

**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 ►	104.825	104.809	104.779	104.742	104.254	104.216	104.106	105.326	105.318	105.295	101.970	101.895	101.811	100.740	100.702	100.692				
7.875 ►	104.590	104.574	104.544	104.507	104.074	104.036	103.926	105.085	105.076	105.054	101.795	101.720	101.636	100.602	100.564	100.551				
7.750 ►	104.338	104.321	104.291	104.255	103.849	103.807	103.697	104.675	104.667	104.645	101.600	101.525	101.441	100.349	100.301	100.291				
7.625 ►	104.558	104.550	104.532	104.511	104.175	104.142	104.020	104.532	104.532	104.522	102.008	101.971	101.972	101.508	101.471	101.472				
7.500 ►	104.340	104.331	104.314	104.292	104.002	103.966	103.844	104.292	104.292	104.282	101.903	101.865	101.865	101.403	101.365	101.365				
7.375 ►	104.098	104.090	104.072	104.051	103.788	103.742	103.619	104.029	104.029	104.019	101.608	101.570	101.574	101.108	101.070	101.074				
7.250 ►	103.988	103.980	103.962	103.941	103.364	103.317	103.198	103.740	103.740	103.731	101.450	101.416	101.376	100.646	100.594	100.599				
7.125 ►	103.719	103.697	103.675	103.653	103.326	103.290	103.188	103.581	103.514	103.473	102.209	102.142	102.080	101.457	101.420	101.411				
7.000 ►	103.446	103.404	103.372	103.344	103.017	102.977	102.874	103.293	103.226	103.184	101.995	101.928	101.867	101.180	101.139	101.129				
6.875 ►	103.169	103.128	103.089	103.053	102.643	102.600	102.499	102.999	102.932	102.890	101.750	101.683	101.622	100.839	100.796	100.789				
6.750 ►	102.822	102.781	102.742	102.706	102.183	102.122	102.028	102.655	102.588	102.546	101.455	101.388	101.327	100.382	100.321	100.320				
6.625 ►	102.788	102.721	102.664	102.613	102.549	102.473	102.422	102.911	102.810	102.723	101.815	101.714	101.627	101.159	101.081	101.031				
6.500 ►	102.466	102.399	102.343	102.292	102.152	102.075	102.022	102.554	102.454	102.367	101.547	101.447	101.359	100.766	100.687	100.635				
6.375 ►	102.094	102.027	101.970	101.919	101.899	101.836	101.784	102.168	102.068	101.981	101.213	101.113	101.026	100.516	100.452	100.401				
6.250 ►	101.664	101.597	101.541	101.490	101.469	101.385	101.334	101.748	101.647	101.560	100.847	100.747	100.659	100.088	100.002	99.953				
6.125 ►	101.525	101.450	101.385	101.327	101.359	101.320	101.269	102.142	102.033	101.938	101.222	101.147	101.083	100.669	100.629	100.578				
6.000 ►	101.096	101.021	100.957	100.898	100.981	100.936	100.888	101.721	101.612	101.517	100.859	100.784	100.720	100.294	100.249	100.201				
5.875 ►	100.630	100.555	100.490	100.432	100.520	100.469	100.422	101.265	101.156	101.061	100.458	100.383	100.318	99.838	99.787	99.741				
5.750 ►	100.116	100.041	99.977	99.918	99.911	99.854	99.814	100.774	100.665	100.571	100.001	99.926	99.862	99.233	99.176	99.136				
5.625 ►	99.753	99.686	99.625	99.566	99.651	99.625	99.545	100.632	100.531	100.439	99.485	99.451	99.371	98.977	98.951	98.871				
5.500 ►	99.208	99.141	99.080	99.021	99.078	99.052	98.974	100.141	100.040	99.948	98.908	98.882	98.804	98.408	98.382	98.304				
5.375 ►	98.624	98.557	98.496	98.437	98.490	98.456	98.379	99.597	99.497	99.405	98.322	98.288	98.211	97.822	97.788	97.711				
5.250 ►	98.006	97.939	97.877	97.819	97.546	97.508	97.434	99.031	98.931	98.838	97.630	97.555	97.491	96.881	96.843	96.769				

**LTV/FICO Adjustments**

	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)	(5.000)	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)												

