

**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 ►	104.827	104.826	104.817	104.797	104.397	104.312	104.288	105.018	105.018	105.018	101.899	101.885	101.818	100.820	100.736	100.711				
7.875 ►	104.602	104.601	104.592	104.572	104.235	104.150	104.125	104.794	104.794	104.794	101.724	101.710	101.643	100.722	100.635	100.610				
7.750 ►	104.362	104.361	104.352	104.332	104.014	103.929	103.903	104.546	104.546	104.546	101.531	101.518	101.451	100.474	100.387	100.361				
7.625 ►	104.249	104.247	104.239	104.218	104.181	104.113	104.077	104.234	104.234	104.234	102.317	102.248	102.212	101.817	101.748	101.712				
7.500 ►	103.995	103.993	103.985	103.965	103.944	103.877	103.840	103.959	103.959	103.959	102.150	102.081	102.044	101.650	101.581	101.544				
7.375 ►	103.727	103.732	103.723	103.703	103.779	103.712	103.672	103.659	103.659	103.659	101.912	101.844	101.787	101.412	101.344	101.287				
7.250 ►	103.621	103.626	103.617	103.597	103.417	103.351	103.294	103.332	103.332	103.332	101.535	101.467	101.410	101.035	100.967	100.910				
7.125 ►	103.396	103.372	103.350	103.320	103.373	103.287	103.270	103.145	103.106	103.041	102.194	102.107	102.090	101.694	101.607	101.590				
7.000 ►	103.148	103.120	103.079	103.034	103.063	102.978	102.962	102.869	102.830	102.763	101.886	101.801	101.784	101.386	101.301	101.284				
6.875 ►	102.871	102.843	102.802	102.757	102.703	102.620	102.604	102.586	102.547	102.480	101.530	101.445	101.430	101.030	100.945	100.930				
6.750 ►	102.557	102.529	102.487	102.442	102.240	102.153	102.143	102.255	102.216	102.149	101.172	101.139	101.072	100.569	100.482	100.471				
6.625 ►	102.619	102.565	102.490	102.417	102.539	102.446	102.388	102.663	102.546	102.484	101.806	101.745	101.637	101.152	101.061	101.001				
6.500 ►	102.308	102.254	102.179	102.107	102.250	102.155	102.097	102.344	102.228	102.167	101.546	101.485	101.377	100.865	100.771	100.712				
6.375 ►	101.955	101.901	101.826	101.754	101.917	101.823	101.765	101.958	101.845	101.784	101.237	101.177	101.068	100.537	100.444	100.385				
6.250 ►	101.549	101.495	101.420	101.348	101.487	101.391	101.334	101.552	101.439	101.377	100.891	100.830	100.722	100.111	100.016	99.958				
6.125 ►	101.720	101.657	101.565	101.479	101.649	101.551	101.516	101.991	101.858	101.751	101.564	101.501	101.409	100.434	100.336	100.300				
6.000 ►	101.307	101.244	101.151	101.066	101.312	101.216	101.182	101.587	101.472	101.349	101.202	101.138	101.046	100.100	100.005	99.969				
5.875 ►	100.837	100.773	100.681	100.595	100.833	100.739	100.705	101.268	101.075	101.031	100.812	100.748	100.656	99.624	99.532	99.496				
5.750 ►	100.354	100.291	100.199	100.113	100.217	100.131	100.098	100.745	100.581	100.510	100.374	100.311	100.219	99.011	98.926	98.892				
5.625 ►	100.169	100.118	100.026	99.943	100.118	100.026	99.987	100.750	100.691	100.565	99.842	99.778	99.686	98.761	98.669	98.629				
5.500 ►	99.624	99.573	99.481	99.398	99.580	99.489	99.450	100.283	100.225	100.099	99.249	99.186	99.094	98.224	98.135	98.094				
5.375 ►	99.039	98.988	98.896	98.813	98.995	98.908	98.868	99.792	99.728	99.602	98.622	98.558	98.466	97.642	97.556	97.515				
5.250 ►	98.414	98.363	98.271	98.188	98.046	97.968	97.927	99.237	99.186	99.060	97.959	97.896	97.804	96.698	96.620	96.578				

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)	(4.125)	(4.125)	(4.125)	(4.125)										

