

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	
7.875 ►	105.178	105.203	105.196	105.186	104.767	104.694	104.659	105.662	105.689	105.689	102.416	102.431	102.373	101.354	101.281	101.246				
7.750 ►	104.939	104.964	104.957	104.947	104.552	104.479	104.444	105.418	105.445	105.445	102.233	102.248	102.189	101.110	101.038	101.002				
7.625 ►	105.031	105.036	105.029	105.019	104.827	104.759	104.735	105.159	105.184	105.184	102.561	102.492	102.467	102.061	101.992	101.967				
7.500 ►	104.817	104.822	104.815	104.805	104.670	104.604	104.579	104.896	104.909	104.909	102.467	102.400	102.375	101.967	101.900	101.875				
7.375 ►	104.589	104.594	104.587	104.577	104.443	104.377	104.352	104.482	104.489	104.489	102.157	102.089	102.066	101.657	101.589	101.566				
7.250 ►	104.490	104.495	104.488	104.478	104.072	104.006	103.983	104.214	104.220	104.220	101.946	101.947	101.917	101.249	101.182	101.159				
7.125 ►	104.225	104.230	104.223	104.213	103.932	103.889	103.870	104.000	103.964	103.951	102.651	102.614	102.563	101.946	101.902	101.882				
7.000 ►	103.935	103.940	103.932	103.922	103.682	103.640	103.620	103.732	103.691	103.657	102.440	102.403	102.352	101.725	101.681	101.661				
6.875 ►	103.635	103.605	103.592	103.577	103.284	103.242	103.222	103.451	103.408	103.356	102.204	102.167	102.115	101.359	101.315	101.295				
6.750 ►	103.335	103.302	103.273	103.242	102.845	102.806	102.784	103.141	103.097	103.046	101.926	101.889	101.838	100.922	100.882	100.861				
6.625 ►	103.312	103.263	103.219	103.174	103.097	103.041	103.006	103.469	103.401	103.327	102.333	102.278	102.205	101.677	101.621	101.585				
6.500 ►	103.025	102.976	102.932	102.887	102.823	102.768	102.732	103.157	103.089	103.016	102.065	102.010	101.937	101.406	101.350	101.314				
6.375 ►	102.682	102.633	102.589	102.544	102.556	102.501	102.466	102.798	102.730	102.656	101.745	101.690	101.617	101.143	101.088	101.052				
6.250 ►	102.291	102.242	102.199	102.153	102.148	102.095	102.060	102.401	102.333	102.259	101.398	101.343	101.270	100.738	100.683	100.648				
6.125 ►	102.384	102.320	102.269	102.216	102.203	102.151	102.118	102.973	102.897	102.816	102.037	101.985	101.952	101.537	101.485	101.452				
6.000 ►	101.985	101.922	101.870	101.818	101.852	101.802	101.770	102.575	102.499	102.418	101.692	101.642	101.610	101.192	101.142	101.110				
5.875 ►	101.524	101.460	101.409	101.357	101.441	101.393	101.360	102.143	102.067	101.986	101.341	101.293	101.261	100.841	100.793	100.761				
5.750 ►	101.013	100.949	100.898	100.845	100.952	100.907	100.875	101.664	101.588	101.507	100.876	100.812	100.761	100.277	100.232	100.200				
5.625 ►	100.965	100.914	100.863	100.810	100.992	100.927	100.896	101.872	101.822	101.742	100.769	100.705	100.673	100.269	100.205	100.173				
5.500 ►	100.458	100.407	100.356	100.303	100.443	100.380	100.348	101.400	101.350	101.270	100.222	100.160	100.127	99.722	99.660	99.627				
5.375 ►	99.916	99.866	99.815	99.762	99.904	99.842	99.809	100.886	100.837	100.756	99.685	99.623	99.590	99.185	99.123	99.090				
5.250 ►	99.325	99.275	99.224	99.170	98.959	98.901	98.866	100.348	100.299	100.218	98.798	98.740	98.705	98.298	98.240	98.205				
5.125 ►	99.301	99.240	99.101	98.963	99.200	98.945	98.921	100.391	100.348	100.165	97.160	97.095	96.971	96.645	96.443	96.408				

