

Effective Date/Time: 12/26/2025 10:02 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								
8.000 ▶	105.076	105.083	105.075	105.033	104.618	104.575	104.467	105.427	105.440	105.440	102.398	102.363	102.298	101.170	101.127	101.041								
7.875 ▶	104.851	104.858	104.850	104.808	104.457	104.415	104.315	105.201	105.213	105.213	102.223	102.188	102.123	101.086	101.043	100.966								
7.750 ▶	104.609	104.616	104.608	104.566	104.242	104.199	104.108	104.956	104.969	104.969	102.028	101.993	101.928	100.846	100.804	100.739								
7.625 ▶	104.461	104.461	104.453	104.418	104.378	104.340	104.214	104.588	104.600	104.600	102.582	102.545	102.436	102.082	102.045	101.936								
7.500 ▶	104.295	104.295	104.287	104.252	104.152	104.114	104.002	104.308	104.321	104.321	102.422	102.384	102.284	101.922	101.884	101.784								
7.375 ▶	104.171	104.170	104.162	104.127	103.991	103.952	103.846	104.010	104.018	104.018	102.182	102.139	102.014	101.682	101.639	101.514								
7.250 ▶	103.919	103.919	103.911	103.876	103.621	103.578	103.457	103.710	103.716	103.716	101.797	101.755	101.646	101.297	101.255	101.146								
7.125 ▶	103.646	103.646	103.638	103.603	103.630	103.594	103.492	103.526	103.478	103.421	102.648	102.621	102.589	101.982	101.947	101.845								
7.000 ▶	103.346	103.338	103.330	103.295	103.313	103.277	103.192	103.245	103.192	103.127	102.443	102.416	102.384	101.668	101.632	101.547								
6.875 ▶	103.059	103.026	102.986	102.945	102.949	102.913	102.848	102.957	102.904	102.839	102.211	102.183	102.151	101.307	101.270	101.206								
6.750 ▶	102.749	102.716	102.675	102.613	102.484	102.444	102.391	102.621	102.568	102.504	101.928	101.901	101.869	100.844	100.804	100.751								
6.625 ▶	102.639	102.588	102.532	102.460	102.682	102.619	102.495	102.778	102.725	102.636	102.361	102.310	102.253	101.294	101.232	101.108								
6.500 ▶	102.324	102.273	102.216	102.145	102.380	102.316	102.205	102.443	102.391	102.305	102.098	102.048	101.991	100.995	100.932	100.820								
6.375 ▶	101.971	101.920	101.863	101.792	101.973	101.909	101.816	102.072	102.019	101.941	101.782	101.731	101.675	100.593	100.529	100.436								
6.250 ▶	101.564	101.513	101.456	101.385	101.534	101.466	101.386	101.671	101.619	101.551	101.431	101.380	101.323	100.157	100.089	100.009								
6.125 ▶	101.496	101.445	101.388	101.317	101.522	101.482	101.376	101.913	101.881	101.793	101.265	101.214	101.158	100.308	100.265	100.160								
6.000 ▶	101.072	101.022	100.965	100.894	101.082	101.041	100.952	101.529	101.474	101.401	100.899	100.848	100.792	99.873	99.829	99.741								
5.875 ▶	100.586	100.535	100.479	100.407	100.578	100.536	100.464	101.169	101.137	101.073	100.505	100.454	100.398	99.372	99.328	99.256								
5.750 ▶	100.075	100.025	99.968	99.896	100.032	99.990	99.928	100.671	100.639	100.587	100.064	100.013	99.957	98.830	98.785	98.723								
5.625 ▶	99.732	99.689	99.640	99.577	99.697	99.669	99.580	100.596	100.531	100.450	99.530	99.479	99.423	98.342	98.313	98.222								
5.500 ▶	99.186	99.143	99.094	99.031	99.161	99.132	99.055	100.129	100.064	99.983	98.936	98.886	98.829	97.808	97.778	97.700								
5.375 ▶	98.598	98.555	98.507	98.443	98.561	98.532	98.466	99.615	99.550	99.470	98.329	98.278	98.222	97.211	97.181	97.113								
5.250 ▶	97.973	97.930	97.882	97.818	97.625	97.595	97.537	99.076	99.011	98.931	97.675	97.624	97.568	96.280	96.248	96.189								
	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	0.000	(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)	<div>Improved Pricing</div> <div></div>													
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 ▶	103.451	104.094	103.957	101.943	102.532	102.394	101.938	102.176	102.007	100.407	100.644	100.507	103.914	104.355	104.217	
7.000 ▶	103.095	103.738	103.600	101.626	102.051	101.913	101.520	101.757	101.588	99.863	100.101	99.963	103.481	103.921	103.783	
6.875 ▶	102.501	103.144	103.007	101.470	102.144	102.007	101.345	101.582	101.413	100.345	100.582	100.444	102.912	103.352	103.214	
6.750 ▶	102.607	103.251	103.113	102.451	103.126	102.988	101.188	101.426	101.257	101.063	101.301	101.163	102.979	103.420	103.282	
6.625 ▶	102.261	102.946	102.850	101.261	101.978	101.882	101.237	101.516	101.389	100.300	100.579	100.483	102.627	103.031	102.935	
6.500 ▶	101.811	102.496	102.400	101.061	101.778	101.682	100.824	101.103	100.975	100.136	100.415	100.319	102.240	102.644	102.548	
6.375 ▶	101.367	102.053	101.957	100.649	101.365	101.269	100.722	101.001	100.874	100.066	100.345	100.249	101.602	102.006	101.910	
6.250 ▶	101.549	102.234	102.138	101.392	102.109	102.013	100.630	100.909	100.782	100.536	100.815	100.719	101.722	102.126	102.030	
6.125 ▶	101.478	102.146	102.034	101.215	101.915	101.802	100.653	100.915	100.771	100.653	100.915	100.802	101.807	102.225	102.113	
6.000 ▶	100.996	101.665	101.552	100.740	101.440	101.327	100.221	100.484	100.340	100.128	100.390	100.277	101.373	101.791	101.679	
5.875 ▶	100.615	101.284	101.171	100.415	101.115	101.002	99.790	100.053	99.909	99.853	100.115	100.002	100.804	101.223	101.110	
5.750 ▶	100.721	101.390	101.277	100.584	101.284	101.171	100.146	100.409	100.265	100.271	100.534	100.421	FHA/VA Price Adjustments			
5.625 ▶	100.341	100.993	100.863	100.079	100.762	100.632	99.797	100.043	99.882	99.797	100.043	99.913	680+		0.000	
5.500 ▶	99.860	100.512	100.382	99.635	100.318	100.188	99.366	99.612	99.451	99.304	99.549	99.420	660-679		(0.750)	
5.375 ▶	99.479	100.130	100.001	99.372	100.055	99.926	98.935	99.180	99.020	99.091	99.337	99.207	640-659		(1.750)	
5.250 ▶	99.222	99.874	99.745	99.116	99.799	99.670	98.929	99.174	99.013	99.085	99.330	99.201	620-639		(2.250)	
5.125 ▶	98.172	98.824	98.695	97.880	98.563	98.433	97.560	97.805	97.645	97.541	97.787	97.657	600-619		(3.250)	
5.000 ▶	97.837	98.489	98.360	97.414	98.097	97.967	97.265	97.511	97.350	96.879	97.124	96.995	Cashout Refi		(0.250)	
4.875 ▶	97.260	97.912	97.782	97.141	97.824	97.695	96.352	96.598	96.437	96.360	96.605	96.476	2 units		(0.500)	
4.750 ▶	96.985	97.637	97.507	96.860	97.543	97.413	95.931	96.176	96.016	95.829	96.074	95.945	3-4 units		(1.000)	
4.625 ▶	94.153	94.106	94.090	94.153	94.106	94.090	91.041	90.994	90.977	91.041	90.994	90.977	\$100k < \$125k		(0.125)	
4.500 ▶	93.460	93.413	93.396	93.460	93.413	93.396	90.347	90.300	90.284	90.347	90.300	90.284	\$40k < \$100k		(0.125)	
4.375 ▶													VA IRRRL		0.000	

