

### Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
7.875 ►	105.043	105.041	105.034	105.003	104.669	104.640	104.621	105.608	105.612	105.612	102.569	102.522	102.464	101.245	101.216	101.180				
7.750 ►	104.820	104.819	104.811	104.781	104.450	104.421	104.404	105.350	105.354	105.354	102.380	102.334	102.275	100.999	100.969	100.936				
7.625 ►	104.977	104.972	104.965	104.934	104.812	104.780	104.629	105.121	105.123	105.123	102.549	102.525	102.507	102.028	101.996	102.007				
7.500 ►	104.782	104.777	104.770	104.739	104.644	104.612	104.465	104.862	104.863	104.863	102.427	102.395	102.409	101.927	101.895	101.909				
7.375 ►	104.570	104.565	104.557	104.527	104.402	104.370	104.228	104.442	104.443	104.443	102.171	102.147	102.118	101.608	101.574	101.618				
7.250 ►	104.489	104.484	104.477	104.446	104.033	104.000	103.886	104.160	104.161	104.161	102.108	102.083	102.054	101.215	101.182	101.229				
7.125 ►	104.239	104.233	104.226	104.196	103.968	103.954	103.830	104.017	103.973	103.929	102.481	102.464	102.480	101.978	101.964	101.980				
7.000 ►	103.959	103.952	103.945	103.915	103.700	103.686	103.565	103.735	103.691	103.647	102.272	102.229	102.245	101.740	101.726	101.745				
6.875 ►	103.653	103.634	103.618	103.586	103.278	103.263	103.152	103.434	103.391	103.347	102.051	102.008	101.964	101.352	101.338	101.365				
6.750 ►	103.367	103.343	103.321	103.293	102.811	102.796	102.700	103.114	103.071	103.027	101.789	101.747	101.703	100.888	100.873	100.917				
6.625 ►	103.311	103.266	103.222	103.170	103.188	103.146	103.095	103.471	103.399	103.326	102.268	102.226	102.175	101.768	101.726	101.675				
6.500 ►	103.026	102.981	102.937	102.885	102.886	102.844	102.795	103.151	103.079	103.005	101.969	101.927	101.879	101.469	101.427	101.379				
6.375 ►	102.702	102.657	102.613	102.561	102.547	102.505	102.459	102.796	102.723	102.650	101.634	101.592	101.546	101.134	101.092	101.046				
6.250 ►	102.328	102.283	102.239	102.188	102.138	102.095	102.050	102.403	102.330	102.257	101.227	101.184	101.140	100.727	100.684	100.640				
6.125 ►	102.427	102.374	102.323	102.263	102.297	102.267	102.174	102.903	102.824	102.743	102.131	102.101	102.008	101.631	101.601	101.508				
6.000 ►	102.044	101.991	101.940	101.880	101.996	101.967	101.877	102.512	102.432	102.352	101.837	101.807	101.717	101.337	101.307	101.217				
5.875 ►	101.610	101.556	101.505	101.445	101.568	101.540	101.452	102.081	102.001	101.920	101.468	101.439	101.351	100.968	100.939	100.851				
5.750 ►	101.112	101.059	101.007	100.948	100.954	100.927	100.842	101.599	101.519	101.439	100.779	100.752	100.668	100.279	100.252	100.168				
5.625 ►	101.101	101.056	101.012	100.943	101.074	101.042	100.956	101.973	101.904	101.831	100.850	100.818	100.733	100.350	100.318	100.233				
5.500 ►	100.620	100.575	100.531	100.462	100.503	100.471	100.389	101.501	101.432	101.358	100.282	100.249	100.167	99.782	99.749	99.667				
5.375 ►	100.075	100.030	99.986	99.917	99.940	99.907	99.828	100.979	100.910	100.836	99.719	99.687	99.607	99.219	99.187	99.107				
5.250 ►	99.482	99.438	99.394	99.325	98.996	98.962	98.889	100.432	100.363	100.289	98.836	98.801	98.728	98.336	98.301	98.228				
5.125 ►	99.309	99.189	99.057	98.930	99.164	99.148	98.993	100.430	100.276	100.100	97.273	97.165	97.048	96.579	96.561	96.411				

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)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)										
2-4 units		0.000	0.000	(0.375)	(0.375)	(0.625)														



