

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 ►	104.606	104.589	104.563	104.526	104.089	104.055	103.962	105.102	105.094	105.076	101.642	101.567	101.486	100.575	100.535	100.513				
7.875 ►	104.381	104.364	104.338	104.301	103.909	103.873	103.781	104.871	104.862	104.844	101.475	101.399	101.318	100.437	100.393	100.371				
7.750 ►	104.138	104.121	104.095	104.059	103.684	103.643	103.552	104.472	104.463	104.445	101.287	101.212	101.131	100.183	100.134	100.113				
7.625 ►	104.283	104.275	104.260	104.238	104.065	104.034	103.924	104.293	104.293	104.286	102.147	102.110	102.099	101.647	101.610	101.599				
7.500 ►	104.069	104.061	104.046	104.024	103.892	103.857	103.746	104.064	104.064	104.057	102.043	102.003	101.992	101.543	101.503	101.492				
7.375 ►	103.839	103.830	103.815	103.793	103.678	103.638	103.529	103.812	103.812	103.805	101.752	101.698	101.692	101.252	101.198	101.192				
7.250 ►	103.739	103.731	103.716	103.694	103.258	103.202	103.096	103.535	103.535	103.528	101.290	101.226	101.221	100.790	100.726	100.721				
7.125 ►	103.485	103.462	103.440	103.418	103.221	103.207	103.117	103.429	103.362	103.313	101.978	101.961	101.945	101.478	101.461	101.445				
7.000 ►	103.225	103.184	103.149	103.123	102.913	102.890	102.799	103.154	103.087	103.037	101.701	101.677	101.659	101.201	101.177	101.159				
6.875 ►	102.963	102.921	102.882	102.845	102.539	102.504	102.415	102.872	102.805	102.756	101.424	101.357	101.309	100.860	100.826	100.809				
6.750 ►	102.622	102.580	102.541	102.504	102.081	102.030	101.945	102.541	102.474	102.424	101.140	101.073	101.010	100.405	100.354	100.342				
6.625 ►	102.620	102.553	102.493	102.442	102.472	102.425	102.375	102.793	102.692	102.601	101.707	101.607	101.516	101.082	101.034	100.984				
6.500 ►	102.316	102.249	102.190	102.138	102.075	102.016	101.965	102.453	102.352	102.261	101.451	101.350	101.259	100.689	100.629	100.576				
6.375 ►	101.957	101.890	101.831	101.780	101.822	101.753	101.703	102.079	101.979	101.888	101.128	101.028	100.937	100.439	100.370	100.318				
6.250 ►	101.543	101.476	101.417	101.366	101.392	101.310	101.260	101.671	101.571	101.480	100.773	100.673	100.582	100.011	99.928	99.878				
6.125 ►	101.409	101.333	101.266	101.207	101.273	101.257	101.204	101.955	101.846	101.747	101.110	101.035	100.967	100.053	100.035	99.984				
6.000 ►	100.992	100.917	100.850	100.791	100.895	100.868	100.817	101.546	101.437	101.338	100.788	100.713	100.645	99.678	99.650	99.601				
5.875 ►	100.539	100.463	100.396	100.337	100.434	100.393	100.345	101.101	100.992	100.893	100.399	100.323	100.256	99.222	99.180	99.134				
5.750 ►	100.037	99.962	99.895	99.836	99.825	99.773	99.732	100.622	100.513	100.414	99.953	99.878	99.811	98.617	98.565	98.524				
5.625 ►	99.592	99.525	99.462	99.403	99.615	99.601	99.520	100.463	100.363	100.268	99.449	99.373	99.306	98.256	98.240	98.161				
5.500 ►	99.061	98.994	98.931	98.872	99.042	99.020	98.940	99.985	99.885	99.790	98.882	98.806	98.739	97.687	97.663	97.585				
5.375 ►	98.488	98.421	98.358	98.300	98.455	98.423	98.345	99.450	99.350	99.255	98.264	98.188	98.121	97.101	97.068	96.992				
5.250 ►	97.878	97.811	97.748	97.690	97.511	97.469	97.394	98.893	98.793	98.698	97.602	97.527	97.460	96.160	96.118	96.044				

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)	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 Occupant		(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)</td															

