

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 ►	105.057	105.049	105.021	104.971	104.642	104.611	104.551	105.413	105.413	105.393	102.353	102.288	102.203	101.192	101.172	101.143				
7.875 ►	104.824	104.816	104.788	104.738	104.482	104.454	104.394	105.177	105.177	105.158	102.170	102.106	102.020	101.108	101.090	101.064				
7.750 ►	104.572	104.564	104.536	104.486	104.265	104.242	104.183	104.924	104.924	104.905	101.968	101.903	101.818	100.868	100.856	100.831				
7.625 ►	104.478	104.470	104.446	104.404	104.394	104.342	104.270	104.531	104.531	104.512	102.597	102.551	102.535	102.097	102.051	102.035				
7.500 ►	104.307	104.299	104.275	104.233	104.167	104.121	104.050	104.243	104.243	104.228	102.438	102.396	102.380	101.938	101.896	101.880				
7.375 ►	104.177	104.169	104.146	104.104	104.007	103.963	103.894	103.978	103.978	103.962	102.197	102.155	102.140	101.697	101.655	101.640				
7.250 ►	103.923	103.915	103.891	103.849	103.636	103.596	103.528	103.687	103.687	103.671	101.811	101.775	101.762	101.311	101.275	101.262				
7.125 ►	103.643	103.631	103.604	103.563	103.642	103.595	103.478	103.542	103.478	103.412	102.678	102.646	102.601	101.994	101.948	101.914				
7.000 ►	103.379	103.339	103.295	103.247	103.323	103.284	103.167	103.251	103.187	103.121	102.468	102.436	102.391	101.678	101.638	101.605				
6.875 ►	103.098	103.058	103.005	102.938	102.958	102.927	102.809	102.953	102.889	102.823	102.220	102.188	102.143	101.315	101.284	101.250				
6.750 ►	102.764	102.724	102.671	102.604	102.487	102.463	102.349	102.608	102.544	102.478	101.927	101.895	101.850	100.847	100.823	100.793				
6.625 ►	102.645	102.596	102.535	102.460	102.648	102.582	102.499	102.756	102.687	102.551	102.335	102.286	102.225	101.261	101.194	101.113				
6.500 ►	102.318	102.270	102.209	102.133	102.341	102.283	102.201	102.415	102.351	102.213	102.058	102.010	101.949	100.957	100.898	100.818				
6.375 ►	101.948	101.899	101.838	101.763	101.935	101.882	101.801	102.044	101.981	101.851	101.733	101.685	101.624	100.554	100.500	100.421				
6.250 ►	101.520	101.472	101.411	101.336	101.489	101.441	101.361	101.642	101.578	101.454	101.371	101.322	101.261	100.112	100.064	99.986				
6.125 ►	101.311	101.262	101.201	101.126	101.353	101.309	101.234	101.758	101.725	101.553	101.090	101.041	100.980	100.138	100.092	100.019				
6.000 ►	100.908	100.860	100.799	100.723	100.909	100.870	100.798	101.350	101.318	101.157	100.733	100.684	100.623	99.699	99.658	99.587				
5.875 ►	100.443	100.394	100.333	100.258	100.403	100.369	100.299	101.014	100.979	100.809	100.321	100.272	100.211	99.196	99.161	99.092				
5.750 ►	99.915	99.867	99.806	99.730	99.851	99.823	99.759	100.513	100.474	100.306	99.852	99.803	99.742	98.648	98.618	98.555				
5.625 ►	99.469	99.421	99.364	99.297	99.453	99.432	99.352	100.286	100.214	100.107	99.328	99.279	99.218	98.097	98.075	97.995				
5.500 ►	98.911	98.862	98.805	98.738	98.914	98.896	98.816	99.805	99.749	99.626	98.755	98.706	98.645	97.560	97.540	97.462				
5.375 ►	98.316	98.267	98.210	98.143	98.310	98.294	98.217	99.284	99.240	99.105	98.130	98.082	98.021	96.960	96.943	96.866				
5.250 ►	97.681	97.632	97.575	97.508	97.368	97.357	97.284	98.744	98.663	98.566	97.460	97.412	97.351	96.021	96.008	95.936				

