

## 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
8.000 ►	104.848	104.831	104.800	104.763	104.294	104.264	104.153	105.348	105.340	105.316	101.992	101.916	101.832	100.780	100.758	100.745
7.875 ►	104.617	104.600	104.569	104.532	104.114	104.086	103.975	105.111	105.102	105.078	101.818	101.743	101.658	100.642	100.621	100.609
7.750 ►	104.368	104.351	104.320	104.283	103.889	103.861	103.750	104.855	104.847	104.823	101.627	101.551	101.467	100.389	100.364	100.351
7.625 ►	104.544	104.536	104.518	104.496	104.208	104.169	104.044	104.687	104.687	104.677	102.041	102.005	102.004	101.541	101.505	101.504
7.500 ►	104.329	104.321	104.303	104.281	104.035	103.998	103.873	104.282	104.282	104.271	101.937	101.902	101.902	101.437	101.402	101.402
7.375 ►	104.090	104.082	104.063	104.041	103.821	103.779	103.655	104.022	104.022	104.011	101.641	101.613	101.617	101.141	101.113	101.117
7.250 ►	103.985	103.977	103.958	103.936	103.397	103.362	103.243	103.750	103.750	103.739	101.459	101.425	101.384	100.679	100.646	100.651
7.125 ►	103.702	103.694	103.676	103.654	103.383	103.338	103.237	103.558	103.491	103.452	102.200	102.134	102.073	101.514	101.470	101.459
7.000 ►	103.430	103.395	103.370	103.348	103.075	103.031	102.931	103.276	103.209	103.170	101.979	101.912	101.851	101.237	101.193	101.185
6.875 ►	103.156	103.114	103.076	103.039	102.700	102.663	102.566	102.988	102.921	102.882	101.730	101.664	101.603	100.897	100.859	100.853
6.750 ►	102.808	102.766	102.728	102.692	102.240	102.194	102.104	102.650	102.583	102.544	101.442	101.375	101.314	100.439	100.393	100.394
6.625 ►	102.756	102.689	102.634	102.582	102.581	102.502	102.458	102.891	102.791	102.705	101.760	101.660	101.574	101.191	101.111	101.067
6.500 ►	102.447	102.380	102.324	102.273	102.184	102.111	102.068	102.555	102.454	102.368	101.479	101.379	101.293	100.797	100.723	100.680
6.375 ►	102.083	102.016	101.960	101.909	101.930	101.879	101.837	102.175	102.075	101.989	101.153	101.052	100.967	100.547	100.495	100.453
6.250 ►	101.664	101.597	101.542	101.490	101.500	101.435	101.394	101.751	101.650	101.565	100.792	100.691	100.605	100.119	100.053	100.012
6.125 ►	101.590	101.515	101.452	101.393	101.433	101.384	101.332	102.202	102.093	102.000	101.275	101.226	101.174	100.775	100.726	100.674
6.000 ►	101.162	101.087	101.024	100.965	101.054	101.011	100.962	101.786	101.677	101.584	100.915	100.864	100.815	100.407	100.364	100.315
5.875 ►	100.682	100.607	100.544	100.485	100.593	100.549	100.502	101.325	101.217	101.123	100.531	100.461	100.414	100.005	99.961	99.914
5.750 ►	100.165	100.090	100.026	99.968	99.983	99.938	99.898	100.840	100.731	100.637	100.079	100.004	99.941	99.305	99.260	99.220
5.625 ►	99.849	99.791	99.737	99.686	99.811	99.786	99.706	100.739	100.646	100.563	99.637	99.612	99.533	99.137	99.112	99.033
5.500 ►	99.329	99.271	99.217	99.166	99.238	99.216	99.138	100.251	100.159	100.076	99.068	99.046	98.968	98.568	98.546	98.468
5.375 ►	98.762	98.703	98.650	98.599	98.650	98.623	98.546	99.722	99.630	99.546	98.482	98.455	98.378	97.982	97.955	97.878
5.250 ►	98.147	98.088	98.035	97.984	97.706	97.677	97.602	99.169	99.077	98.994	97.731	97.655	97.592	97.041	97.012	96.937

