

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 ►	104.920	104.913	104.905	104.871	104.404	104.375	104.329	105.432	105.432	105.432	102.307	102.248	102.190	100.937	100.907	100.875				
7.875 ►	104.598	104.591	104.583	104.549	104.230	104.200	104.156	105.192	105.192	105.192	102.124	102.065	102.006	100.806	100.776	100.745				
7.750 ►	104.378	104.371	104.363	104.329	104.011	103.981	103.939	104.938	104.938	104.938	101.937	101.879	101.820	100.559	100.529	100.500				
7.625 ►	104.527	104.520	104.512	104.477	104.325	104.293	104.107	104.691	104.691	104.691	102.123	102.094	102.065	101.541	101.509	101.513				
7.500 ►	104.319	104.312	104.304	104.270	104.157	104.125	103.943	104.436	104.436	104.436	101.941	101.911	101.915	101.440	101.408	101.415				
7.375 ►	104.108	104.101	104.094	104.059	103.928	103.896	103.719	104.022	104.022	104.022	101.753	101.724	101.695	101.133	101.100	101.133				
7.250 ►	104.031	104.024	104.017	103.982	103.559	103.526	103.374	103.744	103.744	103.744	101.693	101.664	101.635	100.741	100.708	100.745				
7.125 ►	103.780	103.773	103.766	103.731	103.505	103.492	103.335	103.575	103.531	103.487	102.046	102.002	102.003	101.515	101.502	101.503				
7.000 ►	103.511	103.504	103.496	103.461	103.242	103.230	103.078	103.299	103.255	103.211	101.842	101.798	101.776	101.282	101.270	101.276				
6.875 ►	103.187	103.179	103.172	103.137	102.829	102.817	102.675	103.004	102.960	102.916	101.612	101.568	101.524	100.904	100.891	100.907				
6.750 ►	102.901	102.879	102.857	102.820	102.363	102.350	102.225	102.691	102.647	102.603	101.337	101.293	101.249	100.440	100.427	100.459				
6.625 ►	102.821	102.777	102.733	102.673	102.694	102.654	102.585	102.960	102.887	102.813	101.774	101.734	101.666	101.274	101.234	101.166				
6.500 ►	102.508	102.464	102.420	102.360	102.392	102.352	102.289	102.644	102.571	102.498	101.475	101.435	101.372	100.975	100.935	100.872				
6.375 ►	102.193	102.149	102.105	102.045	102.076	102.036	101.979	102.298	102.224	102.151	101.163	101.123	101.066	100.663	100.623	100.566				
6.250 ►	101.829	101.785	101.741	101.681	101.690	101.649	101.598	101.913	101.840	101.767	100.779	100.738	100.687	100.279	100.238	100.187				
6.125 ►	101.861	101.809	101.758	101.690	101.783	101.753	101.637	102.340	102.259	102.179	101.617	101.587	101.470	101.117	101.087	100.970				
6.000 ►	101.478	101.427	101.376	101.308	101.450	101.420	101.311	101.955	101.874	101.793	101.290	101.261	101.151	100.790	100.761	100.651				
5.875 ►	101.066	101.014	101.063	100.895	101.030	101.001	100.900	101.533	101.453	101.372	100.930	100.900	100.798	100.430	100.400	100.298				
5.750 ►	100.578	100.527	100.476	100.408	100.508	100.480	100.385	101.062	100.981	100.901	100.334	100.305	100.210	99.834	99.805	99.710				
5.625 ►	100.493	100.449	100.405	100.331	100.540	100.518	100.408	101.317	101.244	101.170	100.316	100.294	100.185	99.816	99.794	99.685				
5.500 ►	100.021	99.977	99.933	99.860	100.023	100.002	99.900	100.857	100.784	100.710	99.801	99.780	99.678	99.301	99.280	99.178				
5.375 ►	99.488	99.444	99.400	99.326	99.478	99.456	99.359	100.344	100.270	100.197	99.257	99.236	99.138	98.757	98.736	98.638				
5.250 ►	98.904	98.860	98.816	98.742	98.481	98.460	98.370	99.806	99.732	99.659	98.320	98.299	98.210	97.820	97.799	97.710				

LTV/FICO Adjustments												Price Adjustments								
<u>Purchase</u>	<= 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)										
<u>Rate/Term Refinance</u>																				
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)										
<u>Cashout Refinance</u>																				
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										
<u>Other Adjustments</u>																				
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)</																	

