003	100.970
7.625 ►	104.554	104.546	104.512	104.462	104.389	104.330	104.232	104.706	104.706	104.681	102.593	102.543	102.531	102.093	102.043	102.031
7.500 ►	104.351	104.343	104.309	104.259	104.163	104.112	104.015	104.422	104.422	104.397	102.434	102.390	102.379	101.934	101.890	101.879
7.375 ►	104.163	104.155	104.127	104.085	104.002	103.958	103.862	104.110	104.110	104.085	102.192	102.152	102.141	101.692	101.652	101.641
7.250 ►	103.912	103.903	103.875	103.833	103.632	103.594	103.499	103.773	103.773	103.748	101.807	101.776	101.766	101.307	101.276	101.266
7.125 ►	103.647	103.626	103.593	103.551	103.681	103.631	103.493	103.553	103.488	103.422	102.689	102.657	102.609	102.033	101.983	101.942
7.000 ►	103.387	103.347	103.297	103.241	103.362	103.325	103.186	103.266	103.201	103.135	102.482	102.449	102.401	101.716	101.680	101.637
6.875 ►	103.110	103.070	103.014	102.947	102.997	102.970	102.833	102.971	102.907	102.841	102.243	102.211	102.163	101.354	101.328	101.286
6.750 ►	102.780	102.740	102.683	102.616	102.526	102.510	102.375	102.634	102.577	102.499	101.954	101.922	101.874	100.886	100.870	100.832
6.625 ►	102.743	102.694	102.630	102.554	102.721	102.651	102.559	102.828	102.747	102.649	102.442	102.393	102.329	101.333	101.264	101.173
6.500 ►	102.418	102.370	102.305	102.230	102.413	102.353	102.261	102.485	102.406	102.306	102.169	102.121	102.056	101.029	100.968	100.878
6.375 ►	102.055	102.007	101.942	101.867	102.011	101.958	101.867	102.106	102.038	101.926	101.848	101.800	101.735	100.629	100.576	100.487
6.250 ►	101.632	101.584	101.519	101.444	101.567	101.521	101.432	101.704	101.639	101.518	101.489	101.441	101.376	100.190	100.145	100.057
6.125 ►	101.480	101.432	101.367	101.292	101.464	101.419	101.336	101.870	101.817	101.672	101.190	101.142	101.077	100.248	100.203	100.121
6.000 ►	101.037	100.988	100.924	100.848	101.030	100.993	100.912	101.464	101.414	101.285	100.816	100.768	100.703	99.818	99.780	99.700
5.875 ►	100.543	100.494	100.430	100.355	100.533	100.502	100.423	101.144	101.098	100.926	100.414	100.365	100.301	99.325	99.293	99.216
5.750 ►	99.999	99.951	99.886	99.811	99.982	99.956	99.882	100.623	100.579	100.408	99.966	99.918	99.853	98.777	98.751	98.678
5.625 ►	99.569	99.529	99.472	99.405	99.576	99.546	99.469	100.393	100.333	100.221	99.425	99.377	99.312	98.219	98.187	98.112
5.500 ►	99.015	98.975	98.919	98.852	99.030	99.005	98.927	99.921	99.893	99.749	98.824	98.775	98.711	97.676	97.648	97.572
5.375 ►	98.422	98.381	98.325	98.258	98.437	98.413	98.338	99.414	99.391	99.232	98.210	98.162	98.097	97.086	97.060	96.987
5.250 ►	97.788	97.747	97.691	97.624	97.485	97.464	97.395	98.858	98.786	98.686	97.547	97.499	97.434	96.137	96.114	96.047

