

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 ►	105.116	105.141	105.134	105.124	104.539	104.465	104.430	105.492	105.519	105.519	102.197	102.212	102.153	101.083	101.007	100.972				
7.875 ►	104.778	104.803	104.796	104.786	104.367	104.294	104.259	105.262	105.289	105.289	102.016	102.031	101.973	100.954	100.881	100.846				
7.750 ►	104.539	104.564	104.557	104.547	104.152	104.079	104.044	105.018	105.045	105.045	101.833	101.848	101.789	100.710	100.638	100.602				
7.625 ►	104.631	104.636	104.629	104.619	104.427	104.359	104.335	104.759	104.784	104.784	102.161	102.092	102.067	101.661	101.592	101.567				
7.500 ►	104.417	104.422	104.415	104.405	104.270	104.204	104.179	104.496	104.509	104.509	102.067	102.000	101.975	101.567	101.500	101.475				
7.375 ►	104.189	104.194	104.187	104.177	104.043	103.977	103.952	104.082	104.089	104.089	101.757	101.689	101.666	101.257	101.189	101.166				
7.250 ►	104.090	104.095	104.088	104.078	103.672	103.606	103.583	103.814	103.820	103.820	101.546	101.547	101.517	100.849	100.782	100.759				
7.125 ►	103.825	103.830	103.823	103.813	103.532	103.489	103.470	103.600	103.564	103.551	102.251	102.214	102.163	101.546	101.502	101.482				
7.000 ►	103.535	103.540	103.532	103.522	103.282	103.240	103.220	103.332	103.291	103.257	102.040	102.003	101.952	101.325	101.281	101.261				
6.875 ►	103.235	103.205	103.192	103.177	102.884	102.842	102.822	103.051	103.008	102.956	101.804	101.767	101.715	100.959	100.915	100.895				
6.750 ►	102.935	102.902	102.873	102.842	102.445	102.406	102.384	102.741	102.697	102.646	101.526	101.489	101.438	100.522	100.482	100.461				
6.625 ►	102.912	102.863	102.819	102.774	102.697	102.641	102.606	103.069	103.001	102.927	101.933	101.878	101.805	101.277	101.221	101.185				
6.500 ►	102.625	102.576	102.532	102.487	102.423	102.368	102.332	102.757	102.689	102.616	101.665	101.610	101.537	101.006	100.950	100.914				
6.375 ►	102.282	102.233	102.189	102.144	102.156	102.101	102.066	102.398	102.330	102.256	101.345	101.290	101.217	100.743	100.688	100.652				
6.250 ►	101.891	101.842	101.799	101.753	101.748	101.695	101.660	102.001	101.933	101.859	100.998	100.943	100.870	100.338	100.283	100.248				
6.125 ►	101.984	101.920	101.869	101.816	101.803	101.751	101.718	102.573	102.497	102.416	101.637	101.585	101.552	101.137	101.085	101.052				
6.000 ►	101.585	101.522	101.470	101.418	101.452	101.402	101.370	102.175	102.099	102.018	101.292	101.242	101.210	100.792	100.742	100.710				
5.875 ►	101.124	101.060	101.009	100.957	101.041	100.993	100.960	101.743	101.667	101.586	100.941	100.893	100.861	100.441	100.393	100.361				
5.750 ►	100.613	100.549	100.498	100.445	100.552	100.507	100.475	101.264	101.188	101.107	100.476	100.412	100.361	99.877	99.832	99.800				
5.625 ►	100.565	100.514	100.463	100.410	100.592	100.527	100.496	101.472	101.422	101.342	100.369	100.305	100.273	99.869	99.805	99.773				
5.500 ►	100.058	100.007	99.956	99.903	100.043	99.980	99.948	101.000	100.950	100.870	99.822	99.760	99.727	99.322	99.260	99.227				
5.375 ►	99.516	99.466	99.415	99.362	99.504	99.442	99.409	100.486	100.437	100.356	99.285	99.223	99.190	98.785	98.723	98.690				
5.250 ►	98.925	98.875	98.824	98.770	98.559	98.501	98.466	99.948	99.899	99.818	98.398	98.340	98.305	97.898	97.840	97.805				

LTV/FICO Adjustments

	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)	(1.750)	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.900)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	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)	(

