

Effective Date/Time: 1/22/2026 10:31 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	15-Day	30-Day	45-Day	
7.875 ►	105.122	105.102	105.068	105.032	104.516	104.470	104.439	105.316	105.301	105.276	102.233	102.178	102.086	101.048	101.000	100.956				
7.750 ►	104.872	104.852	104.818	104.782	104.289	104.242	104.204	105.060	105.045	105.020	102.041	101.985	101.893	100.793	100.745	100.692				
7.625 ►	104.772	104.752	104.719	104.683	104.439	104.413	104.395	104.684	104.669	104.644	102.525	102.499	102.469	102.025	101.999	101.969				
7.500 ►	104.505	104.489	104.461	104.427	104.231	104.206	104.179	104.390	104.375	104.350	102.385	102.359	102.322	101.885	101.859	101.822				
7.375 ►	104.242	104.235	104.218	104.187	104.007	103.984	103.944	104.069	104.054	104.029	102.042	102.025	101.957	101.542	101.525	101.457				
7.250 ►	104.134	104.127	104.110	104.079	103.657	103.640	103.573	103.732	103.729	103.721	101.692	101.675	101.597	101.192	101.175	101.097				
7.125 ►	103.876	103.851	103.827	103.793	103.653	103.581	103.576	103.617	103.559	103.483	102.410	102.338	102.331	101.910	101.838	101.831				
7.000 ►	103.617	103.577	103.527	103.485	103.347	103.275	103.257	103.334	103.275	103.200	102.134	102.061	102.043	101.634	101.561	101.543				
6.875 ►	103.344	103.304	103.254	103.208	102.973	102.901	102.870	103.036	102.978	102.902	101.851	101.796	101.721	101.295	101.222	101.191				
6.750 ►	102.992	102.952	102.902	102.856	102.516	102.441	102.397	102.699	102.641	102.566	101.562	101.507	101.432	100.840	100.764	100.721				
6.625 ►	102.991	102.926	102.851	102.788	102.752	102.645	102.621	102.911	102.820	102.745	102.108	102.023	101.914	101.360	101.254	101.229				
6.500 ►	102.677	102.612	102.537	102.474	102.448	102.340	102.307	102.585	102.489	102.418	101.853	101.768	101.659	101.059	100.952	100.918				
6.375 ►	102.308	102.243	102.168	102.105	102.196	102.088	102.047	102.213	102.115	102.042	101.532	101.447	101.338	100.809	100.702	100.660				
6.250 ►	101.884	101.819	101.744	101.681	101.767	101.659	101.607	101.807	101.707	101.629	101.178	101.093	100.984	100.383	100.275	100.223				
6.125 ►	101.867	101.794	101.710	101.640	101.730	101.631	101.617	102.102	102.006	101.889	101.602	101.529	101.446	100.506	100.408	100.393				
6.000 ►	101.432	101.359	101.275	101.205	101.366	101.269	101.243	101.694	101.598	101.480	101.249	101.176	101.092	100.146	100.050	100.023				
5.875 ►	100.966	100.893	100.809	100.738	100.905	100.810	100.778	101.288	101.153	101.067	100.860	100.787	100.703	99.690	99.595	99.562				
5.750 ►	100.469	100.396	100.312	100.241	100.276	100.187	100.148	100.768	100.672	100.555	100.424	100.351	100.267	99.064	98.976	98.935				
5.625 ►	100.109	100.043	99.959	99.889	100.038	99.963	99.932	100.729	100.645	100.528	99.890	99.817	99.733	98.674	98.600	98.567				
5.500 ►	99.567	99.500	99.417	99.346	99.505	99.432	99.395	100.241	100.157	100.040	99.306	99.233	99.149	98.145	98.073	98.035				
5.375 ►	98.986	98.919	98.835	98.765	98.918	98.846	98.804	99.735	99.623	99.530	98.677	98.604	98.520	97.561	97.490	97.447				
5.250 ►	98.369	98.303	98.219	98.149	97.971	97.907	97.857	99.149	99.066	98.949	98.010	97.937	97.853	96.616	96.553	96.502				
5.125 ►	97.717	97.650	97.567	97.496	97.399	97.279	97.266	98.576	98.493	98.376	95.706	95.589	95.422	94.819	94.724	94.682				