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 1/7/2026 11:25 AM

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 ►	103.766	104.384	104.228	102.280	102.821	102.665	102.253	102.465	102.278	100.722	100.934	100.778	104.207	104.669	104.506
7.000 ►	103.409	104.028	103.871	101.961	102.340	102.184	101.834	102.046	101.859	100.178	100.390	100.234	103.774	104.236	104.073
6.875 ►	102.816	103.434	103.278	101.784	102.434	102.278	101.659	101.871	101.684	100.659	100.871	100.715	103.205	103.667	103.504
6.750 ►	102.922	103.540	103.384	102.766	103.415	103.259	101.503	101.715	101.528	101.378	101.590	101.434	103.272	103.734	103.571
6.625 ►	102.375	103.018	102.884	101.375	102.050	101.915	101.351	101.588	101.423	100.414	100.651	100.516	102.705	103.145	103.007
6.500 ►	101.925	102.568	102.434	101.175	101.850	101.715	100.938	101.175	101.009	100.250	100.487	100.353	102.317	102.758	102.620
6.375 ►	101.481	102.125	101.990	100.763	101.437	101.303	100.836	101.073	100.908	100.180	100.417	100.283	101.680	102.120	101.982
6.250 ►	101.663	102.306	102.171	101.506	102.181	102.046	100.744	100.981	100.815	100.650	100.887	100.753	101.799	102.240	102.102
6.125 ►	101.516	102.193	102.087	101.253	101.961	101.856	100.691	100.961	100.825	100.691	100.961	100.856	101.852	102.263	102.159
6.000 ►	101.034	101.711	101.606	100.778	101.486	101.381	100.259	100.530	100.393	100.166	100.436	100.331	101.418	101.829	101.725
5.875 ►	100.653	101.330	101.225	100.453	101.161	101.056	99.828	100.099	99.962	99.891	100.161	100.056	100.849	101.261	101.156
5.750 ►	100.759	101.436	101.331	100.622	101.330	101.225	100.184	100.455	100.318	100.309	100.580	100.475	FHA/VA Price Adjustments		
5.625 ►	100.334	100.986	100.858	100.072	100.755	100.627	99.791	100.036	99.877	99.791	100.036	99.908	680+	0.000	
5.500 ►	99.853	100.505	100.377	99.628	100.311	100.183	99.359	99.605	99.445	99.297	99.542	99.414	660-679	(0.750)	
5.375 ►	99.472	100.124	99.995	99.366	100.049	99.920	98.928	99.174	99.014	99.084	99.330	99.202	640-659	(1.750)	
5.250 ►	99.216	99.867	99.739	99.109	99.792	99.664	98.922	99.167	99.008	99.078	99.324	99.195	620-639	(2.250)	
5.125 ►	98.025	98.710	98.613	97.733	98.449	98.352	97.413	97.692	97.563	97.394	97.673	97.576	600-619	(3.250)	
5.000 ►	97.690	98.375	98.278	97.267	97.983	97.886	97.118	97.397	97.268	96.731	97.010	96.913	Cashout Refi	(0.250)	
4.875 ►	97.113	97.798	97.701	96.994	97.710	97.613	96.205	96.484	96.356	96.213	96.492	96.394	2 units	(0.500)	
4.750 ►	96.838	97.523	97.426	96.713	97.429	97.332	95.784	96.063	95.934	95.681	95.960	95.863	3-4 units	(1.000)	
4.625 ►	93.924	93.875	93.841	93.924	93.875	93.841	90.811	90.762	90.729	90.811	90.762	90.729	\$100k < \$125k	(0.125)	
4.500 ►	93.229	93.180	93.147	93.229	93.180	93.147	90.117	90.068	90.034	90.117	90.068	90.034	\$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

Effective Date/Time: 1/7/2026 11:25 AM

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 ►	107.790	107.640	107.490					
9.875 ►	107.540	107.390	107.240					
9.750 ►	107.290	107.140	106.990					
9.625 ►	107.040	106.890	106.740					
9.500 ►	106.790	106.640	106.490					
9.375 ►	106.540	106.390	106.240					
9.250 ►	106.290	106.140	105.990	108.243	108.093	107.943		
9.125 ►	106.040	105.890	105.740	108.055	107.905	107.755		
9.000 ►								
8.990 ►	105.790	105.640	105.490	107.789	107.639	107.489		
8.875 ►	105.540	105.390	105.240	107.524	107.374	107.224		
8.750 ►	105.290	105.140	104.990	107.243	107.093	106.943		
8.625 ►	105.040	104.890	104.740	106.961	106.811	106.661		
8.500 ►	104.790	104.640	104.490	106.680	106.530	106.380		
8.375 ►	104.540	104.390	104.240	106.380	106.230	106.080		
8.250 ►	104.290	104.140	103.990	106.080	105.930	105.780		
8.125 ►	104.040	103.890	103.740	105.740	105.590	105.440		
8.000 ►								
7.990 ►	103.790	103.640	103.490	105.365	105.215	105.065		
7.875 ►	103.540	103.390	103.240	104.990	104.840	104.690		
7.750 ►	103.290	103.140	102.990	104.615	104.465	104.315		
7.625 ►	103.015	102.865	102.715	104.240	104.090	103.940		
7.500 ►	102.765	102.615	102.465	103.865	103.715	103.565		
7.375 ►	102.440	102.290	102.140	103.490	103.340	103.190		
7.250 ►	102.065	101.915	101.765	103.115	102.965	102.815		
7.125 ►	101.665	101.515	101.365	102.665	102.515	102.365		
7.000 ►								
6.990 ►	101.290	101.140	100.990	102.215	102.065	101.915		
6.875 ►	100.840	100.690	100.540	101.765	101.615	101.465		
6.750 ►	100.390	100.240	100.090	101.290	101.140	100.990		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>