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		(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 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)</															

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 ►	103.571	104.223	104.094	102.174	102.661	102.531	102.059	102.305	102.144	100.528	100.773	100.644	104.042	104.475	104.346
7.000 ►	103.215	103.867	103.738	101.853	102.180	102.050	101.640	101.886	101.725	99.984	100.230	100.100	103.608	104.041	103.912
6.875 ►	102.621	103.273	103.144	101.590	102.273	102.144	101.465	101.711	101.550	100.465	100.711	100.581	103.040	103.473	103.343
6.750 ►	102.728	103.380	103.250	102.571	103.255	103.125	101.309	101.555	101.394	101.184	101.430	101.300	103.107	103.540	103.411
6.625 ►	102.275	102.926	102.797	101.275	101.958	101.828	101.251	101.496	101.336	100.313	100.559	100.429	102.612	103.045	102.915
6.500 ►	101.825	102.476	102.347	101.075	101.758	101.628	100.837	101.083	100.922	100.150	100.395	100.266	102.224	102.657	102.528
6.375 ►	101.381	102.033	101.903	100.662	101.345	101.216	100.736	100.981	100.821	100.080	100.325	100.196	101.587	102.020	101.890
6.250 ►	101.562	102.214	102.084	101.406	102.089	101.959	100.643	100.889	100.728	100.550	100.795	100.666	101.706	102.139	102.010
6.125 ►	101.413	102.082	101.969	101.150	101.850	101.738	100.588	100.850	100.706	100.588	100.850	100.738	101.742	102.160	102.048
6.000 ►	100.932	101.600	101.488	100.675	101.375	101.263	100.157	100.419	100.275	100.063	100.325	100.213	101.308	101.727	101.614
5.875 ►	100.550	101.219	101.106	100.350	101.050	100.938	99.725	99.988	99.844	99.788	99.050	99.938	100.739	101.158	101.045
5.750 ►	100.657	101.325	101.213	100.519	101.219	101.106	100.082	100.344	100.200	100.207	100.469	100.356	FHA/VA Price Adjustments		
5.625 ►	100.080	100.715	100.569	99.817	100.484	100.338	99.536	99.765	99.588	99.536	99.765	99.619	680+	0.000	
5.500 ►	99.599	100.234	100.088	99.374	100.040	99.894	99.105	99.334	99.156	99.042	99.271	99.125	660-679	(0.750)	
5.375 ►	99.217	99.853	99.706	99.111	99.778	99.631	98.674	98.903	98.725	98.830	99.059	98.913	640-659	(1.750)	
5.250 ►	98.961	99.596	99.450	98.855	99.521	99.375	98.667	98.896	98.719	98.824	99.053	98.906	620-639	(2.250)	
5.125 ►	97.670	98.355	98.259	97.378	98.094	97.998	97.058	97.337	97.209	97.039	97.318	97.222	600-619	(3.250)	
5.000 ►	97.335	98.020	97.924	96.912	97.628	97.532	96.763	97.042	96.915	96.376	96.655	96.559	Cashout Refi	(0.250)	
4.875 ►	96.758	97.443	97.347	96.639	97.355	97.259	95.850	96.129	96.002	95.858	96.137	96.041	2 units	(0.500)	
4.750 ►	96.483	97.168	97.072	96.358	97.074	96.978	95.429	95.708	95.580	95.326	95.605	95.509	3-4 units	(1.000)	
4.625 ►	93.648	93.601	93.568	93.648	93.601	93.568	90.535	90.489	90.455	90.535	90.489	90.455	\$100k < \$125k	(0.125)	
4.500 ►	92.953	92.906	92.872	92.953	92.906	92.872	89.840	89.793	89.760	89.840	89.793	89.760	\$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: 1/5/2026 10:33 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>