

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 ►	105.084	105.096	105.089	105.066	104.505	104.445	104.403	105.544	105.559	105.559	102.241	102.226	102.167	101.040	100.978	100.935				
7.875 ►	104.851	104.862	104.855	104.832	104.331	104.271	104.229	105.303	105.319	105.319	102.066	102.051	101.992	100.908	100.847	100.803				
7.750 ►	104.487	104.499	104.492	104.469	104.112	104.051	104.009	105.048	105.063	105.063	101.859	101.844	101.785	100.661	100.599	100.555				
7.625 ►	104.702	104.702	104.694	104.671	104.419	104.363	104.335	104.789	104.793	104.793	102.137	102.081	102.051	101.637	101.581	101.551				
7.500 ►	104.482	104.482	104.475	104.452	104.251	104.195	104.166	104.532	104.536	104.536	102.036	101.979	101.949	101.536	101.479	101.449				
7.375 ►	104.242	104.242	104.235	104.212	104.009	103.953	103.924	104.264	104.268	104.268	101.716	101.658	101.627	101.216	101.158	101.127				
7.250 ►	104.131	104.131	104.124	104.101	103.640	103.583	103.552	103.825	103.829	103.829	101.554	101.543	101.513	100.823	100.765	100.733				
7.125 ►	103.856	103.856	103.849	103.826	103.567	103.544	103.534	103.614	103.578	103.546	102.258	102.219	102.175	101.578	101.555	101.545				
7.000 ►	103.567	103.558	103.550	103.527	103.298	103.276	103.264	103.346	103.303	103.259	102.052	102.013	101.969	101.340	101.317	101.305				
6.875 ►	103.266	103.239	103.217	103.188	102.877	102.855	102.840	103.049	103.006	102.962	101.803	101.764	101.720	100.951	100.928	100.913				
6.750 ►	102.961	102.934	102.912	102.883	102.407	102.390	102.371	102.723	102.680	102.636	101.523	101.484	101.440	100.484	100.466	100.447				
6.625 ►	102.843	102.800	102.763	102.713	102.734	102.682	102.646	102.993	102.927	102.861	101.853	101.795	101.729	101.315	101.262	101.227				
6.500 ►	102.549	102.506	102.470	102.420	102.422	102.370	102.332	102.667	102.600	102.535	101.585	101.527	101.461	101.007	100.954	100.916				
6.375 ►	102.216	102.173	102.137	102.087	102.092	102.039	101.999	102.325	102.259	102.193	101.281	101.223	101.157	100.680	100.626	100.586				
6.250 ►	101.834	101.791	101.755	101.705	101.688	101.633	101.592	101.936	101.869	101.804	100.940	100.882	100.816	100.277	100.222	100.181				
6.125 ►	101.894	101.836	101.785	101.726	101.735	101.688	101.652	102.329	102.251	102.170	101.569	101.522	101.486	101.069	101.022	100.986				
6.000 ►	101.511	101.452	101.401	101.342	101.365	101.319	101.279	101.928	101.850	101.770	101.206	101.160	101.119	100.706	100.660	100.619				
5.875 ►	101.056	100.997	100.946	100.887	100.919	100.873	100.832	101.502	101.424	101.343	100.819	100.774	100.732	100.319	100.274	100.232				
5.750 ►	100.547	100.488	100.437	100.378	100.418	100.375	100.333	101.036	100.957	100.877	100.364	100.305	100.254	99.743	99.700	99.658				
5.625 ►	100.461	100.414	100.370	100.313	100.447	100.389	100.354	101.292	101.233	101.160	100.224	100.166	100.130	99.724	99.666	99.630				
5.500 ►	99.951	99.904	99.860	99.803	99.882	99.824	99.787	100.825	100.767	100.693	99.660	99.602	99.565	99.160	99.102	99.065				
5.375 ►	99.409	99.362	99.318	99.260	99.319	99.262	99.222	100.309	100.251	100.178	99.098	99.041	99.001	98.598	98.541	98.501				
5.250 ►	98.823	98.777	98.733	98.675	98.356	98.301	98.259	99.769	99.710	99.637	98.195	98.140	98.098	97.695	97.640	97.598				