**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 ►	105.182	105.061	104.940	103.651	103.530	103.409	103.263	103.142	103.022	101.732	101.611	101.490	104.909	105.429	105.246
7.000 ►	104.826	104.705	104.584	103.169	103.049	102.928	102.844	102.724	102.603	101.188	101.067	100.947	104.476	104.996	104.812
6.875 ►	104.232	104.111	103.990	103.263	103.142	103.022	102.669	102.549	102.428	101.669	101.549	101.428	103.907	104.427	104.244
6.750 ►	104.338	104.217	104.097	104.244	104.124	104.003	102.513	102.392	102.272	102.388	102.267	102.147	103.974	104.494	104.311
6.625 ►	103.467	103.418	103.368	102.499	102.449	102.399	102.162	102.113	102.063	101.194	101.144	101.094	103.115	103.550	103.438
6.500 ►	103.017	102.968	102.918	102.299	102.249	102.199	101.749	101.699	101.649	101.030	100.980	100.930	102.728	103.162	103.050
6.375 ►	102.542	102.493	102.443	101.886	101.836	101.787	101.616	101.566	101.517	100.960	100.910	100.860	102.090	102.525	102.413
6.250 ►	102.755	102.705	102.655	102.630	102.580	102.530	101.555	101.505	101.455	101.430	101.380	101.330	102.210	102.644	102.532
6.125 ►	102.800	102.743	102.686	102.569	102.512	102.455	101.451	101.395	101.338	101.420	101.363	101.306	102.417	102.860	102.740
6.000 ►	102.381	102.324	102.267	102.094	102.037	101.980	101.083	101.026	100.969	100.895	100.838	100.781	101.983	102.426	102.307
5.875 ►	101.906	101.849	101.792	101.769	101.712	101.655	100.558	100.501	100.444	100.620	100.563	100.506	101.414	101.857	101.738
5.750 ►	102.012	101.955	101.899	101.937	101.880	101.824	100.914	100.857	100.800	101.039	100.982	100.925	FHA/VA Price Adjustments		
5.625 ►	101.866	101.788	101.709	101.728	101.650	101.572	100.884	100.806	100.728	100.947	100.869	100.791	680+	0.000	
5.500 ►	101.447	101.369	101.291	101.284	101.206	101.128	100.516	100.438	100.359	100.453	100.375	100.297	660-679	(0.750)	
5.375 ►	100.941	100.863	100.784	100.897	100.819	100.741	99.959	99.881	99.803	100.116	100.038	99.959	640-659	(1.750)	
5.250 ►	100.684	100.606	100.528	100.641	100.563	100.484	99.953	99.875	99.797	100.109	100.031	99.953	620-639	(2.250)	
5.125 ►	100.129	100.086	100.044	100.024	99.981	99.939	99.235	99.192	99.150	99.341	99.299	99.256	600-619	(3.250)	
5.000 ►	99.794	99.751	99.709	99.558	99.515	99.473	98.940	98.898	98.855	98.679	98.636	98.594	Cashout Refi	(0.250)	
4.875 ►	99.216	99.174	99.131	99.160	99.117	99.075	98.028	97.985	97.942	98.035	97.992	97.950	2 units	(0.500)	
4.750 ►	98.941	98.899	98.856	98.879	98.836	98.794	97.606	97.563	97.521	97.504	97.461	97.419	3-4 units	(1.000)	
4.625 ►	95.740	95.681	95.652	95.740	95.681	95.652	92.627	92.569	92.540	92.627	92.569	92.540	\$100k < \$125k	(0.125)	
4.500 ►	95.052	94.994	94.965	95.052	94.994	94.965	91.940	91.881	91.852	91.940	91.881	91.852	\$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 ►	108.300	108.150	108.000				108.559	108.409	108.259				Prepay	101.000	
9.375 ►	108.050	107.900	107.750				108.278	108.128	107.978				No Prepay	100.000	
9.250 ►	107.800	107.650	107.500				107.996	107.846	107.696						
9.125 ►	107.550	107.400	107.250				107.715	107.565	107.415						
9.000 ►							107.415	107.265	107.115						
8.875 ►	107.050	106.900	106.750				106.775	106.625	106.475						
8.750 ►	106.800	106.650	106.500				106.025	105.875	105.725						
8.625 ►	106.550	106.400	106.250				105.650	105.500	105.350						
8.500 ►	106.300	106.150	106.000				105.275	105.125	104.975						
8.375 ►	106.050	105.900	105.750				104.900	104.750	104.600						
8.250 ►	105.800	105.650	105.500				104.525	104.375	104.225						
8.125 ►	105.550	105.400	105.250				104.150	104.000	103.850						
8.000 ►							103.700	103.550	103.400						
7.875 ►	105.050	104.900	104.750				102.800	102.650	102.500						
7.750 ►	104.800	104.650	104.500				102.325	102.175	102.025						
7.625 ►	104.525	104.375	104.225				101.825	101.675	101.525						
7.500 ►	104.275	104.125	103.975				101.325	101.175	101.025						
7.375 ►	103.950	103.800	103.650				100.775	100.625	100.475						
7.250 ►	103.575	103.425	103.275				100.125	99.975	99.825						
7.125 ►	103.175	103.025	102.875				99.250	99.100	98.950						
7.000 ►															
6.875 ►	102.325	102.175	102.025				100.775	100.625	100.475						
6.750 ►	101.850	101.700	101.550				100.125	99.975	99.825						
6.625 ►	101.375	101.225	101.075				99.250	99.100	98.950						
6.500 ►	100.825	100.675	100.525												
6.375 ►	100.250	100.100	99.950												
6.250 ►	99.650	99.500	99.350												
6.125 ►	99.050	98.900	98.750												
6.000 ►															
5.875 ►	97.175	97.025	96.875												

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