Jumbo AUS

Rate	30yr Fixed			15yr Fixed			CLTV Price Adjustments									
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	
8.625 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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NonQM

Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.665	107.515	107.365						Prepay 101.000		
9.875 ▶	107.415	107.265	107.115						No Prepay 100.000		
9.750 ▶	107.165	107.015	106.865						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.915	106.765	106.615						Full Doc 99.500 103.000		
9.500 ▶	106.665	106.515	106.365						Alt Doc 99.500 103.000		
9.375 ▶	106.415	106.265	106.115						Inv w/Prepay 99.500 103.000		
9.250 ▶	106.165	106.015	105.865			107.993	107.843		107.693	<u>Plus DSCR</u>	
9.125 ▶	105.915	105.765	105.615			107.805	107.655		107.505	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.665	105.515	105.365			107.539	107.389		107.239	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.415	105.265	105.115			107.274	107.124		106.974	5yr Prepay 99.500 104.500	
8.750 ▶	105.165	105.015	104.865			106.993	106.843		106.693		
8.625 ▶	104.915	104.765	104.615			106.711	106.561		106.411	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.500 ▶	104.665	104.515	104.365			106.430	106.280		106.130	5yr Hard PP 101.500	
8.375 ▶	104.415	104.265	104.115			106.130	105.980		105.830	4yr Hard PP 101.500	
8.250 ▶	104.165	104.015	103.865			105.830	105.680		105.530	3yr Hard PP 101.500	
8.125 ▶	103.915	103.765	103.615			105.490	105.340		105.190	2yr Hard PP 100.500	
8.000 ▶										1yr Hard PP 100.000	
7.990 ▶	103.665	103.515	103.365			105.115	104.965		104.815	No Prepay 99.500	
7.875 ▶	103.415	103.265	103.115			104.740	104.590		104.440		
7.750 ▶	103.165	103.015	102.865			104.365	104.215		104.065		
7.625 ▶	102.890	102.740	102.590			103.990	103.840		103.690		
7.500 ▶	102.640	102.490	102.340		103.615	103.465	103.315				
7.375 ▶	102.315	102.165	102.015		103.240	103.090	102.940				
7.250 ▶	101.940	101.790	101.640		102.865	102.715	102.565				
7.125 ▶	101.540	101.390	101.240		102.415	102.265	102.115				
7.000 ▶											
6.990 ▶	101.165	101.015	100.865		101.965	101.815	101.665				
6.875 ▶	100.715	100.565	100.415		101.515	101.365	101.215				
6.750 ▶	100.265	100.115	99.965		101.040	100.890	100.740				

**New Product
Coming Soon**

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NonQM Price Adjustments

Price all NonQM loans on our new website

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