

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.902	104.898	104.890	104.858	104.301	104.272	104.246	105.417	105.419	105.419	102.292	102.239	102.181	100.833	100.804	100.772	15-Day	30-Day	45-Day	
7.875 ►	104.581	104.577	104.570	104.537	104.126	104.097	104.074	105.176	105.178	105.178	102.107	102.055	101.996	100.702	100.673	100.645	15-Day	30-Day	45-Day	
7.750 ►	104.360	104.356	104.348	104.316	103.908	103.879	103.860	104.920	104.922	104.922	101.920	101.867	101.809	100.456	100.427	100.405	15-Day	30-Day	45-Day	
7.625 ►	104.514	104.508	104.501	104.468	104.316	104.284	104.116	104.679	104.679	104.679	102.111	102.084	102.055	101.532	101.500	101.504	15-Day	30-Day	45-Day	
7.500 ►	104.301	104.295	104.288	104.255	104.148	104.116	103.952	104.426	104.426	104.426	101.931	101.900	101.908	101.431	101.399	101.408	15-Day	30-Day	45-Day	
7.375 ►	104.090	104.084	104.077	104.044	103.906	103.874	103.720	104.007	104.007	104.007	101.738	101.711	101.682	101.112	101.079	101.118	15-Day	30-Day	45-Day	
7.250 ►	104.011	104.005	103.997	103.965	103.537	103.504	103.380	103.728	103.729	103.729	101.677	101.650	101.621	100.719	100.686	100.734	15-Day	30-Day	45-Day	
7.125 ►	103.759	103.752	103.745	103.712	103.504	103.492	103.347	103.571	103.527	103.483	102.040	102.002	102.002	101.514	101.502	101.502	15-Day	30-Day	45-Day	
7.000 ►	103.485	103.479	103.472	103.439	103.236	103.224	103.090	103.292	103.248	103.204	101.831	101.788	101.774	101.277	101.264	101.274	15-Day	30-Day	45-Day	
6.875 ►	103.167	103.156	103.146	103.113	102.814	102.802	102.682	102.996	102.952	102.908	101.601	101.558	101.514	100.889	100.876	100.900	15-Day	30-Day	45-Day	
6.750 ►	102.884	102.861	102.839	102.803	102.348	102.335	102.236	102.679	102.635	102.592	101.324	101.280	101.236	100.425	100.412	100.457	15-Day	30-Day	45-Day	
6.625 ►	102.848	102.804	102.760	102.701	102.712	102.672	102.603	102.992	102.919	102.846	101.792	101.752	101.684	101.292	101.252	101.184	15-Day	30-Day	45-Day	
6.500 ►	102.534	102.489	102.445	102.387	102.410	102.370	102.312	102.676	102.603	102.530	101.493	101.453	101.395	100.993	100.953	100.895	15-Day	30-Day	45-Day	
6.375 ►	102.214	102.170	102.126	102.067	102.071	102.030	101.981	102.324	102.251	102.178	101.158	101.118	101.068	100.658	100.618	100.568	15-Day	30-Day	45-Day	
6.250 ►	101.846	101.801	101.757	101.699	101.662	101.621	101.578	101.935	101.862	101.789	100.751	100.710	100.667	100.251	100.210	100.167	15-Day	30-Day	45-Day	
6.125 ►	101.929	101.877	101.826	101.759	101.832	101.802	101.689	102.412	102.332	102.251	101.666	101.636	101.523	101.166	101.136	101.023	15-Day	30-Day	45-Day	
6.000 ►	101.541	101.489	101.438	101.371	101.531	101.502	101.396	102.020	101.940	101.860	101.372	101.342	101.236	100.872	100.842	100.736	15-Day	30-Day	45-Day	
5.875 ►	101.123	101.071	101.020	100.953	101.104	101.075	100.980	101.594	101.514	101.434	101.003	100.974	100.878	100.503	100.474	100.378	15-Day	30-Day	45-Day	
5.750 ►	100.630	100.577	100.526	100.459	100.489	100.462	100.373	101.116	101.035	100.955	100.314	100.287	100.199	99.814	99.787	99.699	15-Day	30-Day	45-Day	
5.625 ►	100.628	100.583	100.539	100.468	100.628	100.602	100.501	101.453	101.382	101.309	100.404	100.378	100.277	99.904	99.878	99.777	15-Day	30-Day	45-Day	
5.500 ►	100.152	100.107	100.063	99.992	100.058	100.031	99.938	100.986	100.915	100.841	99.836	99.809	99.717	99.336	99.309	99.217	15-Day	30-Day	45-Day	
5.375 ►	99.609	99.565	99.521	99.449	99.494	99.467	99.379	100.465	100.394	100.321	99.273	99.246	99.159	98.773	98.746	98.659	15-Day	30-Day	45-Day	
5.250 ►	99.017	98.972	98.928	98.857	98.549	98.522	98.443	99.919	99.848	99.775	98.389	98.361	98.282	97.889	97.861	97.782	15-Day	30-Day	45-Day	

