

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.936	104.934	104.927	104.896	104.444	104.414	104.394	105.451	105.456	105.456	102.340	102.294	102.235	100.976	100.947	100.908	100.976	100.947	100.908	
7.875 ►	104.643	104.641	104.634	104.603	104.269	104.240	104.221	105.208	105.212	105.212	102.169	102.122	102.064	100.845	100.816	100.780	100.845	100.816	100.780	
7.750 ►	104.420	104.419	104.411	104.381	104.050	104.021	104.004	104.950	104.954	104.954	101.980	101.934	101.875	100.599	100.569	100.536	100.599	100.569	100.536	
7.625 ►	104.577	104.572	104.565	104.534	104.412	104.380	104.229	104.721	104.723	104.723	102.149	102.125	102.107	101.628	101.596	101.607	101.628	101.596	101.607	
7.500 ►	104.382	104.377	104.370	104.339	104.244	104.212	104.065	104.462	104.463	104.463	102.027	101.995	102.009	101.527	101.495	101.509	101.527	101.495	101.509	
7.375 ►	104.170	104.165	104.157	104.127	104.002	103.970	103.828	104.042	104.043	104.043	101.771	101.747	101.718	101.208	101.174	101.218	101.208	101.174	101.218	
7.250 ►	104.089	104.084	104.077	104.046	103.633	103.600	103.486	103.760	103.761	103.761	101.708	101.683	101.654	100.815	100.782	100.829	100.815	100.782	100.829	
7.125 ►	103.839	103.833	103.826	103.796	103.568	103.554	103.430	103.617	103.573	103.529	102.081	102.064	102.080	101.578	101.564	101.580	101.578	101.564	101.580	
7.000 ►	103.559	103.552	103.545	103.515	103.300	103.286	103.165	103.335	103.291	103.247	101.872	101.829	101.845	101.340	101.326	101.345	101.340	101.326	101.345	
6.875 ►	103.253	103.234	103.218	103.186	102.878	102.863	102.752	103.034	102.991	102.947	101.651	101.608	101.564	100.952	100.938	100.965	100.952	100.938	100.965	
6.750 ►	102.967	102.943	102.921	102.893	102.411	102.396	102.300	102.714	102.671	102.627	101.389	101.347	101.303	100.488	100.473	100.517	100.488	100.473	100.517	
6.625 ►	102.911	102.866	102.822	102.770	102.788	102.746	102.695	103.071	102.999	102.926	101.868	101.826	101.775	101.368	101.326	101.275	101.368	101.326	101.275	
6.500 ►	102.626	102.581	102.537	102.485	102.486	102.444	102.395	102.751	102.679	102.605	101.569	101.527	101.479	101.069	101.027	100.979	101.069	101.027	100.979	
6.375 ►	102.302	102.257	102.213	102.161	102.147	102.105	102.059	102.396	102.323	102.250	101.234	101.192	101.146	100.734	100.692	100.646	100.734	100.692	100.646	
6.250 ►	101.928	101.883	101.839	101.788	101.738	101.695	101.650	102.003	101.930	101.857	100.827	100.784	100.740	100.327	100.284	100.240	100.327	100.284	100.240	
6.125 ►	102.027	101.974	101.923	101.863	101.897	101.867	101.774	102.503	102.424	102.343	101.731	101.701	101.608	101.231	101.201	101.108	101.231	101.201	101.108	
6.000 ►	101.644	101.591	101.540	101.480	101.596	101.567	101.477	102.112	102.032	101.952	101.437	101.407	101.317	100.937	100.907	100.817	100.937	100.907	100.817	
5.875 ►	101.210	101.156	101.105	101.045	101.168	101.140	101.052	101.681	101.601	101.520	101.068	101.039	100.951	100.568	100.539	100.451	100.568	100.539	100.451	
5.750 ►	100.712	100.659	100.607	100.548	100.554	100.527	100.442	101.199	101.119	101.039	100.379	100.352	100.268	99.879	99.852	99.768	99.879	99.852	99.768	
5.625 ►	100.701	100.656	100.612	100.543	100.674	100.642	100.556	101.573	101.504	101.431	100.450	100.418	100.333	99.950	99.918	99.833	99.950	99.918	99.833	
5.500 ►	100.220	100.175	100.131	100.062	100.103	100.071	99.989	101.101	101.032	100.958	99.882	99.849	99.767	99.319	99.287	99.207	98.819	98.787	98.707	
5.375 ►	99.675	99.630	99.586	99.517	99.540	99.507	99.428	100.579	100.510	100.436	99.319	99.287	99.207	98.819	98.787	98.707	98.819	98.787	98.707	
5.250 ►	99.082	99.038	98.994	98.925	98.596	98.562	98.489	100.032	99.963	99.889	98.436	98.401	98.328	97.936	97.901	97.828	97.936	97.901	97.828	

