

Effective Date/Time: 12/5/2025 10:38 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 ▶	104.908	104.901	104.889	104.864	104.352	104.318	104.213	105.253	105.253	105.248	102.178	102.123	102.059	101.013	100.974	100.898
7.875 ▶	104.655	104.648	104.635	104.611	104.196	104.161	104.058	105.007	105.007	105.002	101.986	101.930	101.867	100.933	100.893	100.818
7.750 ▶	104.383	104.376	104.364	104.339	103.993	103.956	103.854	104.740	104.740	104.735	101.773	101.718	101.654	100.720	100.679	100.604
7.625 ▶	104.222	104.216	104.206	104.189	104.022	104.017	103.969	104.365	104.365	104.359	102.402	102.394	102.392	101.902	101.894	101.892
7.500 ▶	104.031	104.024	104.014	103.998	103.808	103.800	103.751	104.063	104.063	104.058	102.252	102.242	102.239	101.752	101.742	101.739
7.375 ▶	103.882	103.876	103.866	103.849	103.655	103.643	103.592	103.737	103.737	103.733	102.002	101.972	101.951	101.502	101.472	101.451
7.250 ▶	103.608	103.601	103.591	103.575	103.322	103.291	103.224	103.424	103.424	103.422	101.668	101.635	101.614	101.168	101.135	101.114
7.125 ▶	103.456	103.435	103.411	103.378	103.279	103.265	103.199	103.298	103.257	103.219	102.721	102.707	102.690	101.792	101.778	101.748
7.000 ▶	103.181	103.161	103.136	103.104	102.992	102.973	102.908	102.996	102.955	102.917	102.498	102.484	102.467	101.507	101.488	101.459
6.875 ▶	102.878	102.858	102.833	102.801	102.658	102.635	102.571	102.687	102.646	102.607	102.223	102.209	102.192	101.176	101.153	101.124
6.750 ▶	102.526	102.505	102.480	102.448	102.259	102.228	102.160	102.331	102.289	102.251	101.912	101.898	101.881	100.778	100.747	100.716
6.625 ▶	102.373	102.332	102.288	102.240	102.242	102.184	102.156	102.408	102.374	102.276	102.046	102.005	101.961	100.938	100.879	100.852
6.500 ▶	102.024	101.983	101.939	101.891	101.928	101.864	101.839	102.075	102.035	101.941	101.757	101.716	101.672	100.626	100.562	100.537
6.375 ▶	101.630	101.589	101.545	101.497	101.558	101.490	101.466	101.704	101.665	101.571	101.415	101.373	101.330	100.259	100.192	100.168
6.250 ▶	101.190	101.149	101.105	101.057	101.134	101.056	101.038	101.306	101.264	101.170	101.037	100.996	100.952	99.840	99.761	99.743
6.125 ▶	101.069	101.027	100.984	100.935	100.976	100.940	100.924	101.331	101.262	101.189	100.845	100.804	100.760	99.765	99.728	99.713
6.000 ▶	100.634	100.592	100.549	100.500	100.544	100.503	100.490	100.897	100.828	100.755	100.456	100.415	100.371	99.338	99.296	99.282
5.875 ▶	100.164	100.123	100.079	100.030	100.058	100.015	100.004	100.463	100.442	100.340	100.061	100.019	99.975	98.855	98.812	98.801
5.750 ▶	99.613	99.571	99.528	99.479	99.533	99.487	99.480	99.968	99.942	99.842	99.584	99.543	99.499	98.333	98.286	98.280
5.625 ▶	99.288	99.246	99.203	99.154	99.181	99.163	99.136	100.047	99.978	99.899	99.054	99.012	98.968	97.828	97.809	97.784
5.500 ▶	98.738	98.696	98.653	98.604	98.609	98.591	98.566	99.566	99.497	99.419	98.450	98.409	98.365	97.259	97.240	97.216
5.375 ▶	98.126	98.085	98.041	97.993	98.041	98.021	97.998	99.048	98.979	98.901	97.816	97.775	97.731	96.694	96.674	96.651
5.250 ▶	97.488	97.446	97.403	97.354	97.169	97.150	97.130	98.494	98.425	98.347	97.143	97.101	97.058	95.825	95.806	95.786