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 ►	103.592	104.210	104.047	101.998	102.647	102.484	102.079	102.291	102.097	100.548	100.760	100.597	104.033	104.495	104.332
7.000 ►	103.235	103.854	103.691	101.684	102.166	102.003	101.660	101.872	101.678	100.004	100.216	100.053	103.600	104.062	103.899
6.875 ►	102.642	103.260	103.097	101.610	102.260	102.097	101.485	101.697	101.503	100.485	100.697	100.534	103.031	103.493	103.330
6.750 ►	102.748	103.366	103.203	102.592	103.241	103.078	101.329	101.541	101.347	101.204	101.416	101.253	103.098	103.560	103.397
6.625 ►	102.541	103.068	102.813	101.510	102.068	101.813	101.705	101.825	101.539	100.736	100.856	100.601	102.738	103.280	103.025
6.500 ►	102.091	102.618	102.363	101.310	101.868	101.613	101.291	101.411	101.125	100.573	100.693	100.438	102.351	102.893	102.638
6.375 ►	101.616	102.143	101.888	100.898	101.455	101.200	101.159	101.279	100.993	100.503	100.623	100.368	101.713	102.255	102.000
6.250 ►	101.829	102.355	102.100	101.641	102.199	101.944	101.098	101.218	100.931	100.973	101.093	100.838	101.833	102.375	102.120
6.125 ►	101.463	102.107	101.969	101.169	101.844	101.706	100.755	100.993	100.823	100.724	100.961	100.823	101.739	102.179	102.042
6.000 ►	101.044	101.688	101.550	100.694	101.369	101.231	100.387	100.624	100.455	100.199	100.436	100.298	101.305	101.746	101.608
5.875 ►	100.569	101.213	101.075	100.369	101.044	100.906	99.862	100.099	99.930	99.924	100.161	100.023	100.737	101.177	101.039
5.750 ►	100.676	101.319	101.181	100.538	101.213	101.075	100.218	100.455	100.286	100.343	100.580	100.442	FHA/VA Price Adjustments		
5.625 ►	100.363	100.982	100.819	100.163	100.813	100.650	99.788	100.000	99.806	99.851	100.063	99.900	680+	0.000	
5.500 ►	99.945	100.563	100.400	99.720	100.369	100.206	99.420	99.632	99.438	99.357	99.569	99.406	660-679	(0.750)	
5.375 ►	99.438	100.057	99.894	99.332	99.982	99.819	98.863	99.075	98.881	99.020	99.232	99.069	640-659	(1.750)	
5.250 ►	99.182	99.800	99.638	99.076	99.725	99.563	98.857	99.069	98.875	99.013	99.225	99.063	620-639	(2.250)	
5.125 ►	98.036	98.671	98.525	97.869	98.535	98.389	97.549	97.777	97.600	97.655	97.884	97.738	600-619	(3.250)	
5.000 ►	97.701	98.336	98.190	97.403	98.069	97.923	97.254	97.483	97.305	96.992	97.221	97.075	Cashout Refi	(0.250)	
4.875 ►	97.124	97.759	97.613	97.005	97.671	97.525	96.341	96.570	96.393	96.349	96.578	96.431	2 units	(0.500)	
4.750 ►	96.849	97.484	97.338	96.724	97.390	97.244	95.920	96.149	95.971	95.817	96.046	95.900	3-4 units	(1.000)	
4.625 ►	93.812	93.732	93.704	93.812	93.732	93.704	90.700	90.620	90.591	90.700	90.620	90.591	\$100k < \$125k	(0.125)	
4.500 ►	93.120	93.040	93.011	93.120	93.040	93.011	90.008	89.927	89.899	90.008	89.927	89.899	\$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 ►															
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►	107.275	107.125	106.975												
9.625 ►	107.025	106.875	106.725												
9.500 ►	106.775	106.625	106.475												
9.375 ►	106.525	106.375	106.225												
9.250 ►	106.275	106.125	105.975												
9.125 ►	106.025	105.875	105.725	107.815	107.665	107.515									
9.000 ►															
8.875 ►	105.525	105.375	105.225	107.284	107.134	106.984									
8.750 ►	105.275	105.125	104.975	107.003	106.853	106.703									
8.625 ►	105.025	104.875	104.725	106.721	106.571	106.421									
8.500 ►	104.775	104.625	104.475	106.440	106.290	106.140									
8.375 ►	104.525	104.375	104.225	106.140	105.990	105.840									
8.250 ►	104.275	104.125	103.975	105.840	105.690	105.540									
8.125 ►	104.025	103.875	103.725	105.500	105.350	105.200									
8.000 ►															
7.875 ►	103.525	103.375	103.225	104.750	104.600	104.450									
7.750 ►	103.275	103.125	102.975	104.375	104.225	104.075									
7.625 ►	103.000	102.850	102.700	104.000	103.850	103.700									
7.500 ►	102.750	102.600	102.450	103.625	103.475	103.325									
7.375 ►	102.425	102.275	102.125	103.250	103.100	102.950									
7.250 ►	102.050	101.900	101.750	102.875	102.725	102.575									
7.125 ►	101.650	101.500	101.350	102.425	102.275	102.125									
7.000 ►															
6.875 ►	100.825	100.675	100.525	101.525	101.375	101.225									
6.750 ►	100.375	100.225	100.075	101.050	100.900	100.750									
6.625 ►	99.925	99.775	99.625	100.550	100.400	100.250									
6.500 ►	99.375	99.225	99.075	100.050	99.900	99.750									
6.375 ►	98.800	98.650	98.500	99.500	99.350	99.200									
6.250 ►	98.175	98.025	97.875	98.850	98.700	98.550									
6.125 ►	97.425	97.275	97.125	97.975	97.825	97.675									
6.000 ►															
5.875 ►															

NonQM Price Adjustments

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NonQM Max Prices	
Standard Residential	
Loan Amt <=\$1.75m	101.000
Loan Amt \$1.75m <\$2.0m	100.500
Loan Amt \$2.0m-\$3.0m	100.000
Standard DSCR	
Prepay	101.000
No Prepay	100.000