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</																	

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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 ►	104.214	104.866	104.737	102.621	103.304	103.174	102.702	102.947	102.787	101.171	101.416	101.287	104.685	105.118	104.989
7.000 ►	103.858	104.510	104.380	102.301	102.822	102.693	102.283	102.529	102.368	100.627	100.872	100.743	104.251	104.684	104.555
6.875 ►	103.264	103.916	103.787	102.233	102.916	102.787	102.108	102.354	102.193	101.108	101.354	101.224	103.683	104.116	103.986
6.750 ►	103.371	104.022	103.893	103.214	103.897	103.768	101.952	102.197	102.037	101.827	102.072	101.943	103.750	104.183	104.054
6.625 ►	102.778	103.446	103.334	101.747	102.446	102.334	101.942	102.204	102.060	100.973	101.235	101.123	103.098	103.517	103.404
6.500 ►	102.328	102.996	102.884	101.547	102.246	102.134	101.528	101.790	101.646	100.809	101.071	100.959	102.711	103.129	103.016
6.375 ►	101.853	102.521	102.409	101.134	101.834	101.721	101.395	101.658	101.514	100.739	101.001	100.889	102.073	102.492	102.379
6.250 ►	102.065	102.734	102.621	101.878	102.578	102.465	101.334	101.596	101.453	101.209	101.471	101.359	102.193	102.611	102.498
6.125 ►	101.970	102.597	102.443	101.677	102.335	102.180	101.145	101.366	101.180	101.114	101.335	101.180	102.232	102.687	102.532
6.000 ►	101.552	102.178	102.024	101.202	101.860	101.705	100.777	100.997	100.811	100.589	100.810	100.655	101.798	102.253	102.098
5.875 ►	101.077	101.703	101.549	100.877	101.535	101.380	100.252	100.472	100.286	100.314	100.535	100.380	101.229	101.684	101.530
5.750 ►	101.183	101.810	101.655	101.045	101.703	101.549	100.608	100.828	100.643	100.733	100.953	100.799	FHA/VA Price Adjustments		
5.625 ►	100.673	101.308	101.161	100.473	101.139	100.993	100.129	100.358	100.180	100.191	100.420	100.274	680+	0.000	
5.500 ►	100.254	100.889	100.743	100.029	100.695	100.549	99.760	99.989	99.811	99.698	99.926	99.780	660-679	(0.750)	
5.375 ►	99.748	100.383	100.236	99.641	100.308	100.161	99.204	99.433	99.255	99.360	99.589	99.443	640-659	(1.750)	
5.250 ►	99.491	100.126	99.980	99.385	100.051	99.905	99.198	99.426	99.249	99.354	99.583	99.436	620-639	(2.250)	
5.125 ►	98.434	99.078	98.940	98.267	98.941	98.803	97.822	98.059	97.890	97.928	98.165	98.027	600-619	(3.250)	
5.000 ►	98.099	98.743	98.605	97.801	98.475	98.337	97.527	97.764	97.595	97.265	97.503	97.365	Cashout Refi	(0.250)	
4.875 ►	97.522	98.165	98.027	97.403	98.078	97.940	96.614	96.851	96.682	96.622	96.859	96.721	2 units	(0.500)	
4.750 ►	97.247	97.890	97.752	97.122	97.796	97.658	96.193	96.430	96.261	96.090	96.328	96.190	3-4 units	(1.000)	
4.625 ►	94.306	94.243	94.207	94.306	94.243	94.207	91.194	91.130	91.095	91.194	91.130	91.095	\$100k < \$125k	(0.125)	
4.500 ►	93.614	93.550	93.514	93.614	93.550	93.514	90.501	90.438	90.402	90.501	90.438	90.402	\$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 ►	108.050	107.900	107.750										Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	107.800	107.650	107.500										Standard DSCR		
9.500 ►	107.550	107.400	107.250										Prepay	101.000	
9.375 ►	107.300	107.150	107.000										No Prepay	100.000	
9.250 ►	107.050	106.900	106.750												
9.125 ►	106.800	106.650	106.500	108.590	108.440	108.290									
9.000 ►															
8.875 ►	106.300	106.150	106.000	108.059	107.909	107.759									
8.750 ►	106.050	105.900	105.750	107.778	107.628	107.478									
8.625 ►	105.800	105.650	105.500	107.496	107.346	107.196									
8.500 ►	105.550	105.400	105.250	107.215	107.065	106.915									
8.375 ►	105.300	105.150	105.000	106.915	106.765	106.615									
8.250 ►	105.050	104.900	104.750	106.615	106.465	106.315									
8.125 ►	104.800	104.650	104.500	106.275	106.125	105.975									
8.000 ►															
7.875 ►	104.300	104.150	104.000	105.525	105.375	105.225									
7.750 ►	104.050	103.900	103.750	105.150	105.000	104.850									
7.625 ►	103.775	103.625	103.475	104.775	104.625	104.475									
7.500 ►	103.525	103.375	103.225	104.400	104.250	104.100									
7.375 ►	103.200	103.050	102.900	104.025	103.875	103.725									
7.250 ►	102.825	102.675	102.525	103.650	103.500	103.350									
7.125 ►	102.425	102.275	102.125	103.200	103.050	102.900									
7.000 ►															
6.875 ►	101.600	101.450	101.300	102.300	102.150	102.000									
6.750 ►	101.150	101.000	100.850	101.825	101.675	101.525									
6.625 ►	100.700	100.550	100.400	101.325	101.175	101.025									
6.500 ►	100.150	100.000	99.850	100.825	100.675	100.525									
6.375 ►	99.525	99.375	99.225	100.225	100.075	99.925									
6.250 ►	98.900	98.750	98.600	99.525	99.375	99.225									
6.125 ►	98.150	98.000	97.850	98.650	98.500	98.350									
6.000 ►															
5.875 ►															

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