**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 ►	103.769	104.337	104.185	102.175	102.775	102.623	102.257	102.418	102.235	100.725	100.887	100.735	104.167	104.673	104.460
7.000 ►	103.413	103.981	103.829	101.793	102.293	102.142	101.838	102.000	101.817	100.182	100.343	100.192	103.733	104.239	104.026
6.875 ►	102.819	103.387	103.235	101.788	102.387	102.235	101.663	101.825	101.642	100.663	100.825	100.673	103.165	103.670	103.457
6.750 ►	102.925	103.493	103.342	102.769	103.368	103.217	101.507	101.668	101.485	101.382	101.543	101.392	103.232	103.738	103.525
6.625 ►	102.262	102.922	102.789	101.231	101.922	101.789	101.238	101.492	101.327	100.269	100.523	100.390	102.575	103.001	102.879
6.500 ►	101.812	102.472	102.339	101.031	101.722	101.589	100.824	101.078	100.914	100.106	100.359	100.226	102.187	102.613	102.492
6.375 ►	101.337	101.997	101.864	100.618	101.309	101.176	100.692	100.946	100.781	100.036	100.289	100.156	101.550	101.976	101.854
6.250 ►	101.549	102.209	102.076	101.362	102.053	101.920	100.631	100.884	100.720	100.506	100.759	100.626	101.669	102.095	101.974
6.125 ►	101.459	102.136	102.026	101.166	101.874	101.763	100.634	100.905	100.763	100.603	100.874	100.763	101.764	102.176	102.071
6.000 ►	101.041	101.717	101.607	100.691	101.399	101.288	100.266	100.536	100.394	100.078	100.349	100.238	101.331	101.742	101.637
5.875 ►	100.566	101.242	101.132	100.366	101.074	100.963	99.741	100.011	99.869	99.803	100.074	99.963	100.762	101.173	101.069
5.750 ►	100.672	101.349	101.238	100.534	101.242	101.132	100.097	100.367	100.226	100.222	100.492	100.382	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.377	101.038	100.923	100.177	100.869	100.754	99.834	100.088	99.941	99.896	100.150	100.035	680+	0.000	
5.500 ►	99.959	100.619	100.504	99.734	100.425	100.310	99.465	99.719	99.573	99.402	99.656	99.541	660-679	(0.750)	
5.375 ►	99.452	100.113	99.998	99.346	100.038	99.923	98.909	99.163	99.016	99.065	99.319	99.204	640-659	(1.750)	
5.250 ►	99.196	99.856	99.741	99.090	99.781	99.666	98.902	99.156	99.010	99.059	99.313	99.198	620-639	(2.250)	
5.125 ►	98.364	99.050	98.941	98.197	98.913	98.805	97.752	98.031	97.891	97.858	98.137	98.029	600-619	(3.250)	
5.000 ►	98.029	98.715	98.606	97.731	98.447	98.339	97.457	97.736	97.597	97.196	97.475	97.366	Cashout Refi	(0.250)	
4.875 ►	97.452	98.137	98.029	97.333	98.050	97.941	96.544	96.823	96.684	96.552	96.831	96.723	2 units	(0.500)	
4.750 ►	97.177	97.862	97.754	97.052	97.768	97.660	96.123	96.402	96.262	96.021	96.300	96.191	3-4 units	(1.000)	
4.625 ►	94.349	94.290	94.256	94.349	94.290	94.256	91.236	91.177	91.144	91.236	91.177	91.144	\$100k < \$125k	(0.125)	
4.500 ►	93.660	93.601	93.568	93.660	93.601	93.568	90.548	90.489	90.455	90.548	90.489	90.455	\$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 ►													<b>NonQM Max Prices</b>		
10.125 ►													Standard Residential	Max Price	
10.000 ►													Loan Amt <=\$1.75m	101.000	
9.875 ►	107.515	107.365	107.215										Loan Amt: \$1.75m<\$2.0m	100.500	
9.750 ►	107.265	107.115	106.965										Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	107.015	106.865	106.715										Standard DSCR		
9.500 ►	106.765	106.615	106.465										Prepay	101.000	
9.375 ►	106.515	106.365	106.215										No Prepay	100.000	
9.250 ►	106.265	106.115	105.965												
9.125 ►	106.015	105.865	105.715	107.780	107.630	107.480									
9.000 ►															
8.875 ►	105.515	105.365	105.215	107.249	107.099	106.949									
8.750 ►	105.265	105.115	104.965	106.968	106.818	106.668									
8.625 ►	105.015	104.865	104.715	106.686	106.536	106.386									
8.500 ►	104.765	104.615	104.465	106.405	106.255	106.105									
8.375 ►	104.515	104.365	104.215	106.105	105.955	105.805									
8.250 ►	104.265	104.115	103.965	105.805	105.655	105.505									
8.125 ►	104.015	103.865	103.715	105.465	105.315	105.165									
8.000 ►															
7.875 ►	103.515	103.365	103.215	104.715	104.565	104.415									
7.750 ►	103.265	103.115	102.965	104.340	104.190	104.040									
7.625 ►	102.990	102.840	102.690	103.965	103.815	103.665									
7.500 ►	102.740	102.590	102.440	103.590	103.440	103.290									
7.375 ►	102.415	102.265	102.115	103.215	103.065	102.915									
7.250 ►	102.040	101.890	101.740	102.840	102.690	102.540									
7.125 ►	101.640	101.490	101.340	102.390	102.240	102.090									
7.000 ►															
6.875 ►	100.815	100.665	100.515	101.490	101.340	101.190									
6.750 ►	100.365	100.215	100.065	101.015	100.865	100.715									
6.625 ►	99.815	99.665	99.515	100.515	100.365	100.215									
6.500 ►	99.215	99.065	98.915	100.015	99.865	99.715									
6.375 ►	98.440	98.290	98.140	99.340	99.190	99.040									
6.250 ►	97.690	97.540	97.390	98.590	98.440	98.290									
6.125 ►				97.590	97.440	97.290									
6.000 ►															
5.875 ►															

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