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)	(

Effective Date/Time: 2/18/2026 10:13 AM

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 ►	103.873	104.577	104.501	102.480	103.015	102.938	102.360	102.658	102.551	100.829	101.127	101.051	104.384	104.776	104.700
7.000 ►	103.516	104.221	104.144	102.173	102.533	102.457	101.941	102.240	102.132	100.285	100.583	100.507	103.951	104.343	104.266
6.875 ►	102.923	103.627	103.551	101.891	102.627	102.551	101.766	102.065	101.957	100.766	101.065	100.988	103.382	103.774	103.697
6.750 ►	103.029	103.733	103.657	102.873	103.608	103.532	101.610	101.908	101.801	101.485	101.783	101.707	103.449	103.841	103.765
6.625 ►	102.355	103.045	102.954	101.323	102.045	101.954	101.456	101.740	101.618	100.487	100.771	100.680	102.684	103.093	103.003
6.500 ►	101.905	102.595	102.504	101.123	101.845	101.754	101.042	101.326	101.204	100.323	100.608	100.517	102.297	102.706	102.615
6.375 ►	101.430	102.120	102.029	100.711	101.433	101.342	100.910	101.194	101.072	100.253	100.538	100.447	101.659	102.068	101.978
6.250 ►	101.642	102.333	102.242	101.455	102.176	102.085	100.848	101.133	101.010	100.723	100.108	100.917	101.779	102.188	102.097
6.125 ►	101.671	102.340	102.228	101.378	102.078	101.966	100.729	100.992	100.849	100.698	100.961	100.849	101.953	102.388	102.275
6.000 ►	101.253	101.922	101.810	100.903	101.603	101.491	100.361	100.623	100.480	100.173	100.436	100.324	101.519	101.954	101.842
5.875 ►	100.778	101.447	101.335	100.578	101.278	101.166	99.836	100.098	99.955	99.898	100.161	100.049	100.951	101.385	101.273
5.750 ►	100.884	101.553	101.441	100.746	101.447	101.335	100.192	100.455	100.311	100.317	100.580	100.467	FHA/VA Price Adjustments		
5.625 ►	100.591	101.253	101.133	100.391	101.084	100.964	100.016	100.271	100.121	100.078	100.334	100.214	680+	0.000	
5.500 ►	100.172	100.834	100.714	99.947	100.640	100.521	99.647	99.903	99.752	99.584	99.840	99.721	660-679	(0.750)	
5.375 ►	99.666	100.328	100.208	99.559	100.253	100.133	99.091	99.346	99.196	99.247	99.503	99.383	640-659	(1.750)	
5.250 ►	99.409	100.071	99.952	99.303	99.996	99.877	99.084	99.340	99.189	99.241	99.496	99.377	620-639	(2.250)	
5.125 ►	98.670	99.367	99.284	98.502	99.231	99.147	98.182	98.474	98.359	98.289	98.580	98.496	600-619	(3.250)	
5.000 ►	98.335	99.032	98.949	98.036	98.765	98.681	97.888	98.179	98.064	97.626	97.917	97.834	Cashout Refi	(0.250)	
4.875 ►	97.757	98.455	98.371	97.639	98.367	98.284	96.975	97.266	97.151	96.982	97.274	97.190	2 units	(0.500)	
4.750 ►	97.482	98.180	98.096	97.357	98.086	98.002	96.553	96.845	96.730	96.451	96.742	96.659	3-4 units	(1.000)	
4.625 ►	94.920	94.862	94.833	94.920	94.862	94.833	91.808	91.749	91.721	91.808	91.749	91.721	\$100k < \$125k	(0.125)	
4.500 ►	94.233	94.175	94.146	94.233	94.175	94.146	91.120	91.062	91.034	91.120	91.062	91.034	\$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 ►	107.425	107.275	107.125				107.684	107.534	107.384				Prepay	101.000	
9.375 ►	107.175	107.025	106.875				107.403	107.253	107.103				No Prepay	100.000	
9.250 ►	106.925	106.775	106.625				107.121	106.971	106.821						
9.125 ►	106.675	106.525	106.375				106.840	106.690	106.540						
9.000 ►							106.540	106.390	106.240						
8.875 ►	106.175	106.025	105.875				105.150	105.000	104.850						
8.750 ►	105.925	105.775	105.625				104.775	104.625	104.475						
8.625 ►	105.675	105.525	105.375				104.400	104.250	104.100						
8.500 ►	105.425	105.275	105.125				104.025	103.875	103.725						
8.375 ►	105.175	105.025	104.875				103.650	103.500	103.350						
8.250 ►	104.925	104.775	104.625				103.275	103.125	102.975						
8.125 ►	104.675	104.525	104.375				102.825	102.675	102.525						
8.000 ►															
7.875 ►	104.175	104.025	103.875				100.900	99.750	99.600						
7.750 ►	103.925	103.775	103.625				99.250	99.100	98.950						
7.625 ►	103.650	103.500	103.350				98.375	98.225	98.075						
7.500 ►	103.400	103.250	103.100				97.500	97.350	97.200						
7.375 ►	103.075	102.925	102.775				96.600	96.450	96.300						
7.250 ►	102.700	102.550	102.400				95.750	95.600	95.450						
7.125 ►	102.300	102.150	102.000				94.900	94.750	94.600						
7.000 ►															
6.875 ►	101.450	101.300	101.150				93.750	93.600	93.450						
6.750 ►	100.975	100.825	100.675				92.900	92.750	92.600						
6.625 ►	100.500	100.350	100.200				91.950	91.800	91.650						
6.500 ►	99.950	99.800	99.650				90.450	90.300	90.150						
6.375 ►	99.375	99.225	99.075				89.900	89.750	89.600						
6.250 ►	98.775	98.625	98.475				89.250	89.100	88.950						
6.125 ►	98.175	98.025	97.875				88.750	88.600	88.450						
6.000 ►															
5.875 ►	96.300	96.150	96.000												

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