**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 ►	103.637	104.306	104.195	102.045	102.743	102.632	102.125	102.387	102.245	100.594	100.856	100.745	104.123	104.541	104.428
7.000 ►	103.281	103.950	103.838	101.724	102.262	102.151	101.706	101.968	101.826	100.050	100.312	100.201	103.689	104.107	103.995
6.875 ►	102.687	103.356	103.245	101.656	102.356	102.245	101.531	101.793	101.651	100.531	100.793	100.682	103.120	103.539	103.426
6.750 ►	102.794	103.462	103.351	102.637	103.337	103.226	101.375	101.637	101.495	101.250	101.512	101.401	103.188	103.606	103.493
6.625 ►	102.505	103.056	102.847	101.473	102.056	101.847	101.606	101.751	101.510	100.637	100.782	100.573	102.723	103.243	103.013
6.500 ►	102.055	102.606	102.397	101.273	101.856	101.647	101.192	101.337	101.097	100.473	100.618	100.409	102.336	102.856	102.626
6.375 ►	101.580	102.131	101.922	100.861	101.443	101.234	101.060	101.205	100.964	100.403	100.548	100.339	101.698	102.218	101.988
6.250 ►	101.792	102.343	102.134	101.605	102.187	101.978	100.998	101.143	100.903	100.873	101.018	100.809	101.818	102.338	102.108
6.125 ►	101.510	102.136	101.986	101.216	101.874	101.723	100.802	101.022	100.841	100.770	100.991	100.841	101.771	102.226	102.071
6.000 ►	101.091	101.717	101.567	100.741	101.399	101.248	100.433	100.653	100.472	100.245	100.466	100.316	101.337	101.792	101.637
5.875 ►	100.616	101.242	101.092	100.416	101.074	100.923	99.908	100.128	99.947	99.970	100.191	100.041	100.768	101.223	101.069
5.750 ►	100.722	101.349	101.198	100.585	101.242	101.092	100.264	100.485	100.303	100.389	100.610	100.459	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.279	100.872	100.694	100.079	100.704	100.525	99.704	99.891	99.681	99.767	99.954	99.775	680+	0.000	
5.500 ►	99.860	100.454	100.275	99.635	100.260	100.081	99.335	99.522	99.313	99.273	99.460	99.281	660-679	(0.750)	
5.375 ►	99.354	99.947	99.769	99.248	99.872	99.694	98.779	98.966	98.756	98.935	99.122	98.944	640-659	(1.750)	
5.250 ►	99.098	99.691	99.513	98.992	99.616	99.438	98.773	98.960	98.750	98.929	99.116	98.938	620-639	(2.250)	
5.125 ►	97.834	98.494	98.382	97.666	98.358	98.245	97.346	97.600	97.457	97.452	97.706	97.594	600-619	(3.250)	
5.000 ►	97.499	98.159	98.047	97.200	97.892	97.779	97.051	97.305	97.162	96.790	97.044	96.932	Cashout Refi	(0.250)	
4.875 ►	96.921	97.581	97.469	96.802	97.494	97.382	96.139	96.393	96.249	96.146	96.400	96.288	2 units	(0.500)	
4.750 ►	96.646	97.306	97.194	96.521	97.213	97.100	95.717	95.971	95.828	95.615	95.869	95.757	3-4 units	(1.000)	
4.625 ►	93.796	93.718	93.675	93.796	93.718	93.675	90.684	90.605	90.562	90.684	90.605	90.562	\$100k < \$125k	(0.125)	
4.500 ►	93.101	93.022	92.980	93.101	93.022	92.980	89.988	89.910	89.867	89.988	89.910	89.867	\$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 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►															
9.625 ►	107.175	107.025	106.875												
9.500 ►	106.925	106.775	106.625												
9.375 ►	106.675	106.525	106.375												
9.250 ►	106.425	106.275	106.125												
9.125 ►	106.175	106.025	105.875												
9.000 ►															
8.875 ►	105.675	105.525	105.375	107.434	107.284	107.134									
8.750 ►	105.425	105.275	105.125	107.153	107.003	106.853									
8.625 ►	105.175	105.025	104.875	106.871	106.721	106.571									
8.500 ►	104.925	104.775	104.625	106.590	106.440	106.290									
8.375 ►	104.675	104.525	104.375	106.290	106.140	105.990									
8.250 ►	104.425	104.275	104.125	105.990	105.840	105.690									
8.125 ►	104.175	104.025	103.875	105.650	105.500	105.350									
8.000 ►															
7.875 ►	103.675	103.525	103.375	104.900	104.750	104.600									
7.750 ►	103.425	103.275	103.125	104.525	104.375	104.225									
7.625 ►	103.150	103.000	102.850	104.150	104.000	103.850									
7.500 ►	102.900	102.750	102.600	103.775	103.625	103.475									
7.375 ►	102.575	102.425	102.275	103.400	103.250	103.100									
7.250 ►	102.200	102.050	101.900	103.025	102.875	102.725									
7.125 ►	101.800	101.650	101.500	102.575	102.425	102.275									
7.000 ►															
6.875 ►	100.975	100.825	100.675	101.675	101.525	101.375									
6.750 ►	100.525	100.375	100.225	101.200	101.050	100.900									
6.625 ►	100.075	99.925	99.775	100.700	100.550	100.400									
6.500 ►	99.525	99.375	99.225	100.200	100.050	99.900									
6.375 ►	98.950	98.800	98.650	99.650	99.500	99.350									
6.250 ►	98.325	98.175	98.025	99.000	98.850	98.700									
6.125 ►	97.575	97.425	97.275	98.125	97.975	97.825									
6.000 ►															
5.875 ►															

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