

Effective Date/Time: 11/14/2025 10:42 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 ▶	104.724	104.720	104.699	104.678	104.185	104.140	104.035	105.029	105.026	105.012	102.042	102.029	101.960	100.745	100.699	100.594			
7.875 ▶	104.482	104.478	104.458	104.437	104.023	103.979	103.876	104.782	104.779	104.765	101.854	101.840	101.771	100.662	100.617	100.515			
7.750 ▶	104.219	104.215	104.194	104.173	103.815	103.769	103.666	104.520	104.518	104.504	101.637	101.624	101.555	100.442	100.395	100.291			
7.625 ▶	104.068	104.064	104.043	104.022	103.842	103.748	103.740	104.160	104.157	104.143	102.274	102.180	102.173	101.774	101.680	101.673			
7.500 ▶	103.889	103.885	103.865	103.844	103.619	103.524	103.515	103.863	103.860	103.846	102.115	102.020	102.012	101.615	101.520	101.512			
7.375 ▶	103.771	103.767	103.746	103.725	103.458	103.359	103.348	103.566	103.563	103.549	101.861	101.739	101.717	101.361	101.239	101.217			
7.250 ▶	103.491	103.487	103.466	103.446	103.117	102.994	102.971	103.263	103.261	103.247	101.516	101.450	101.409	101.016	100.892	100.869			
7.125 ▶	103.256	103.245	103.225	103.204	103.076	103.013	103.005	103.141	103.119	103.078	102.574	102.564	102.551	101.652	101.587	101.579			
7.000 ▶	102.982	102.971	102.951	102.930	102.790	102.729	102.721	102.838	102.817	102.775	102.334	102.324	102.311	101.368	101.305	101.297			
6.875 ▶	102.648	102.637	102.616	102.595	102.460	102.397	102.389	102.508	102.486	102.445	102.051	102.042	102.028	101.040	100.976	100.968			
6.750 ▶	102.297	102.286	102.265	102.245	102.056	101.988	101.980	102.170	102.118	102.085	101.741	101.732	101.718	100.639	100.570	100.562			
6.625 ▶	102.265	102.225	102.190	102.156	102.088	101.989	101.977	102.526	102.479	102.436	101.881	101.840	101.806	100.799	100.700	100.687			
6.500 ▶	101.903	101.862	101.828	101.793	101.857	101.752	101.741	102.173	102.122	102.079	101.591	101.550	101.516	100.570	100.464	100.453			
6.375 ▶	101.494	101.454	101.420	101.385	101.444	101.338	101.328	101.763	101.716	101.673	101.276	101.235	101.201	100.161	100.054	100.044			
6.250 ▶	101.033	100.993	100.958	100.924	100.980	100.863	100.857	101.352	101.305	101.261	100.906	100.865	100.831	99.702	99.584	99.578			
6.125 ▶	101.051	101.018	100.983	100.949	100.955	100.861	100.847	101.397	101.356	101.293	100.756	100.722	100.688	99.742	99.650	99.635			
6.000 ▶	100.564	100.530	100.496	100.461	100.553	100.458	100.445	100.966	100.927	100.865	100.386	100.352	100.318	99.346	99.252	99.238			
5.875 ▶	100.036	100.003	99.968	99.934	100.041	99.944	99.932	100.502	100.462	100.400	99.966	99.932	99.898	98.836	98.741	98.728			
5.750 ▶	99.503	99.469	99.435	99.401	99.483	99.379	99.369	100.006	99.966	99.904	99.491	99.457	99.423	98.281	98.179	98.168			
5.625 ▶	99.283	99.266	99.245	99.225	99.100	99.079	99.066	100.245	100.146	100.136	98.946	98.912	98.878	97.745	97.726	97.712			
5.500 ▶	98.712	98.695	98.674	98.653	98.533	98.514	98.502	99.727	99.630	99.620	98.323	98.290	98.255	97.181	97.163	97.149			
5.375 ▶	98.072	98.055	98.034	98.013	97.890	97.872	97.860	99.183	99.087	99.077	97.684	97.651	97.616	96.542	96.526	96.512			
5.250 ▶	97.420	97.402	97.381	97.361	97.118	97.103	97.090	98.592	98.497	98.487	96.994	96.960	96.926	95.772	95.759	95.745			
	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)	<div>Improved PRICING</div> <div></div>								
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 ▶	103.038	103.690	103.560	101.739	102.127	101.998	101.338	101.584	101.423	99.807	100.052	99.923	103.509	103.942	103.812
7.000 ▶	102.682	103.334	103.204	101.212	101.646	101.517	100.919	101.165	101.004	99.277	99.509	99.379	103.075	103.508	103.379
6.875 ▶	102.088	102.740	102.610	101.057	101.740	101.610	100.744	100.990	100.829	99.744	99.990	99.860	102.506	102.939	102.810
6.750 ▶	102.194	102.846	102.717	102.038	102.721	102.592	100.588	100.834	100.673	100.463	100.709	100.579	102.574	103.007	102.877
6.625 ▶	101.959	102.661	102.569	100.959	101.692	101.600	100.998	101.293	101.170	100.060	100.356	100.264	102.339	102.729	102.650
6.500 ▶	101.571	102.273	102.182	100.759	101.492	101.400	100.646	100.942	100.819	99.896	100.192	100.100	101.952	102.341	102.262
6.375 ▶	101.128	101.830	101.738	100.284	101.017	100.925	100.545	100.841	100.718	99.764	100.060	99.968	101.314	101.704	101.625
6.250 ▶	101.309	102.011	101.919	101.028	101.761	101.669	100.453	100.748	100.625	100.234	100.530	100.438	101.434	101.823	101.744
6.125 ▶	101.131	101.808	101.685	100.869	101.577	101.454	100.400	100.671	100.517	100.400	100.671	100.548	101.467	101.879	101.774
6.000 ▶	100.650	101.327	101.204	100.394	101.102	100.979	99.969	100.239	100.085	99.875	100.146	100.023	101.034	101.445	101.341
5.875 ▶	100.112	100.789	100.667	99.912	100.621	100.498	99.381	99.652	99.498	99.444	99.714	99.592	100.465	100.876	100.772
5.750 ▶	100.312	100.989	100.867	100.050	100.758	100.635	99.831	100.102	99.948	99.831	100.102	99.979	FHA/VA Price Adjustments 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 ▶	99.982	100.609	100.478	99.720	100.378	100.246	99.345	99.565	99.403	99.345	99.565	99.434			
5.500 ▶	99.501	100.128	99.996	99.276	99.934	99.803	98.914	99.134	98.971	98.851	99.071	98.940			
5.375 ▶	98.995	99.621	99.490	98.857	99.515	99.384	98.357	98.578	98.415	98.482	98.703	98.571			
5.250 ▶	98.770	99.396	99.265	98.539	99.196	99.065	98.382	98.603	98.440	98.414	98.634	98.503			
5.125 ▶	97.822	98.516	98.417	97.530	98.255	98.156	96.960	97.247	97.117	96.941	97.229	97.130			
5.000 ▶	97.487	98.181	98.082	97.064	97.789	97.690	96.665	96.953	96.823	96.279	96.566	96.467			
4.875 ▶	96.910	97.604	97.505	96.729	97.454	97.355	95.753	96.040	95.910	95.697	95.985	95.886			
4.750 ▶	96.572	97.266	97.167	96.354	97.079	96.980	95.269	95.556	95.426	95.072	95.360	95.261			
4.625 ▶	93.914	93.870	93.857	93.914	93.870	93.857	90.802	90.757	90.744	90.802	90.757	90.744			
4.500 ▶	93.215	93.170	93.157	93.215	93.170	93.157	90.102	90.058	90.044	90.102	90.058	90.044			
4.375 ▶															

