

Effective Date/Time: 1/22/2026 10:31 AM

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
7.875 ▶	105.122	105.102	105.068	105.032	104.516	104.470	104.439	105.316	105.301	105.276	102.233	102.178	102.086	101.048	101.000	100.956
7.750 ▶	104.872	104.852	104.818	104.782	104.289	104.242	104.204	105.060	105.045	105.020	102.041	101.985	101.893	100.793	100.745	100.692
7.625 ▶	104.772	104.752	104.719	104.683	104.439	104.413	104.395	104.684	104.669	104.644	102.525	102.499	102.469	102.025	101.999	101.969
7.500 ▶	104.505	104.489	104.461	104.427	104.231	104.206	104.179	104.390	104.375	104.350	102.385	102.359	102.322	101.885	101.859	101.822
7.375 ▶	104.242	104.235	104.218	104.187	104.007	103.984	103.944	104.069	104.054	104.029	102.042	102.025	101.957	101.542	101.525	101.457
7.250 ▶	104.134	104.127	104.110	104.079	103.657	103.640	103.573	103.732	103.729	103.721	101.692	101.675	101.597	101.192	101.175	101.097
7.125 ▶	103.876	103.851	103.827	103.793	103.653	103.581	103.576	103.617	103.559	103.483	102.410	102.338	102.331	101.910	101.838	101.831
7.000 ▶	103.617	103.577	103.527	103.485	103.347	103.275	103.257	103.334	103.275	103.200	102.134	102.061	102.043	101.634	101.561	101.543
6.875 ▶	103.344	103.304	103.254	103.208	102.973	102.901	102.870	103.036	102.978	102.902	101.851	101.796	101.721	101.295	101.222	101.191
6.750 ▶	102.992	102.952	102.902	102.856	102.516	102.441	102.397	102.699	102.641	102.566	101.562	101.507	101.432	100.840	100.764	100.721
6.625 ▶	102.991	102.926	102.851	102.788	102.752	102.645	102.621	102.911	102.820	102.745	102.108	102.023	101.914	101.360	101.254	101.229
6.500 ▶	102.677	102.612	102.537	102.474	102.448	102.340	102.307	102.585	102.489	102.418	101.853	101.768	101.659	101.059	100.952	100.918
6.375 ▶	102.308	102.243	102.168	102.105	102.196	102.088	102.047	102.213	102.115	102.042	101.532	101.447	101.338	100.809	100.702	100.660
6.250 ▶	101.884	101.819	101.744	101.681	101.767	101.659	101.607	101.807	101.707	101.629	101.178	101.093	100.984	100.383	100.275	100.223
6.125 ▶	101.867	101.794	101.710	101.640	101.730	101.631	101.617	102.102	102.006	101.889	101.602	101.529	101.446	100.506	100.408	100.393
6.000 ▶	101.432	101.359	101.275	101.205	101.366	101.269	101.243	101.694	101.598	101.480	101.249	101.176	101.092	100.146	100.050	100.023
5.875 ▶	100.966	100.893	100.809	100.738	100.905	100.810	100.778	101.288	101.153	101.067	100.860	100.787	100.703	99.690	99.595	99.562
5.750 ▶	100.469	100.396	100.312	100.241	100.276	100.187	100.148	100.768	100.672	100.555	100.424	100.351	100.267	99.064	98.976	98.935
5.625 ▶	100.109	100.043	99.959	99.889	100.038	99.963	99.932	100.729	100.645	100.528	99.890	99.817	99.733	98.674	98.600	98.567
5.500 ▶	99.567	99.500	99.417	99.346	99.505	99.432	99.395	100.241	100.157	100.040	99.306	99.233	99.149	98.145	98.073	98.035
5.375 ▶	98.986	98.919	98.835	98.765	98.918	98.846	98.804	99.735	99.623	99.530	98.677	98.604	98.520	97.561	97.490	97.447
5.250 ▶	98.369	98.303	98.219	98.149	97.971	97.907	97.857	99.149	99.066	98.949	98.010	97.937	97.853	96.616	96.553	96.502
5.125 ▶	97.717	97.650	97.567	97.496	97.399	97.279	97.266	98.576	98.493	98.376	95.706	95.589	95.422	94.819	94.724	94.682

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		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
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)	(2.125)	(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 Occ		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)		
Condo		0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
2-4 units		0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)		
Manufactured Home		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Subordinate Financing		(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
HighBal Fixed C/O Refi		(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	n/a	n/a	n/a	n/a		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a	n/a		