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 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)	(0.125)	No Impounds - Non CA	0.250
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	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 ▶	103.128	103.753	103.597	101.796	102.191	102.034	101.616	101.834	101.647	100.084	100.303	100.147	103.532	104.032	103.876	
7.000 ▶	102.772	103.397	103.241	101.273	101.709	101.553	101.197	101.416	101.228	99.541	99.759	99.603	103.098	103.598	103.442	
6.875 ▶	102.178	102.803	102.647	101.147	101.803	101.647	101.022	101.241	101.053	100.022	100.241	100.084	102.529	103.029	102.873	
6.750 ▶	102.284	102.909	102.753	102.128	102.784	102.628	100.866	101.084	100.897	100.741	100.959	100.803	102.597	103.097	102.941	
6.625 ▶	102.186	102.891	102.815	101.186	101.922	101.846	101.162	101.461	101.354	100.225	100.524	100.448	102.563	102.956	102.880	
6.500 ▶	101.736	102.441	102.365	100.986	101.722	101.646	100.748	101.047	100.940	100.061	100.360	100.284	102.175	102.568	102.492	
6.375 ▶	101.292	101.997	101.921	100.573	101.310	101.234	100.647	100.946	100.839	99.991	100.290	100.214	101.538	101.931	101.855	
6.250 ▶	101.473	102.179	102.103	101.317	102.054	101.978	100.555	100.854	100.746	100.461	100.760	100.684	101.657	102.050	101.974	
6.125 ▶	101.261	101.946	101.850	100.999	101.715	101.619	100.592	100.871	100.744	100.592	100.871	100.775	101.589	102.009	101.913	
6.000 ▶	100.780	101.465	101.369	100.524	101.240	101.144	100.161	100.440	100.313	100.067	100.346	100.250	101.155	101.575	101.479	
5.875 ▶	100.399	101.084	100.988	100.199	100.915	100.819	99.730	100.009	99.882	99.792	100.071	99.975	100.587	101.006	100.910	
5.750 ▶	100.505	101.190	101.094	100.367	101.084	100.988	100.086	100.365	100.238	100.211	100.490	100.394	FHA/VA Price Adjustments			
5.625 ▶	100.046	100.711	100.595	99.784	100.480	100.364	99.502	99.761	99.614	99.502	99.761	99.645	680+			0.000
5.500 ▶	99.565	100.230	100.114	99.340	100.036	99.920	99.071	99.330	99.183	99.009	99.267	99.151	660-679			(0.750)
5.375 ▶	99.184	99.849	99.733	99.077	99.774	99.658	98.640	98.899	98.751	98.796	99.055	98.939	640-659			(1.750)
5.250 ▶	98.927	99.592	99.476	98.821	99.517	99.401	98.634	98.892	98.745	98.790	99.049	98.933	620-639			(2.250)
5.125 ▶	97.785	98.464	98.361	97.493	98.203	98.100	97.173	97.445	97.311	97.154	97.426	97.324	600-619			(3.250)
5.000 ▶	97.450	98.129	98.026	97.027	97.737	97.634	96.878	97.150	97.016	96.492	96.764	96.661	Cashout Refi			(0.250)
4.875 ▶	96.873	97.551	97.449	96.754	97.464	97.361	95.965	96.238	96.104	95.973	96.245	96.142	2 units			(0.500)
4.750 ▶	96.598	97.276	97.174	96.473	97.183	97.080	95.544	95.816	95.682	95.442	95.714	95.611	3-4 units			(1.000)
4.625 ▶	93.900	93.857	93.841	93.900	93.857	93.841	90.788	90.745	90.728	90.788	90.745	90.728	\$100k < \$125k			(0.125)
4.500 ▶	93.204	93.161	93.145	93.204	93.161	93.145	90.091	90.048	90.032	90.091	90.048	90.032	\$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 ▶							>= 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> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.550	107.400	107.250						No Prepay 100.000		
9.875 ▶	107.300	107.150	107.000						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.050	106.900	106.750						Full Doc 99.500 103.000		
9.625 ▶	106.800	106.650	106.500						Alt Doc 99.500 103.000		
9.500 ▶	106.550	106.400	106.250						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.300	106.150	106.000			107.778	107.628		107.478	<u>Plus DSCR</u>	
9.250 ▶	106.050	105.900	105.750			107.590	107.440		107.290	No Prepay 99.500 100.000	
9.125 ▶	105.800	105.650	105.500			107.324	107.174		107.024	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.550	105.400	105.250			107.059	106.909		106.759	5yr Prepay 99.500 104.500	
8.875 ▶	105.300	105.150	105.000			106.778	106.628		106.478	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.050	104.900	104.750			106.496	106.346		106.196	5yr Hard PP 101.500	
8.625 ▶	104.800	104.650	104.500			106.215	106.065		105.915	4yr Hard PP 101.500	
8.500 ▶	104.550	104.400	104.250			105.915	105.765		105.615	3yr Hard PP 101.500	
8.375 ▶	104.300	104.150	104.000			105.615	105.465		105.315	2yr Hard PP 100.500	
8.250 ▶	104.050	103.900	103.750			105.275	105.125		104.975	1yr Hard PP 100.000	
8.125 ▶	103.800	103.650	103.500			104.900	104.750		104.600	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.550	103.400	103.250			104.525	104.375		104.225		
7.875 ▶	103.300	103.150	103.000			104.150	104.000		103.850		
7.750 ▶	103.050	102.900	102.750			103.775	103.625		103.475		
7.625 ▶	102.775	102.625	102.475			103.400	103.250		103.100		
7.500 ▶	102.525	102.375	102.225			103.025	102.875		102.725		
7.375 ▶	102.200	102.050	101.900			102.650	102.500		102.350		
7.250 ▶	101.825	101.675	101.525			102.200	102.050		101.900		
7.125 ▶	101.425	101.275	101.125			101.750	101.600		101.450		
7.000 ▶											
6.990 ▶	101.050	100.900	100.750			101.300	101.150		101.000		
6.875 ▶	100.600	100.450	100.300			100.825	100.675		100.525		
6.750 ▶	100.150	100.000	99.850			100.325	100.175		100.025		

NonQM Price Adjustments

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