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)	(0														

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 ►	104.546	104.460	104.375	103.014	102.929	102.844	102.627	102.542	102.456	101.096	101.010	100.925	104.628	104.731	104.645
7.000 ►	104.189	104.104	104.019	102.533	102.448	102.363	102.208	102.123	102.038	100.552	100.467	100.381	104.194	104.297	104.212
6.875 ►	103.596	103.510	103.425	102.627	102.542	102.456	102.033	101.948	101.863	101.033	100.948	100.863	103.626	103.728	103.643
6.750 ►	103.702	103.617	103.531	103.608	103.523	103.438	101.877	101.792	101.706	101.752	101.667	101.581	103.693	103.796	103.710
6.625 ►	102.921	102.893	102.865	101.953	101.924	101.896	101.616	101.588	101.560	100.648	100.619	100.591	102.907	102.941	102.913
6.500 ►	102.471	102.443	102.415	101.753	101.724	101.696	101.203	101.174	101.146	100.484	100.456	100.427	102.520	102.554	102.526
6.375 ►	101.996	101.968	101.940	101.340	101.312	101.283	101.070	101.042	101.013	100.414	100.386	100.357	101.882	101.916	101.888
6.250 ►	102.209	102.181	102.152	102.084	102.056	102.027	101.009	100.981	100.952	100.884	100.856	100.827	102.002	102.036	102.008
6.125 ►	102.238	102.202	102.167	102.006	101.971	101.935	100.889	100.854	100.818	100.858	100.823	100.787	102.193	102.235	102.200
6.000 ►	101.819	101.783	101.748	101.531	101.496	101.460	100.521	100.485	100.450	100.333	100.298	100.262	101.759	101.801	101.766
5.875 ►	101.344	101.308	101.273	101.206	101.171	101.135	99.996	99.960	99.925	100.058	100.023	99.987	101.190	101.233	101.197
5.750 ►	101.450	101.415	101.379	101.375	101.340	101.304	100.352	100.316	100.281	100.477	100.441	100.406	FHA/VA Price Adjustments		
5.625 ►	101.325	101.254	101.183	101.188	101.117	101.046	100.344	100.273	100.202	100.407	100.336	100.265	680+	0.000	
5.500 ►	100.907	100.836	100.765	100.744	100.673	100.602	99.975	99.904	99.833	99.913	99.842	99.771	660-679	(0.750)	
5.375 ►	100.400	100.329	100.258	100.357	100.286	100.215	99.419	99.348	99.277	99.575	99.504	99.433	640-659	(1.750)	
5.250 ►	100.144	100.073	100.002	100.100	100.029	99.958	99.413	99.342	99.271	99.569	99.498	99.427	620-639	(2.250)	
5.125 ►	99.587	99.530	99.473	99.482	99.425	99.368	98.693	98.636	98.579	98.799	98.742	98.685	600-619	(3.250)	
5.000 ►	99.252	99.195	99.138	99.016	98.959	98.902	98.398	98.341	98.284	98.137	98.080	98.023	Cashout Refi	(0.250)	
4.875 ►	98.674	98.617	98.560	98.618	98.561	98.504	97.485	97.429	97.372	97.493	97.436	97.379	2 units	(0.500)	
4.750 ►	98.399	98.342	98.285	98.337	98.280	98.223	97.064	97.007	96.950	96.962	96.905	96.848	3-4 units	(1.000)	
4.625 ►	95.339	95.281	95.251	95.339	95.281	95.251	92.227	92.168	92.139	92.227	92.168	92.139	\$100k < \$125k	(0.125)	
4.500 ►	94.655	94.597	94.567	94.655	94.597	94.567	91.542	91.484	91.455	91.542	91.484	91.455	\$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				107.684	107.534	107.384				Prepay	101.000	
9.375 ►	107.175	107.025	106.875				107.403	107.253	107.103				No Prepay	100.000	
9.250 ►	106.925	106.775	106.625				107.121	106.971	106.821						
9.125 ►	106.675	106.525	106.375				106.840	106.690	106.540						
9.000 ►							106.540	106.390	106.240						
8.875 ►	106.175	106.025	105.875				105.150	105.000	104.850						
8.750 ►	105.925	105.775	105.625				104.775	104.625	104.475						
8.625 ►	105.675	105.525	105.375				104.400	104.250	104.100						
8.500 ►	105.425	105.275	105.125				104.025	103.875	103.725						
8.375 ►	105.175	105.025	104.875				103.650	103.500	103.350						
8.250 ►	104.925	104.775	104.625				103.275	103.125	102.975						
8.125 ►	104.675	104.525	104.375				102.825	102.675	102.525						
8.000 ►															
7.875 ►	104.175	104.025	103.875				100.900	99.750	99.600						
7.750 ►	103.925	103.775	103.625				99.900	99.750	99.600						
7.625 ►	103.650	103.500	103.350				99.250	99.100	98.950						
7.500 ►	103.400	103.250	103.100				98.375	98.225	98.075						
7.375 ►	103.075	102.925	102.775				97.375	97.225	97.075						
7.250 ►	102.700	102.550	102.400				96.375	96.225	96.075						
7.125 ►	102.300	102.150	102.000				95.375	95.225	95.075						
7.000 ►															
6.875 ►	101.450	101.300	101.150				94.375	94.225	94.075						
6.750 ►	100.975	100.825	100.675				93.375	93.225	93.075						
6.625 ►	100.500	100.350	100.200				92.375	92.225	92.075						
6.500 ►	99.950	99.800	99.650				91.375	91.225	91.075						
6.375 ►	99.375	99.225	99.075				90.375	90.225	90.075						
6.250 ►	98.775	98.625	98.475				89.375	89.225	89.075						
6.125 ►	98.175	98.025	97.875				88.375	88.225	88.075						
6.000 ►															
5.875 ►	96.300	96.150	96.000												

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