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 ►	104.611	104.540	104.469	103.080	103.009	102.938	102.693	102.622	102.551	101.161	101.090	101.019	104.711	104.796	104.725
7.000 ►	104.255	104.184	104.113	102.599	102.528	102.457	102.274	102.203	102.132	100.618	100.547	100.476	104.277	104.363	104.292
6.875 ►	103.661	103.590	103.519	102.693	102.622	102.551	102.099	102.028	101.957	101.099	101.028	100.957	103.709	103.794	103.723
6.750 ►	103.768	103.697	103.626	103.674	103.603	103.532	101.943	101.872	101.801	101.818	101.747	101.676	103.776	103.861	103.790
6.625 ►	103.008	102.958	102.908	102.039	101.989	101.939	101.703	101.653	101.603	100.734	100.684	100.634	102.968	103.028	102.978
6.500 ►	102.558	102.508	102.458	101.839	101.789	101.739	101.289	101.239	101.189	100.570	100.520	100.471	102.580	102.640	102.590
6.375 ►	102.083	102.033	101.983	101.426	101.377	101.327	101.156	101.107	101.057	100.500	100.450	100.401	101.943	102.003	101.953
6.250 ►	102.295	102.245	102.196	102.170	102.120	102.071	101.095	101.045	100.996	100.970	100.920	100.871	102.062	102.122	102.072
6.125 ►	102.258	102.208	102.158	102.026	101.977	101.927	100.909	100.859	100.810	100.878	100.828	100.779	102.195	102.255	102.205
6.000 ►	101.839	101.789	101.739	101.551	101.502	101.452	100.540	100.491	100.441	100.353	100.303	100.254	101.762	101.821	101.772
5.875 ►	101.364	101.314	101.264	101.226	101.177	101.127	100.015	99.966	99.916	100.078	100.028	99.979	101.193	101.253	101.203
5.750 ►	101.470	101.420	101.371	101.395	101.345	101.296	100.372	100.322	100.272	100.497	100.447	100.397	FHA/VA Price Adjustments		
5.625 ►	101.321	101.250	101.179	101.183	101.112	101.041	100.339	100.268	100.197	100.402	100.331	100.260	680+	0.000	
5.500 ►	100.902	100.831	100.760	100.739	100.668	100.597	99.971	99.900	99.829	99.908	99.837	99.766	660-679	(0.750)	
5.375 ►	100.396	100.325	100.254	100.352	100.281	100.210	99.414	99.343	99.272	99.571	99.500	99.429	640-659	(1.750)	
5.250 ►	100.139	100.068	99.997	100.096	100.025	99.954	99.408	99.337	99.266	99.564	99.493	99.422	620-639	(2.250)	
5.125 ►	99.677	99.620	99.563	99.572	99.515	99.458	98.783	98.726	98.669	98.889	98.832	98.775	600-619	(3.250)	
5.000 ►	99.342	99.285	99.228	99.106	99.049	98.992	98.488	98.431	98.374	98.227	98.170	98.113	Cashout Refi	(0.250)	
4.875 ►	98.764	98.707	98.650	98.708	98.651	98.594	97.575	97.519	97.462	97.583	97.526	97.469	2 units	(0.500)	
4.750 ►	98.489	98.432	98.375	98.427	98.370	98.313	97.154	97.097	97.040	97.052	96.995	96.938	3-4 units	(1.000)	
4.625 ►	95.341	95.282	95.253	95.341	95.282	95.253	92.228	92.170	92.140	92.228	92.170	92.140	\$100k < \$125k	(0.125)	
4.500 ►	94.655	94.597	94.567	94.655	94.597	94.567	91.542	91.484	91.454	91.542	91.484	91.454	\$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 ►	107.525	107.375	107.225										Prepay	101.000	
9.375 ►	107.275	107.125	106.975										No Prepay	100.000	
9.250 ►	107.025	106.875	106.725												
9.125 ►	106.775	106.625	106.475												
9.000 ►															
8.875 ►	106.275	106.125	105.975	107.784	107.634	107.484									
8.750 ►	106.025	105.875	105.725	107.503	107.353	107.203									
8.625 ►	105.775	105.625	105.475	107.221	107.071	106.921									
8.500 ►	105.525	105.375	105.225	106.940	106.790	106.640									
8.375 ►	105.275	105.125	104.975	106.640	106.490	106.340									
8.250 ►	105.025	104.875	104.725	106.340	106.190	106.040									
8.125 ►	104.775	104.625	104.475	106.000	105.850	105.700									
8.000 ►															
7.875 ►	104.275	104.125	103.975	105.250	105.100	104.950									
7.750 ►	104.025	103.875	103.725	104.875	104.725	104.575									
7.625 ►	103.750	103.600	103.450	104.500	104.350	104.200									
7.500 ►	103.500	103.350	103.200	104.125	103.975	103.825									
7.375 ►	103.175	103.025	102.875	103.750	103.600	103.450									
7.250 ►	102.800	102.650	102.500	103.375	103.225	103.075									
7.125 ►	102.400	102.250	102.100	102.925	102.775	102.625									
7.000 ►															
6.875 ►	101.550	101.400	101.250	102.025	101.875	101.725									
6.750 ►	101.075	100.925	100.775	101.550	101.400	101.250									
6.625 ►	100.600	100.450	100.300	101.050	100.900	100.750									
6.500 ►	100.050	99.900	99.750	100.550	100.400	100.250									
6.375 ►	99.475	99.325	99.175	100.000	99.850	99.700									
6.250 ►	98.875	98.725	98.575	99.350	99.200	99.050									
6.125 ►	98.275	98.125	97.975	98.475	98.325	98.175									
6.000 ►															
5.875 ►	96.400	96.250	96.100												

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