## LTV/FICO 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	0.000	(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)	(2.125)	(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)		
<u>Cashout Refinance</u>												
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		
<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 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)	(2.375)	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 ►	103.624	104.334	104.254	102.112	102.772	102.692	102.111	102.416	102.304	100.580	100.884	100.804	104.145	104.528	104.457
7.000 ►	103.268	103.978	103.898	101.797	102.291	102.211	101.693	101.997	101.886	100.036	100.341	100.261	103.712	104.094	104.023
6.875 ►	102.674	103.384	103.304	101.643	102.384	102.304	101.518	101.822	101.711	100.518	100.822	100.742	103.143	103.525	103.454
6.750 ►	102.780	103.491	103.411	102.624	103.366	103.286	101.361	101.666	101.554	101.236	101.541	101.461	103.210	103.593	103.522
6.625 ►	102.554	103.088	102.877	101.522	102.088	101.877	101.655	101.783	101.541	100.686	100.814	100.604	102.758	103.292	103.046
6.500 ►	102.104	102.638	102.427	101.322	101.888	101.677	101.241	101.369	101.127	100.522	100.651	100.440	102.370	102.905	102.658
6.375 ►	101.629	102.163	101.952	100.910	101.476	101.265	101.109	101.237	100.995	100.452	100.581	100.370	101.733	102.267	102.021
6.250 ►	101.841	102.376	102.165	101.654	102.219	102.009	101.047	101.176	100.934	100.922	101.051	100.840	101.852	102.387	102.140
6.125 ►	101.536	102.171	102.034	101.242	101.908	101.771	100.828	101.057	100.888	100.797	101.025	100.888	101.804	102.252	102.106
6.000 ►	101.117	101.752	101.615	100.767	101.433	101.296	100.459	100.688	100.520	100.272	100.500	100.363	101.371	101.818	101.672
5.875 ►	100.642	101.277	101.140	100.442	101.108	100.971	99.934	100.163	99.995	99.997	100.225	100.088	100.802	101.250	101.103
5.750 ►	100.748	101.383	101.246	100.611	101.277	101.140	100.290	100.519	100.351	100.415	100.644	100.507	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.444	101.045	100.872	100.244	100.877	100.704	99.869	100.064	99.860	99.931	100.127	99.954	680+	0.000	
5.500 ►	100.025	100.627	100.454	99.800	100.433	100.260	99.500	99.695	99.491	99.438	99.633	99.460	660-679	(0.750)	
5.375 ►	99.519	100.120	99.947	99.413	100.045	99.872	98.944	99.139	98.935	99.100	99.295	99.122	640-659	(1.750)	
5.250 ►	99.263	99.864	99.691	99.156	99.789	99.616	98.938	99.133	98.929	99.094	99.289	99.116	620-639	(2.250)	
5.125 ►	98.088	98.689	98.537	97.920	98.553	98.401	97.600	97.795	97.612	97.706	97.902	97.749	600-619	(3.250)	
5.000 ►	97.753	98.354	98.202	97.454	98.087	97.935	97.305	97.501	97.317	97.044	97.239	97.087	Cashout Refi	(0.250)	
4.875 ►	97.175	97.777	97.624	97.056	97.689	97.537	96.393	96.588	96.404	96.400	96.595	96.443	2 units	(0.500)	
4.750 ►	96.900	97.502	97.349	96.775	97.408	97.256	95.971	96.166	95.983	95.869	96.064	95.912	3-4 units	(1.000)	
4.625 ►	93.910	93.832	93.789	93.910	93.832	93.789	90.798	90.720	90.677	90.798	90.720	90.677	\$100k < \$125k	(0.125)	
4.500 ►	93.217	93.139	93.097	93.217	93.139	93.097	90.105	90.027	89.984	90.105	90.027	89.984	\$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 ►													<b>NonQM Max Prices</b>			
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 ►	107.275	107.125	106.975										Standard DSCR			
9.500 ►	107.025	106.875	106.725										Prepay	101.000		
9.375 ►	106.775	106.625	106.475										No Prepay	100.000		
9.250 ►	106.525	106.375	106.225													
9.125 ►	106.275	106.125	105.975													
9.000 ►																
8.875 ►	105.775	105.625	105.475	107.534	107.384	107.234										
8.750 ►	105.525	105.375	105.225	107.253	107.103	106.953										
8.625 ►	105.275	105.125	104.975	106.971	106.821	106.671										
8.500 ►	105.025	104.875	104.725	106.690	106.540	106.390										
8.375 ►	104.775	104.625	104.475	106.390	106.240	106.090										
8.250 ►	104.525	104.375	104.225	106.090	105.940	105.790										
8.125 ►	104.275	104.125	103.975	105.750	105.600	105.450										
8.000 ►																
7.875 ►	103.775	103.625	103.475	105.000	104.850	104.700										
7.750 ►	103.525	103.375	103.225	104.625	104.475	104.325										
7.625 ►	103.250	103.100	102.950	104.250	104.100	103.950										
7.500 ►	103.000	102.850	102.700	103.875	103.725	103.575										
7.375 ►	102.675	102.525	102.375	103.500	103.350	103.200										
7.250 ►	102.300	102.150	102.000	103.125	102.975	102.825										
7.125 ►	101.900	101.750	101.600	102.675	102.525	102.375										
7.000 ►																
6.875 ►	101.075	100.925	100.775	101.775	101.625	101.475										
6.750 ►	100.625	100.475	100.325	101.300	101.150	101.000										
6.625 ►	100.175	100.025	99.875	100.800	100.650	100.500										
6.500 ►	99.625	99.475	99.325	100.300	100.150	100.000										
6.375 ►	99.050	98.900	98.750	99.750	99.600	99.450										
6.250 ►	98.425	98.275	98.125	99.100	98.950	98.800										
6.125 ►	97.675	97.525	97.375	98.225	98.075	97.925										
6.000 ►																
5.875 ►																

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