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	85.01-89.95	
8.625 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	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>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.450	107.300	107.150						Prepay 101.000		
9.875 ▶	107.200	107.050	106.900						No Prepay 100.000		
9.750 ▶	106.950	106.800	106.650						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.700	106.550	106.400						Full Doc 99.500 103.000		
9.500 ▶	106.450	106.300	106.150						Alt Doc 99.500 103.000		
9.375 ▶	106.200	106.050	105.900			107.865	107.715		107.565	Inv w/Prepay 99.500 103.000	
9.250 ▶	105.950	105.800	105.650			107.678	107.528		107.378	<u>Plus DSCR</u>	
9.125 ▶	105.700	105.550	105.400			107.490	107.340		107.190	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.450	105.300	105.150			107.224	107.074		106.924	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.200	105.050	104.900			106.959	106.809		106.659	5yr Prepay 99.500 104.500	
8.750 ▶	104.950	104.800	104.650			106.678	106.528		106.378		
8.625 ▶	104.700	104.550	104.400			106.396	106.246		106.096	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.500 ▶	104.450	104.300	104.150			106.115	105.965		105.815	5yr Hard PP 101.500	
8.375 ▶	104.200	104.050	103.900			105.815	105.665		105.515	4yr Hard PP 101.500	
8.250 ▶	103.950	103.800	103.650			105.515	105.365		105.215	3yr Hard PP 101.500	
8.125 ▶	103.700	103.550	103.400			105.175	105.025		104.875	2yr Hard PP 100.500	
8.000 ▶										1yr Hard PP 100.000	
7.990 ▶	103.450	103.300	103.150			104.800	104.650		104.500	No Prepay 99.500	
7.875 ▶	103.200	103.050	102.900			104.425	104.275		104.125		
7.750 ▶	102.950	102.800	102.650			104.050	103.900		103.750		
7.625 ▶	102.675	102.525	102.375			103.675	103.525		103.375		
7.500 ▶	102.425	102.275	102.125		103.300	103.150	103.000				
7.375 ▶	102.100	101.950	101.800		102.875	102.725	102.575				
7.250 ▶	101.725	101.575	101.425		102.450	102.300	102.150				
7.125 ▶	101.325	101.175	101.025		102.000	101.850	101.700				
7.000 ▶											
6.990 ▶	100.950	100.800	100.650		101.550	101.400	101.250				
6.875 ▶	100.500	100.350	100.200		101.100	100.950	100.800				
6.750 ▶	100.050	99.900	99.750		100.625	100.475	100.325				

 New Product
Coming Soon

 New Product
Coming Soon

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>