

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 ►	105.054	105.036	105.003	104.963	104.463	104.407	104.382	105.240	105.227	105.201	102.174	102.125	102.033	100.995	100.937	100.911				
7.750 ►	104.809	104.791	104.758	104.718	104.236	104.179	104.153	104.995	104.981	104.956	101.978	101.929	101.837	100.740	100.681	100.654				
7.625 ►	104.727	104.709	104.676	104.636	104.400	104.367	104.331	104.630	104.617	104.592	102.486	102.452	102.415	101.986	101.952	101.915				
7.500 ►	104.472	104.455	104.422	104.382	104.192	104.160	104.122	104.350	104.336	104.311	102.346	102.312	102.273	101.846	101.812	101.773				
7.375 ►	104.210	104.204	104.188	104.153	103.968	103.937	103.895	104.041	104.028	104.003	102.003	101.978	101.917	101.503	101.478	101.417				
7.250 ►	104.105	104.100	104.083	104.048	103.618	103.594	103.534	103.721	103.710	103.689	101.653	101.628	101.567	101.153	101.128	101.067				
7.125 ►	103.831	103.814	103.797	103.762	103.581	103.509	103.483	103.501	103.457	103.404	102.338	102.266	102.239	101.838	101.766	101.739				
7.000 ►	103.570	103.534	103.489	103.444	103.275	103.203	103.176	103.232	103.177	103.101	102.063	101.990	101.963	101.563	101.490	101.463				
6.875 ►	103.287	103.249	103.199	103.148	102.902	102.829	102.801	102.947	102.892	102.816	101.793	101.741	101.666	101.224	101.150	101.123				
6.750 ►	102.942	102.904	102.854	102.803	102.445	102.369	102.344	102.603	102.547	102.472	101.485	101.434	101.359	100.769	100.692	100.668				
6.625 ►	102.971	102.908	102.833	102.764	102.710	102.614	102.552	102.851	102.735	102.681	102.052	101.972	101.863	101.318	101.223	101.160				
6.500 ►	102.645	102.582	102.506	102.437	102.406	102.309	102.244	102.534	102.418	102.356	101.786	101.705	101.597	101.017	100.921	100.854				
6.375 ►	102.278	102.215	102.139	102.070	102.154	102.057	101.992	102.162	102.061	101.982	101.469	101.388	101.279	100.767	100.671	100.604				
6.250 ►	101.855	101.792	101.717	101.648	101.725	101.627	101.560	101.758	101.670	101.572	101.119	101.038	100.929	100.342	100.244	100.176				
6.125 ►	101.844	101.773	101.689	101.612	101.734	101.639	101.595	102.039	101.946	101.829	101.563	101.492	101.408	100.510	100.416	100.370				
6.000 ►	101.413	101.342	101.258	101.181	101.370	101.277	101.229	101.646	101.553	101.436	101.207	101.136	101.052	100.150	100.058	100.009				
5.875 ►	100.934	100.863	100.779	100.703	100.909	100.818	100.768	101.235	101.128	101.011	100.815	100.744	100.660	99.693	99.603	99.552				
5.750 ►	100.441	100.370	100.287	100.210	100.280	100.194	100.144	100.769	100.676	100.559	100.380	100.309	100.226	99.068	98.983	98.932				
5.625 ►	100.132	100.069	99.985	99.908	100.037	99.952	99.904	100.745	100.622	100.531	99.864	99.793	99.709	98.673	98.590	98.540				
5.500 ►	99.596	99.532	99.449	99.372	99.504	99.421	99.370	100.275	100.154	100.056	99.309	99.238	99.155	98.144	98.062	98.010				
5.375 ►	99.017	98.954	98.870	98.793	98.918	98.836	98.783	99.774	99.640	99.551	98.729	98.658	98.574	97.561	97.480	97.425				
5.250 ►	98.403	98.340	98.256	98.179	97.971	97.896	97.840	99.189	99.111	98.994	98.083	98.012	97.928	96.616	96.543	96.485				
5.125 ►	97.775	97.712	97.628	97.551	97.408	97.280	97.256	98.630	98.552	98.435	95.761	95.653	95.485	94.828	94.713	94.675				