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)</															

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 ►	104.682	104.561	104.440	103.151	103.030	102.909	102.763	102.642	102.522	101.232	101.111	100.990	104.409	104.929	104.746
7.000 ►	104.326	104.205	104.084	102.669	102.549	102.428	102.344	102.224	102.103	100.688	100.567	100.447	103.976	104.496	104.312
6.875 ►	103.732	103.611	103.490	102.763	102.642	102.522	102.169	102.049	101.928	101.169	101.049	100.928	103.407	103.927	103.744
6.750 ►	103.838	103.717	103.597	103.744	103.624	103.503	102.013	101.892	101.772	101.888	101.767	101.647	103.474	103.994	103.811
6.625 ►	102.967	102.918	102.868	101.999	101.949	101.899	101.662	101.613	101.563	100.694	100.644	100.594	102.615	103.050	102.938
6.500 ►	102.517	102.468	102.418	101.799	101.749	101.699	101.249	101.199	101.149	100.530	100.480	100.430	102.228	102.662	102.550
6.375 ►	102.042	101.993	101.943	101.386	101.336	101.287	101.116	101.066	101.017	100.460	100.410	100.360	101.590	102.025	101.913
6.250 ►	102.255	102.205	102.155	102.130	102.080	102.030	101.055	101.005	100.955	100.930	100.880	100.830	101.710	102.144	102.032
6.125 ►	102.300	102.243	102.186	102.069	102.012	101.955	100.951	100.895	100.838	100.920	100.863	100.806	101.917	102.360	102.240
6.000 ►	101.881	101.824	101.767	101.594	101.537	101.480	100.583	100.526	100.469	100.395	100.338	100.281	101.483	101.926	101.807
5.875 ►	101.406	101.349	101.292	101.269	101.212	101.155	100.058	100.001	99.944	100.120	100.063	100.006	100.914	101.357	101.238
5.750 ►	101.512	101.455	101.399	101.437	101.380	101.324	100.414	100.357	100.300	100.539	100.482	100.425	FHA/VA Price Adjustments		
5.625 ►	101.366	101.288	101.209	101.228	101.150	101.072	100.384	100.306	100.228	100.447	100.369	100.291	680+	0.000	
5.500 ►	100.947	100.869	100.791	100.784	100.706	100.628	100.016	99.938	99.859	99.953	99.875	99.797	660-679	(0.750)	
5.375 ►	100.441	100.363	100.284	100.397	100.319	100.241	99.459	99.381	99.303	99.616	99.538	99.459	640-659	(1.750)	
5.250 ►	100.184	100.106	100.028	100.141	100.063	99.984	99.453	99.375	99.297	99.609	99.531	99.453	620-639	(2.250)	
5.125 ►	99.629	99.586	99.544	99.524	99.481	99.439	98.735	98.692	98.650	98.841	98.799	98.756	600-619	(3.250)	
5.000 ►	99.294	99.251	99.209	99.058	99.015	98.973	98.440	98.398	98.355	98.179	98.136	98.094	Cashout Refi	(0.250)	
4.875 ►	98.716	98.674	98.631	98.660	98.617	98.575	97.528	97.485	97.442	97.535	97.492	97.450	2 units	(0.500)	
4.750 ►	98.441	98.399	98.356	98.379	98.336	98.294	97.106	97.063	97.021	97.004	96.961	96.919	3-4 units	(1.000)	
4.625 ►	95.240	95.181	95.152	95.240	95.181	95.152	92.127	92.069	92.040	92.127	92.069	92.040	\$100k < \$125k	(0.125)	
4.500 ►	94.552	94.494	94.465	94.552	94.494	94.465	91.440	91.381	91.352	91.440	91.381	91.352	\$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										Prepay	101.000	
9.375 ►	107.175	107.025	106.875										No Prepay	100.000	
9.250 ►	106.925	106.775	106.625												
9.125 ►	106.675	106.525	106.375												
9.000 ►															
8.875 ►	106.175	106.025	105.875	107.684	107.534	107.384									
8.750 ►	105.925	105.775	105.625	107.403	107.253	107.103									
8.625 ►	105.675	105.525	105.375	107.121	106.971	106.821									
8.500 ►	105.425	105.275	105.125	106.840	106.690	106.540									
8.375 ►	105.175	105.025	104.875	106.540	106.390	106.240									
8.250 ►	104.925	104.775	104.625	106.240	106.090	105.940									
8.125 ►	104.675	104.525	104.375	105.900	105.750	105.600									
8.000 ►															
7.875 ►	104.175	104.025	103.875	105.150	105.000	104.850									
7.750 ►	103.925	103.775	103.625	104.775	104.625	104.475									
7.625 ►	103.650	103.500	103.350	104.400	104.250	104.100									
7.500 ►	103.400	103.250	103.100	104.025	103.875	103.725									
7.375 ►	103.075	102.925	102.775	103.650	103.500	103.350									
7.250 ►	102.700	102.550	102.400	103.275	103.125	102.975									
7.125 ►	102.300	102.150	102.000	102.825	102.675	102.525									
7.000 ►															
6.875 ►	101.450	101.300	101.150	101.925	101.775	101.625									
6.750 ►	100.975	100.825	100.675	101.450	101.300	101.150									
6.625 ►	100.500	100.350	100.200	100.950	100.800	100.650									
6.500 ►	99.950	99.800	99.650	100.450	100.300	100.150									
6.375 ►	99.375	99.225	99.075	99.900	99.750	99.600									
6.250 ►	98.775	98.625	98.475	99.250	99.100	98.950									
6.125 ►	98.175	98.025	97.875	98.375	98.225	98.075									
6.000 ►															
5.875 ►	96.300	96.150	96.000												

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