

### 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	
7.875 ►	105.059	105.042	105.007	104.970	104.586	104.540	104.424	105.554	105.546	105.518	102.248	102.173	102.086	101.113	101.080	101.072				
7.750 ►	104.812	104.795	104.759	104.723	104.361	104.313	104.197	105.300	105.292	105.264	102.058	101.983	101.896	100.860	100.820	100.812				
7.625 ►	104.989	104.981	104.960	104.938	104.642	104.558	104.475	105.126	105.126	105.112	102.474	102.441	102.446	101.974	101.941	101.946				
7.500 ►	104.773	104.765	104.743	104.721	104.469	104.386	104.300	104.723	104.723	104.710	102.370	102.335	102.340	101.870	101.835	101.840				
7.375 ►	104.537	104.529	104.508	104.486	104.256	104.161	104.077	104.467	104.467	104.454	102.075	102.042	102.051	101.575	101.542	101.551				
7.250 ►	104.433	104.425	104.403	104.381	103.830	103.737	103.657	104.196	104.196	104.183	101.899	101.865	101.822	101.114	101.070	101.080				
7.125 ►	104.153	104.145	104.123	104.101	103.794	103.725	103.651	103.968	103.901	103.881	102.615	102.548	102.488	101.926	101.912	101.882				
7.000 ►	103.863	103.842	103.820	103.798	103.486	103.410	103.339	103.688	103.621	103.589	102.395	102.328	102.268	101.649	101.629	101.602				
6.875 ►	103.578	103.537	103.500	103.463	103.111	103.038	102.967	103.403	103.336	103.304	102.146	102.079	102.020	101.310	101.292	101.265				
6.750 ►	103.233	103.191	103.154	103.118	102.651	102.570	102.500	103.067	103.001	102.969	101.860	101.793	101.733	100.852	100.827	100.801				
6.625 ►	103.168	103.101	103.049	102.998	102.999	102.931	102.881	103.294	103.194	103.112	102.168	102.067	101.991	101.611	101.542	101.491				
6.500 ►	102.862	102.795	102.742	102.691	102.602	102.535	102.486	102.960	102.860	102.778	101.885	101.785	101.703	101.217	101.148	101.099				
6.375 ►	102.500	102.433	102.381	102.330	102.348	102.299	102.251	102.583	102.483	102.401	101.562	101.461	101.379	100.967	100.916	100.868				
6.250 ►	102.084	102.017	101.964	101.913	101.918	101.852	101.805	102.161	102.061	101.979	101.203	101.102	101.020	100.539	100.471	100.424				
6.125 ►	101.994	101.911	101.850	101.792	101.875	101.806	101.777	102.581	102.464	102.374	101.721	101.652	101.623	101.221	101.152	101.123				
6.000 ►	101.567	101.483	101.423	101.364	101.496	101.427	101.400	102.168	102.051	101.961	101.353	101.284	101.257	100.853	100.784	100.757				
5.875 ►	101.091	101.007	100.947	100.888	101.034	100.966	100.940	101.709	101.592	101.502	100.949	100.881	100.855	100.449	100.381	100.355				
5.750 ►	100.564	100.481	100.420	100.362	100.424	100.359	100.336	101.226	101.109	101.019	100.485	100.401	100.341	99.749	99.684	99.661				
5.625 ►	100.257	100.199	100.147	100.096	100.256	100.185	100.148	101.128	101.036	100.954	100.085	100.015	99.977	99.585	99.515	99.477				
5.500 ►	99.731	99.672	99.620	99.569	99.683	99.617	99.580	100.643	100.551	100.470	99.516	99.450	99.413	99.016	98.950	98.913				
5.375 ►	99.163	99.105	99.053	99.002	99.095	99.025	98.989	100.116	100.024	99.942	98.932	98.862	98.825	98.432	98.362	98.325				
5.250 ►	98.551	98.492	98.440	98.389	98.151	98.083	98.046	99.566	99.474	99.393	98.144	98.060	98.000	97.490	97.422	97.385				
5.125 ►	98.025	97.958	97.855	97.750	97.963	97.684	97.661	99.100	98.983	98.861	96.155	96.088	96.053	95.655	95.588	95.553				

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.																	

