

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 ►	105.039	105.035	105.027	104.977	104.583	104.571	104.517	105.387	105.390	105.390	102.360	102.303	102.239	101.135	101.123	101.092				
7.875 ►	104.814	104.810	104.802	104.752	104.423	104.410	104.362	105.162	105.165	105.165	102.185	102.128	102.064	101.051	101.039	101.015				
7.750 ►	104.572	104.567	104.559	104.509	104.207	104.195	104.154	104.919	104.922	104.922	101.990	101.933	101.869	100.811	100.800	100.785				
7.625 ►	104.464	104.458	104.449	104.408	104.407	104.367	104.292	104.567	104.570	104.570	102.611	102.572	102.517	102.111	102.072	102.017				
7.500 ►	104.300	104.294	104.285	104.244	104.181	104.141	104.078	104.290	104.292	104.292	102.451	102.411	102.366	101.951	101.911	101.866				
7.375 ►	104.177	104.171	104.163	104.121	104.020	103.979	103.926	103.995	103.997	103.997	102.211	102.166	102.127	101.711	101.666	101.627				
7.250 ►	103.927	103.921	103.913	103.871	103.650	103.605	103.563	103.714	103.716	103.716	101.826	101.782	101.757	101.326	101.282	101.257				
7.125 ►	103.656	103.649	103.641	103.599	103.644	103.606	103.478	103.549	103.487	103.422	102.673	102.642	102.610	101.996	101.958	101.892				
7.000 ►	103.363	103.348	103.333	103.292	103.327	103.289	103.178	103.269	103.207	103.143	102.472	102.441	102.408	101.682	101.644	101.595				
6.875 ►	103.093	103.054	103.014	102.956	102.963	102.924	102.832	102.984	102.922	102.858	102.239	102.208	102.176	101.320	101.282	101.251				
6.750 ►	102.783	102.744	102.704	102.637	102.497	102.456	102.383	102.648	102.587	102.522	101.957	101.926	101.893	100.858	100.816	100.805				
6.625 ►	102.638	102.591	102.542	102.467	102.671	102.614	102.514	102.773	102.713	102.597	102.354	102.306	102.258	101.283	101.227	101.129				
6.500 ►	102.323	102.275	102.227	102.152	102.368	102.312	102.222	102.438	102.378	102.264	102.091	102.044	101.995	100.984	100.927	100.840				
6.375 ►	101.970	101.922	101.874	101.798	101.961	101.904	101.832	102.067	102.007	101.890	101.776	101.729	101.680	100.581	100.524	100.454				
6.250 ►	101.562	101.514	101.466	101.390	101.520	101.461	101.404	101.666	101.606	101.505	101.424	101.376	101.328	100.144	100.085	100.030				
6.125 ►	101.481	101.434	101.385	101.310	101.499	101.461	101.375	101.905	101.856	101.746	101.246	101.199	101.150	100.284	100.245	100.161				
6.000 ►	101.052	101.005	100.956	100.881	101.057	101.021	100.950	101.520	101.449	101.361	100.879	100.831	100.783	99.848	99.809	99.741				
5.875 ►	100.565	100.517	100.469	100.393	100.553	100.516	100.459	101.146	101.112	100.939	100.483	100.435	100.387	99.347	99.308	99.253				
5.750 ►	100.052	100.005	99.956	99.881	100.006	99.970	99.930	100.649	100.615	100.474	100.041	99.994	99.945	98.803	98.765	98.727				
5.625 ►	99.652	99.605	99.556	99.489	99.648	99.635	99.546	100.525	100.448	100.367	99.506	99.459	99.410	98.293	98.279	98.191				
5.500 ►	99.102	99.055	99.006	98.939	99.112	99.098	99.016	100.056	99.979	99.898	98.914	98.866	98.818	97.759	97.744	97.663				
5.375 ►	98.516	98.469	98.420	98.353	98.512	98.499	98.425	99.542	99.465	99.385	98.306	98.258	98.210	97.162	97.147	97.075				
5.250 ►	97.889	97.842	97.794	97.727	97.574	97.561	97.500	99.000	98.923	98.842	97.647	97.600	97.551	96.228	96.214	96.154				