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 ►	103.959	104.661	104.500	102.447	103.098	102.938	102.446	102.742	102.550	100.915	101.211	101.050	104.473	104.863	104.783
7.000 ►	103.603	104.305	104.144	102.138	102.617	102.456	102.028	102.323	102.131	100.371	100.667	100.506	104.039	104.429	104.350
6.875 ►	103.009	103.711	103.550	101.978	102.711	102.550	101.853	102.148	101.956	100.853	101.148	100.988	103.470	103.860	103.781
6.750 ►	103.115	103.817	103.656	102.959	103.692	103.531	101.696	101.992	101.800	101.571	101.867	101.706	103.538	103.928	103.848
6.625 ►	102.421	102.955	102.818	101.390	101.955	101.818	101.522	101.650	101.482	100.553	100.682	100.544	102.625	103.160	102.913
6.500 ►	101.971	102.505	102.368	101.190	101.755	101.618	101.108	101.237	101.068	100.390	100.518	100.380	102.237	102.772	102.525
6.375 ►	101.496	102.030	101.893	100.777	101.343	101.205	100.976	101.104	100.935	100.320	100.448	100.310	101.600	102.135	101.888
6.250 ►	101.708	102.243	102.105	101.521	102.087	101.949	100.915	101.043	100.874	100.790	100.918	100.780	101.719	102.254	102.007
6.125 ►	101.616	102.268	102.146	101.322	102.005	101.883	100.674	100.919	100.766	100.643	100.888	100.766	101.899	102.332	102.203
6.000 ►	101.197	101.849	101.727	100.847	101.530	101.408	100.305	100.551	100.397	100.118	100.363	100.241	101.466	101.899	101.769
5.875 ►	100.722	101.374	101.252	100.522	101.205	101.083	99.780	100.026	99.872	99.843	100.088	99.966	100.897	101.330	101.200
5.750 ►	100.829	101.480	101.358	100.691	101.374	101.252	100.136	100.382	100.229	100.261	100.507	100.385	FHA/VA Price Adjustments		
5.625 ►	100.670	101.296	101.163	100.470	101.128	100.994	100.095	100.315	100.150	100.157	100.378	100.244	680+	0.000	
5.500 ►	100.251	100.878	100.744	100.026	100.684	100.550	99.726	99.946	99.781	99.664	99.884	99.750	660-679	(0.750)	
5.375 ►	99.745	100.371	100.238	99.639	100.296	100.163	99.170	99.390	99.225	99.326	99.546	99.413	640-659	(1.750)	
5.250 ►	99.489	100.115	99.981	99.382	100.040	99.906	99.164	99.384	99.219	99.320	99.540	99.406	620-639	(2.250)	
5.125 ►	98.740	99.400	99.285	98.572	99.264	99.149	98.252	98.506	98.360	98.359	98.613	98.498	600-619	(3.250)	
5.000 ►	98.405	99.065	98.950	98.106	98.798	98.683	97.958	98.212	98.066	97.696	97.950	97.835	Cashout Refi	(0.250)	
4.875 ►	97.827	98.488	98.373	97.709	98.400	98.285	97.045	97.299	97.153	97.052	97.306	97.192	2 units	(0.500)	
4.750 ►	97.552	98.213	98.098	97.427	98.119	98.004	96.623	96.877	96.732	96.521	96.775	96.660	3-4 units	(1.000)	
4.625 ►	95.075	95.016	94.987	95.075	95.016	94.987	91.963	91.903	91.875	91.963	91.903	91.875	\$100k < \$125k	(0.125)	
4.500 ►	94.387	94.327	94.299	94.387	94.327	94.299	91.274	91.215	91.186	91.274	91.215	91.186	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

NonQM

Rate	RESIDENTIAL NonQM Standard			DSCR NonQM Standard									NonQM Price Adjustments		
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day							Price all NonQM loans in Soar		
10.250 ►													NonQM Max Prices		
10.125 ►													Standard Residential	Max Price	
10.000 ►													Loan Amt <=\$1.75m	101.000	
9.875 ►													Loan Amt: \$1.75m<\$2.0m	100.500	
9.750 ►													Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►													Standard DSCR		
9.500 ►	107.425	107.275	107.125										Prepay	101.000	
9.375 ►	107.175	107.025	106.875										No Prepay	100.000	
9.250 ►	106.925	106.775	106.625												
9.125 ►	106.675	106.525	106.375												
9.000 ►															
8.875 ►	106.175	106.025	105.875	107.684	107.534	107.384									
8.750 ►	105.925	105.775	105.625	107.403	107.253	107.103									
8.625 ►	105.675	105.525	105.375	107.121	106.971	106.821									
8.500 ►	105.425	105.275	105.125	106.840	106.690	106.540									
8.375 ►	105.175	105.025	104.875	106.540	106.390	106.240									
8.250 ►	104.925	104.775	104.625	106.240	106.090	105.940									
8.125 ►	104.675	104.525	104.375	105.900	105.750	105.600									
8.000 ►															
7.875 ►	104.175	104.025	103.875	105.150	105.000	104.850									
7.750 ►	103.925	103.775	103.625	104.775	104.625	104.475									
7.625 ►	103.650	103.500	103.350	104.400	104.250	104.100									
7.500 ►	103.400	103.250	103.100	104.025	103.875	103.725									
7.375 ►	103.075	102.925	102.775	103.650	103.500	103.350									
7.250 ►	102.700	102.550	102.400	103.275	103.125	102.975									
7.125 ►	102.300	102.150	102.000	102.825	102.675	102.525									
7.000 ►															
6.875 ►	101.450	101.300	101.150	101.925	101.775	101.625									
6.750 ►	100.975	100.825	100.675	101.450	101.300	101.150									
6.625 ►	100.500	100.350	100.200	100.950	100.800	100.650									
6.500 ►	99.950	99.800	99.650	100.450	100.300	100.150									
6.375 ►	99.375	99.225	99.075	99.900	99.750	99.600									
6.250 ►	98.775	98.625	98.475	99.250	99.100	98.950									
6.125 ►	98.175	98.025	97.875	98.375	98.225	98.075									
6.000 ►															
5.875 ►	96.300	96.150	96.000												

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