### 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 ►	104.231	104.891	104.777	102.692	103.328	103.215	102.718	102.972	102.827	101.187	101.441	101.327	104.708	105.134	105.013
7.000 ►	103.874	104.534	104.421	102.377	102.847	102.733	102.299	102.553	102.408	100.643	100.897	100.783	104.275	104.701	104.579
6.875 ►	103.281	103.941	103.827	102.249	102.941	102.827	102.124	102.378	102.233	101.124	101.378	101.265	103.706	104.132	104.011
6.750 ►	103.387	104.047	103.933	103.231	103.922	103.808	101.968	102.222	102.077	101.843	102.097	101.983	103.773	104.199	104.078
6.625 ►	102.927	103.520	103.367	101.896	102.520	102.367	102.028	102.215	102.031	101.059	101.246	101.094	103.182	103.666	103.478
6.500 ►	102.477	103.070	102.917	101.696	102.320	102.167	101.614	101.801	101.617	100.896	101.083	100.930	102.794	103.278	103.090
6.375 ►	102.002	102.595	102.442	101.283	101.908	101.755	101.482	101.669	101.485	100.826	101.013	100.860	102.157	102.641	102.453
6.250 ►	102.214	102.808	102.655	102.027	102.651	102.499	101.421	101.608	101.424	101.296	101.483	101.330	102.276	102.760	102.572
6.125 ►	102.017	102.694	102.576	101.724	102.432	102.314	101.310	101.580	101.431	101.278	101.549	101.431	102.322	102.734	102.629
6.000 ►	101.599	102.275	102.158	101.249	101.957	101.839	100.941	101.211	101.062	100.753	101.024	100.906	101.889	102.300	102.195
5.875 ►	101.124	101.800	101.683	100.924	101.632	101.514	100.416	100.686	100.537	100.478	100.749	100.631	101.320	101.731	101.627
5.750 ►	101.230	101.907	101.789	101.092	101.800	101.683	100.772	101.043	100.893	100.897	101.168	101.050	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.933	101.526	101.364	100.733	101.358	101.195	100.358	100.545	100.351	100.421	100.608	100.445	680+	0.000	
5.500 ►	100.514	101.108	100.945	100.289	100.914	100.751	99.989	100.176	99.983	99.927	100.114	99.951	660-679	(0.750)	
5.375 ►	100.008	100.601	100.439	99.902	100.526	100.364	99.433	99.620	99.426	99.589	99.776	99.614	640-659	(1.750)	
5.250 ►	99.752	100.345	100.183	99.646	100.270	100.108	99.427	99.614	99.420	99.583	99.770	99.608	620-639	(2.250)	
5.125 ►	98.508	99.177	99.061	98.341	99.041	98.925	98.021	98.283	98.136	98.127	98.389	98.274	600-619	(3.250)	
5.000 ►	98.173	98.842	98.726	97.875	98.575	98.459	97.726	97.988	97.841	97.465	97.727	97.611	Cashout Refi	(0.250)	
4.875 ►	97.596	98.264	98.149	97.477	98.177	98.061	96.813	97.076	96.929	96.821	97.083	96.967	2 units	(0.500)	
4.750 ►	97.321	97.989	97.874	97.196	97.896	97.780	96.392	96.654	96.507	96.290	96.552	96.436	3-4 units	(1.000)	
4.625 ►	94.478	94.402	94.359	94.478	94.402	94.359	91.366	91.289	91.247	91.366	91.289	91.247	\$100k < \$125k	(0.125)	
4.500 ►	93.786	93.709	93.666	93.786	93.709	93.666	90.673	90.596	90.554	90.673	90.596	90.554	\$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 ►	108.150	108.000	107.850										Standard DSCR		
9.500 ►	107.900	107.750	107.600										Prepay	101.000	
9.375 ►	107.650	107.500	107.350										No Prepay	100.000	
9.250 ►	107.400	107.250	107.100												
9.125 ►	107.150	107.000	106.850												
9.000 ►															
8.875 ►	106.650	106.500	106.350	108.409	108.259	108.109									
8.750 ►	106.400	106.250	106.100	108.128	107.978	107.828									
8.625 ►	106.150	106.000	105.850	107.846	107.696	107.546									
8.500 ►	105.900	105.750	105.600	107.565	107.415	107.265									
8.375 ►	105.650	105.500	105.350	107.265	107.115	106.965									
8.250 ►	105.400	105.250	105.100	106.965	106.815	106.665									
8.125 ►	105.150	105.000	104.850	106.625	106.475	106.325									
8.000 ►															
7.875 ►	104.650	104.500	104.350	105.875	105.725	105.575									
7.750 ►	104.400	104.250	104.100	105.500	105.350	105.200									
7.625 ►	104.125	103.975	103.825	105.125	104.975	104.825									
7.500 ►	103.875	103.725	103.575	104.750	104.600	104.450									
7.375 ►	103.550	103.400	103.250	104.375	104.225	104.075									
7.250 ►	103.175	103.025	102.875	104.000	103.850	103.700									
7.125 ►	102.775	102.625	102.475	103.550	103.400	103.250									
7.000 ►															
6.875 ►	101.950	101.800	101.650	102.650	102.500	102.350									
6.750 ►	101.500	101.350	101.200	102.175	102.025	101.875									
6.625 ►	101.050	100.900	100.750	101.675	101.525	101.375									
6.500 ►	100.500	100.350	100.200	101.175	101.025	100.875									
6.375 ►	99.925	99.775	99.625	100.625	100.475	100.325									
6.250 ►	99.300	99.150	99.000	99.975	99.825	99.675									
6.125 ►	98.550	98.400	98.250	99.100	98.950	98.800									
6.000 ►															
5.875 ►															

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