LTV/FICO Adjustments

imPROVED PRICING

Effective Date/Time: 12/29/2025 10:47 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 ►	103.550	104.185	104.039	102.041	102.623	102.477	102.038	102.267	102.089	100.507	100.735	100.589	104.006	104.454	104.308
7.000 ►	103.194	103.829	103.683	101.725	102.142	101.995	101.619	101.848	101.670	99.963	100.192	100.045	103.573	104.020	103.874
6.875 ►	102.600	103.235	103.089	101.569	102.235	102.089	101.444	101.673	101.495	100.444	100.673	100.527	103.004	103.452	103.305
6.750 ►	102.707	103.342	103.195	102.550	103.217	103.070	101.288	101.517	101.339	101.163	101.392	101.245	103.071	103.519	103.373
6.625 ►	102.322	102.999	102.895	101.322	102.030	101.926	101.298	101.569	101.433	100.361	100.631	100.527	102.681	103.092	102.988
6.500 ►	101.872	102.549	102.445	101.122	101.830	101.726	100.885	101.155	101.020	100.197	100.468	100.363	102.293	102.705	102.600
6.375 ►	101.428	102.105	102.001	100.710	101.418	101.313	100.783	101.054	100.918	100.127	100.398	100.293	101.656	102.067	101.963
6.250 ►	101.610	102.286	102.182	101.453	102.161	102.057	100.691	100.961	100.826	100.597	100.868	100.763	101.775	102.187	102.082
6.125 ►	101.416	102.093	101.988	101.153	101.861	101.757	100.591	100.861	100.726	100.591	100.861	100.757	101.752	102.163	102.059
6.000 ►	100.935	101.611	101.507	100.678	101.386	101.282	100.160	100.430	100.295	100.066	100.336	100.232	101.318	101.730	101.625
5.875 ►	100.553	101.230	101.126	100.353	101.061	100.957	99.728	99.999	99.863	99.791	100.061	99.957	100.750	101.161	101.056
5.750 ►	100.660	101.336	101.232	100.522	101.230	101.126	100.085	100.355	100.220	100.210	100.480	100.376	FHA/VA Price Adjustments		
5.625 ►	100.270	100.914	100.776	100.008	100.682	100.545	99.727	99.964	99.795	99.727	99.964	99.826	680+	0.000	
5.500 ►	99.789	100.432	100.295	99.564	100.239	100.101	99.295	99.532	99.363	99.233	99.470	99.332	660-679	(0.750)	
5.375 ►	99.408	100.051	99.913	99.302	99.976	99.838	98.864	99.101	98.932	99.020	99.257	99.120	640-659	(1.750)	
5.250 ►	99.152	99.795	99.657	99.045	99.720	99.582	98.858	99.095	98.926	99.014	99.251	99.113	620-639	(2.250)	
5.125 ►	97.999	98.709	98.638	97.706	98.448	98.377	97.386	97.690	97.588	97.368	97.672	97.601	600-619	(3.250)	
5.000 ►	97.664	98.374	98.303	97.240	97.982	97.911	97.092	97.396	97.294	96.705	97.009	96.938	Cashout Refi	(0.250)	
4.875 ►	97.086	97.797	97.726	96.968	97.709	97.638	96.179	96.483	96.381	96.186	96.490	96.420	2 units	(0.500)	
4.750 ►	96.811	97.522	97.451	96.686	97.428	97.357	95.757	96.061	95.959	95.655	95.959	95.888	3-4 units	(1.000)	
4.625 ►	94.134	94.087	94.070	94.134	94.087	94.070	91.021	90.975	90.958	91.021	90.975	90.958	\$100k < \$125k	(0.125)	
4.500 ►	93.441	93.394	93.377	93.441	93.394	93.377	90.328	90.281	90.265	90.328	90.281	90.265	\$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 ►															
8.500 ►															
8.375 ►															
8.250 ►															
8.125 ►															
8.000 ►															
7.875 ►															
7.750 ►															
7.625 ►															
7.500 ►															
7.375 ►															
7.250 ►															
7.125 ►															
7.000 ►															
6.875 ►															
6.750 ►															
6.625 ►															
6.500 ►															
6.375 ►															
6.250 ►															
6.125 ►															
6.000 ►															
5.875 ►															

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 ►	107.665	107.515	107.365					
9.875 ►	107.415	107.265	107.115					
9.750 ►	107.165	107.015	106.865					
9.625 ►	106.915	106.765	106.615					
9.500 ►	106.665	106.515	106.365					
9.375 ►	106.415	106.265	106.115					
9.250 ►	106.165	106.015	105.865	107.993	107.843	107.693		
9.125 ►	105.915	105.765	105.615	107.805	107.655	107.505		
9.000 ►								
8.990 ►	105.665	105.515	105.365	107.539	107.389	107.239		
8.875 ►	105.415	105.265	105.115	107.274	107.124	106.974		
8.750 ►	105.165	105.015	104.865	106.993	106.843	106.693		
8.625 ►	104.915	104.765	104.615	106.711	106.561	106.411		
8.500 ►	104.665	104.515	104.365	106.430	106.280	106.130		
8.375 ►	104.415	104.265	104.115	106.130	105.980	105.830		
8.250 ►	104.165	104.015	103.865	105.830	105.680	105.530		
8.125 ►	103.915	103.765	103.615	105.490	105.340	105.190		
8.000 ►								
7.990 ►	103.665	103.515	103.365	105.115	104.965	104.815		
7.875 ►	103.415	103.265	103.115	104.740	104.590	104.440		
7.750 ►	103.165	103.015	102.865	104.365	104.215	104.065		
7.625 ►	102.890	102.740	102.590	103.990	103.840	103.690		
7.500 ►	102.640	102.490	102.340	103.615	103.465	103.315		
7.375 ►	102.315	102.165	102.015	103.240	103.090	102.940		
7.250 ►	101.940	101.790	101.640	102.865	102.715	102.565		
7.125 ►	101.540	101.390	101.240	102.415	102.265	102.115		
7.000 ►								
6.990 ►	101.165	101.015	100.865	101.965	101.815	101.665		
6.875 ►	100.715	100.565	100.415	101.515	101.365	101.215		
6.750 ►	100.265	100.115	99.965	101.040	100.890	100.740		

NonQM Price Adjustments

Price all NonQM loans on our new website

<https://www.uff.pro>