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)	(3.875)	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 ►	104.459	105.161	105.000	102.947	103.598	103.438	102.946	103.242	103.050	101.415	101.711	101.550	104.973	105.363	105.283
7.000 ►	104.103	104.805	104.644	102.638	103.117	102.956	102.528	102.823	102.631	100.871	101.167	101.006	104.539	104.929	104.850
6.875 ►	103.509	104.211	104.050	102.478	103.211	103.050	102.353	102.648	102.456	101.353	101.648	101.488	103.970	104.360	104.281
6.750 ►	103.615	104.317	104.156	103.459	104.192	104.031	102.196	102.492	102.300	102.071	102.367	102.206	104.038	104.428	104.348
6.625 ►	102.921	103.455	103.318	101.890	102.455	102.318	102.022	102.150	101.982	101.053	101.182	101.044	103.125	103.660	103.413
6.500 ►	102.471	103.005	102.868	101.690	102.255	102.118	101.608	101.737	101.568	100.890	101.018	100.880	102.737	103.272	103.025
6.375 ►	101.996	102.530	102.393	101.277	101.843	101.705	101.476	101.604	101.435	100.820	100.948	100.810	102.100	102.635	102.388
6.250 ►	102.208	102.743	102.605	102.021	102.587	102.449	101.415	101.543	101.374	101.290	101.418	101.280	102.219	102.754	102.507
6.125 ►	102.116	102.768	102.646	101.822	102.505	102.383	101.174	101.419	101.266	101.143	101.388	101.266	102.399	102.832	102.703
6.000 ►	101.697	102.349	102.227	101.347	102.030	101.908	100.805	101.051	100.897	100.618	100.863	100.741	101.966	102.399	102.269
5.875 ►	101.222	101.874	101.752	101.022	101.705	101.583	100.280	100.526	100.372	100.343	100.588	100.466	101.397	101.830	101.700
5.750 ►	101.329	101.980	101.858	101.191	101.874	101.752	100.636	100.882	100.729	100.761	101.007	100.885	FHA/VA Price Adjustments		
5.625 ►	101.170	101.796	101.663	100.970	101.628	101.494	100.595	100.815	100.650	100.657	100.878	100.744	680+	0.000	
5.500 ►	100.751	101.378	101.244	100.526	101.184	101.050	100.226	100.446	100.281	100.164	100.384	100.250	660-679	(0.750)	
5.375 ►	100.245	100.871	100.738	100.139	100.796	100.663	99.670	99.890	99.725	99.826	100.046	99.913	640-659	(1.750)	
5.250 ►	99.989	100.615	100.481	99.882	100.540	100.406	99.664	99.884	99.719	99.820	100.040	99.906	620-639	(2.250)	
5.125 ►	99.240	99.900	99.785	99.072	99.764	99.649	98.752	99.006	98.860	98.859	99.113	98.998	600-619	(3.250)	
5.000 ►	98.905	99.565	99.450	98.606	99.298	99.183	98.458	98.712	98.566	98.196	98.450	98.335	Cashout Refi	(0.250)	
4.875 ►	98.327	98.988	98.873	98.209	98.900	98.785	97.545	97.799	97.653	97.552	97.806	97.692	2 units	(0.500)	
4.750 ►	98.052	98.713	98.598	97.927	98.619	98.504	97.123	97.377	97.232	97.021	97.275	97.160	3-4 units	(1.000)	
4.625 ►	95.575	95.516	95.487	95.575	95.516	95.487	92.463	92.403	92.375	92.463	92.403	92.375	\$100k < \$125k	(0.125)	
4.500 ►	94.887	94.827	94.799	94.887	94.827	94.799	91.774	91.715	91.686	91.774	91.715	91.686	\$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 ►	108.300	108.150	108.000	108.559	108.409	108.259							Prepay	101.000	
9.375 ►	108.050	107.900	107.750	108.278	108.128	107.978							No Prepay	100.000	
9.250 ►	107.800	107.650	107.500	107.996	107.846	107.696									
9.125 ►	107.550	107.400	107.250	107.715	107.565	107.415									
9.000 ►															
8.875 ►	107.050	106.900	106.750	108.559	108.409	108.259									
8.750 ►	106.800	106.650	106.500	108.278	108.128	107.978									
8.625 ►	106.550	106.400	106.250	107.996	107.846	107.696									
8.500 ►	106.300	106.150	106.000	107.715	107.565	107.415									
8.375 ►	106.050	105.900	105.750	107.415	107.265	107.115									
8.250 ►	105.800	105.650	105.500	107.115	106.965	106.815									
8.125 ►	105.550	105.400	105.250	106.775	106.625	106.475									
8.000 ►															
7.875 ►	105.050	104.900	104.750	106.025	105.875	105.725									
7.750 ►	104.800	104.650	104.500	105.650	105.500	105.350									
7.625 ►	104.525	104.375	104.225	105.275	105.125	104.975									
7.500 ►	104.275	104.125	103.975	104.900	104.750	104.600									
7.375 ►	103.950	103.800	103.650	104.525	104.375	104.225									
7.250 ►	103.575	103.425	103.275	104.150	104.000	103.850									
7.125 ►	103.175	103.025	102.875	103.700	103.550	103.400									
7.000 ►															
6.875 ►	102.325	102.175	102.025	102.800	102.650	102.500									
6.750 ►	101.850	101.700	101.550	102.325	102.175	102.025									
6.625 ►	101.375	101.225	101.075	101.825	101.675	101.525									
6.500 ►	100.825	100.675	100.525	101.325	101.175	101.025									
6.375 ►	100.250	100.100	99.950	100.775	100.625	100.475									
6.250 ►	99.650	99.500	99.350	100.125	99.975	99.825									
6.125 ►	99.050	98.900	98.750	99.250	99.100	98.950									
6.000 ►															
5.875 ►	97.175	97.025	96.875												

NonQM Price Adjustments

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