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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 ▶	104.214	104.866	104.737	102.621	103.304	103.174	102.702	102.947	102.787	101.171	101.416	101.287	104.685	105.118	104.989	
7.000 ▶	103.858	104.510	104.380	102.301	102.822	102.693	102.283	102.529	102.368	100.627	100.872	100.743	104.251	104.684	104.555	
6.875 ▶	103.264	103.916	103.787	102.233	102.916	102.787	102.108	102.354	102.193	101.108	101.354	101.224	103.683	104.116	103.986	
6.750 ▶	103.371	104.022	103.893	103.214	103.897	103.768	101.952	102.197	102.037	101.827	102.072	101.943	103.750	104.183	104.054	
6.625 ▶	102.778	103.446	103.334	101.747	102.446	102.334	101.942	102.204	102.060	100.973	101.235	101.123	103.098	103.517	103.404	
6.500 ▶	102.328	102.996	102.884	101.547	102.246	102.134	101.528	101.790	101.646	100.809	101.071	100.959	102.711	103.129	103.016	
6.375 ▶	101.853	102.521	102.409	101.134	101.834	101.721	101.395	101.658	101.514	100.739	101.001	100.889	102.073	102.492	102.379	
6.250 ▶	102.065	102.734	102.621	101.878	102.578	102.465	101.334	101.596	101.453	101.209	101.471	101.359	102.193	102.611	102.498	
6.125 ▶	101.970	102.597	102.443	101.677	102.335	102.180	101.145	101.366	101.180	101.114	101.335	101.180	102.232	102.687	102.532	
6.000 ▶	101.552	102.178	102.024	101.202	101.860	101.705	100.777	100.997	100.811	100.589	100.810	100.655	101.798	102.253	102.098	
5.875 ▶	101.077	101.703	101.549	100.877	101.535	101.380	100.252	100.472	100.286	100.314	100.535	100.380	101.229	101.684	101.530	
5.750 ▶	101.183	101.810	101.655	101.045	101.703	101.549	100.608	100.828	100.643	100.733	100.953	100.799	FHA/VA Price Adjustments			
5.625 ▶	100.673	101.308	101.161	100.473	101.139	100.993	100.129	100.358	100.180	100.191	100.420	100.274	680+		0.000	
5.500 ▶	100.254	100.889	100.743	100.029	100.695	100.549	99.760	99.989	99.811	99.698	99.926	99.780	660-679		(0.750)	
5.375 ▶	99.748	100.383	100.236	99.641	100.308	100.161	99.204	99.433	99.255	99.360	99.589	99.443	640-659		(1.750)	
5.250 ▶	99.491	100.126	99.980	99.385	100.051	99.905	99.198	99.426	99.249	99.354	99.583	99.436	620-639		(2.250)	
5.125 ▶	98.434	99.078	98.940	98.267	98.941	98.803	97.822	98.059	97.890	97.928	98.165	98.027	600-619		(3.250)	
5.000 ▶	98.099	98.743	98.605	97.801	98.475	98.337	97.527	97.764	97.595	97.265	97.503	97.365	Cashout Refi		(0.250)	
4.875 ▶	97.522	98.165	98.027	97.403	98.078	97.940	96.614	96.851	96.682	96.622	96.859	96.721	2 units		(0.500)	
4.750 ▶	97.247	97.890	97.752	97.122	97.796	97.658	96.193	96.430	96.261	96.090	96.328	96.190	3-4 units		(1.000)	
4.625 ▶	94.306	94.243	94.207	94.306	94.243	94.207	91.194	91.130	91.095	91.194	91.130	91.095	\$100k < \$125k		(0.125)	
4.500 ▶	93.614	93.550	93.514	93.614	93.550	93.514	90.501	90.438	90.402	90.501	90.438	90.402	\$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 ▶	108.050	107.900	107.750							Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.800	107.650	107.500							Standard DSCR	
9.500 ▶	107.550	107.400	107.250							Prepay	101.000
9.375 ▶	107.300	107.150	107.000							No Prepay	100.000
9.250 ▶	107.050	106.900	106.750								
9.125 ▶	106.800	106.650	106.500	108.590	108.440	108.290					
9.000 ▶											
8.875 ▶	106.300	106.150	106.000	108.059	107.909	107.759					
8.750 ▶	106.050	105.900	105.750	107.778	107.628	107.478					
8.625 ▶	105.800	105.650	105.500	107.496	107.346	107.196					
8.500 ▶	105.550	105.400	105.250	107.215	107.065	106.915					
8.375 ▶	105.300	105.150	105.000	106.915	106.765	106.615					
8.250 ▶	105.050	104.900	104.750	106.615	106.465	106.315					
8.125 ▶	104.800	104.650	104.500	106.275	106.125	105.975					
8.000 ▶											
7.875 ▶	104.300	104.150	104.000	105.525	105.375	105.225					
7.750 ▶	104.050	103.900	103.750	105.150	105.000	104.850					
7.625 ▶	103.775	103.625	103.475	104.775	104.625	104.475					
7.500 ▶	103.525	103.375	103.225	104.400	104.250	104.100					
7.375 ▶	103.200	103.050	102.900	104.025	103.875	103.725					
7.250 ▶	102.825	102.675	102.525	103.650	103.500	103.350					
7.125 ▶	102.425	102.275	102.125	103.200	103.050	102.900					
7.000 ▶											
6.875 ▶	101.600	101.450	101.300	102.300	102.150	102.000					
6.750 ▶	101.150	101.000	100.850	101.825	101.675	101.525					
6.625 ▶	100.700	100.550	100.400	101.325	101.175	101.025					
6.500 ▶	100.150	100.000	99.850	100.825	100.675	100.525					
6.375 ▶	99.525	99.375	99.225	100.225	100.075	99.925					
6.250 ▶	98.900	98.750	98.600	99.525	99.375	99.225					
6.125 ▶	98.150	98.000	97.850	98.650	98.500	98.350					
6.000 ▶											
5.875 ▶											

NonQM Price Adjustments

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