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	(

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 ►	104.227	104.870	104.732	102.633	103.308	103.170	102.714	102.951	102.782	101.183	101.420	101.282	104.690	105.130	104.993
7.000 ►	103.870	104.514	104.376	102.300	102.826	102.688	102.295	102.533	102.363	100.639	100.876	100.738	104.256	104.697	104.559
6.875 ►	103.277	103.920	103.782	102.245	102.920	102.782	102.120	102.358	102.188	101.120	101.358	101.220	103.688	104.128	103.990
6.750 ►	103.383	104.026	103.888	103.227	103.901	103.763	101.964	102.201	102.032	101.839	102.076	101.938	103.755	104.195	104.058
6.625 ►	102.688	103.323	103.176	101.656	102.323	102.176	101.851	102.080	101.903	100.883	101.111	100.965	102.979	103.426	103.280
6.500 ►	102.238	102.873	102.726	101.456	102.123	101.976	101.438	101.666	101.489	100.719	100.948	100.801	102.591	103.039	102.893
6.375 ►	101.763	102.398	102.251	101.044	101.710	101.564	101.305	101.534	101.356	100.649	100.878	100.731	101.954	102.401	102.255
6.250 ►	101.975	102.610	102.464	101.788	102.454	102.308	101.244	101.473	101.295	101.119	101.348	101.201	102.073	102.521	102.375
6.125 ►	101.781	102.450	102.337	101.488	102.187	102.075	100.956	101.219	101.075	100.925	101.187	101.075	102.079	102.498	102.385
6.000 ►	101.363	102.031	101.918	101.013	101.712	101.600	100.588	100.850	100.706	100.400	100.662	100.550	101.645	102.064	101.951
5.875 ►	100.888	101.556	101.443	100.688	101.387	101.275	100.063	100.325	100.181	100.125	100.387	100.275	101.077	101.495	101.382
5.750 ►	100.994	101.662	101.550	100.856	101.556	101.443	100.419	100.681	100.537	100.544	100.806	100.693	FHA/VA Price Adjustments		
5.625 ►	100.577	101.220	101.082	100.377	101.051	100.913	100.033	100.270	100.101	100.095	100.333	100.195	680+	0.000	
5.500 ►	100.158	100.801	100.663	99.933	100.608	100.470	99.664	99.901	99.732	99.602	99.839	99.701	660-679	(0.750)	
5.375 ►	99.652	100.295	100.157	99.545	100.220	100.082	99.108	99.345	99.176	99.264	99.501	99.363	640-659	(1.750)	
5.250 ►	99.395	100.039	99.901	99.289	99.964	99.826	99.102	99.339	99.170	99.258	99.495	99.357	620-639	(2.250)	
5.125 ►	98.220	98.914	98.826	98.053	98.778	98.690	97.608	97.895	97.776	97.714	98.001	97.914	600-619	(3.250)	
5.000 ►	97.885	98.579	98.491	97.587	98.312	98.224	97.313	97.601	97.482	97.052	97.339	97.251	Cashout Refi	(0.250)	
4.875 ►	97.308	98.001	97.914	97.189	97.914	97.826	96.400	96.688	96.569	96.408	96.695	96.608	2 units	(0.500)	
4.750 ►	97.033	97.727	97.639	96.908	97.633	97.545	95.979	96.266	96.147	95.877	96.164	96.076	3-4 units	(1.000)	
4.625 ►	94.314	94.268	94.246	94.314	94.268	94.246	91.202	91.155	91.133	91.202	91.155	91.133	\$100k < \$125k	(0.125)	
4.500 ►	93.620	93.573	93.551	93.620	93.573	93.551	90.508	90.461	90.439	90.508	90.461	90.439	\$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 ►	108.265	108.115	107.965										Loan Amt: \$1.75m<\$2.0m	100.500	
9.750 ►	108.015	107.865	107.715										Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	107.765	107.615	107.465										Standard DSCR		
9.500 ►	107.515	107.365	107.215										Prepay	101.000	
9.375 ►	107.265	107.115	106.965										No Prepay	100.000	
9.250 ►	107.015	106.865	106.715												
9.125 ►	106.765	106.615	106.465	108.505	108.355	108.205									
9.000 ►															
8.875 ►	106.265	106.115	105.965	107.974	107.824	107.674									
8.750 ►	106.015	105.865	105.715	107.693	107.543	107.393									
8.625 ►	105.765	105.615	105.465	107.411	107.261	107.111									
8.500 ►	105.515	105.365	105.215	107.130	106.980	106.830									
8.375 ►	105.265	105.115	104.965	106.830	106.680	106.530									
8.250 ►	105.015	104.865	104.715	106.530	106.380	106.230									
8.125 ►	104.765	104.615	104.465	106.190	106.040	105.890									
8.000 ►															
7.875 ►	104.265	104.115	103.965	105.440	105.290	105.140									
7.750 ►	104.015	103.865	103.715	105.065	104.915	104.765									
7.625 ►	103.740	103.590	103.440	104.690	104.540	104.390									
7.500 ►	103.490	103.340	103.190	104.315	104.165	104.015									
7.375 ►	103.165	103.015	102.865	103.940	103.790	103.640									
7.250 ►	102.790	102.640	102.490	103.565	103.415	103.265									
7.125 ►	102.390	102.240	102.090	103.115	102.965	102.815									
7.000 ►															
6.875 ►	101.565	101.415	101.265	102.215	102.065	101.915									
6.750 ►	101.115	100.965	100.815	101.740	101.590	101.440									
6.625 ►	100.565	100.415	100.265	101.240	101.090	100.940									
6.500 ►	99.965	99.815	99.665	100.740	100.590	100.440									
6.375 ►	99.190	99.040	98.890	100.065	99.915	99.765									
6.250 ►	98.440	98.290	98.140	99.315	99.165	99.015									
6.125 ►				98.315	98.165	98.015									
6.000 ►															
5.875 ►															

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