

Effective Date/Time: 12/8/2025 10:06 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
8.000 ▶	104.860	104.853	104.846	104.838	104.254	104.216	104.101	105.206	105.206	105.206	102.120	102.065	102.005	100.914	100.854	100.773
7.875 ▶	104.606	104.599	104.592	104.584	104.097	104.052	103.939	104.959	104.959	104.959	101.928	101.873	101.812	100.834	100.767	100.687
7.750 ▶	104.335	104.328	104.321	104.313	103.895	103.841	103.729	104.693	104.693	104.693	101.715	101.660	101.600	100.620	100.542	100.466
7.625 ▶	104.187	104.180	104.172	104.164	104.060	104.067	103.997	104.318	104.318	104.318	102.440	102.431	102.421	101.940	101.931	101.921
7.500 ▶	103.996	103.989	103.982	103.974	103.847	103.838	103.769	104.016	104.016	104.016	102.290	102.269	102.259	101.790	101.769	101.759
7.375 ▶	103.848	103.841	103.834	103.826	103.696	103.672	103.602	103.690	103.690	103.690	102.055	101.996	101.975	101.555	101.496	101.475
7.250 ▶	103.574	103.567	103.560	103.552	103.336	103.272	103.192	103.377	103.377	103.377	101.681	101.605	101.582	101.181	101.105	101.082
7.125 ▶	103.390	103.356	103.318	103.278	103.235	103.241	103.180	103.217	103.161	103.114	102.671	102.643	102.613	101.748	101.754	101.735
7.000 ▶	103.119	103.085	103.047	103.007	102.933	102.918	102.855	102.915	102.859	102.812	102.450	102.423	102.392	101.448	101.433	101.412
6.875 ▶	102.816	102.782	102.744	102.704	102.584	102.545	102.484	102.605	102.550	102.503	102.175	102.147	102.117	101.101	101.063	101.044
6.750 ▶	102.464	102.429	102.391	102.351	102.135	102.064	102.004	102.249	102.194	102.146	101.864	101.836	101.806	100.656	100.585	100.566
6.625 ▶	102.239	102.198	102.153	102.104	102.142	102.098	102.070	102.305	102.290	102.196	101.919	101.878	101.832	100.836	100.793	100.764
6.500 ▶	101.889	101.848	101.803	101.754	101.842	101.773	101.747	101.971	101.948	101.851	101.618	101.577	101.531	100.540	100.471	100.445
6.375 ▶	101.494	101.453	101.407	101.359	101.440	101.349	101.325	101.600	101.572	101.479	101.267	101.225	101.180	100.141	100.050	100.026
6.250 ▶	101.052	101.011	100.966	100.917	101.003	100.878	100.859	101.203	101.164	101.070	100.888	100.847	100.802	99.709	99.583	99.565
6.125 ▶	100.871	100.829	100.789	100.758	100.837	100.810	100.791	101.119	101.050	100.979	100.642	100.600	100.559	99.626	99.599	99.580
6.000 ▶	100.453	100.412	100.371	100.362	100.403	100.354	100.337	100.685	100.619	100.545	100.277	100.236	100.195	99.196	99.147	99.131
5.875 ▶	99.954	99.912	99.872	99.862	99.904	99.838	99.823	100.258	100.252	100.147	99.877	99.836	99.795	98.701	98.634	98.620
5.750 ▶	99.401	99.360	99.319	99.310	99.361	99.276	99.266	99.762	99.740	99.636	99.400	99.359	99.318	98.162	98.075	98.066
5.625 ▶	99.018	98.976	98.935	98.926	99.005	98.980	98.954	99.721	99.723	99.620	98.844	98.802	98.762	97.652	97.626	97.602
5.500 ▶	98.466	98.425	98.384	98.375	98.469	98.432	98.408	99.239	99.252	99.151	98.236	98.195	98.154	97.118	97.080	97.057
5.375 ▶	97.853	97.811	97.770	97.761	97.868	97.820	97.796	98.740	98.741	98.641	97.601	97.560	97.519	96.521	96.471	96.449
5.250 ▶	97.214	97.172	97.132	97.122	96.917	96.853	96.833	98.167	98.098	98.019	96.926	96.885	96.844	95.573	95.509	95.490

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	0.000	(0.375)	(0.375)	(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)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	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)		
Non-Owner Occ		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)		
Condo		0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)		
2-4 units		0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)		
Manufactured Home		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Subordinate Financing		(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)		
HighBal Fixed C/O Refi		(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	n/a	n/a	n/a		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a		



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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 ▶	103.190	103.821	103.672	101.884	102.259	102.109	101.677	101.903	101.722	100.146	100.371	100.222	103.602	104.094	103.944	
7.000 ▶	102.834	103.465	103.316	101.360	101.778	101.628	101.259	101.484	101.303	99.602	99.828	99.678	103.169	103.660	103.510	
6.875 ▶	102.240	102.871	102.722	101.209	101.871	101.722	101.084	101.309	101.128	100.084	100.309	100.159	102.600	103.091	102.941	
6.750 ▶	102.346	102.978	102.828	102.190	102.853	102.703	100.927	101.153	100.972	100.802	101.028	100.878	102.667	103.159	103.009	
6.625 ▶	102.181	102.880	102.797	101.181	101.911	101.828	101.157	101.450	101.336	100.220	100.512	100.429	102.549	102.951	102.868	
6.500 ▶	101.731	102.430	102.347	100.981	101.711	101.628	100.743	101.036	100.922	100.056	100.348	100.266	102.162	102.563	102.481	
6.375 ▶	101.287	101.986	101.903	100.568	101.298	101.216	100.642	100.935	100.821	99.986	100.278	100.196	101.524	101.926	101.843	
6.250 ▶	101.468	102.167	102.084	101.312	102.042	101.959	100.550	100.842	100.728	100.456	100.748	100.666	101.644	102.045	101.963	
6.125 ▶	101.156	101.828	101.719	100.894	101.597	101.488	100.488	100.753	100.613	100.488	100.753	100.644	101.466	101.904	101.794	
6.000 ▶	100.675	101.347	101.238	100.419	101.122	101.013	100.056	100.322	100.181	99.963	100.228	100.119	101.033	101.470	101.361	
5.875 ▶	100.294	100.966	100.856	100.094	100.797	100.688	99.625	99.891	99.750	99.688	99.953	99.844	100.464	100.901	100.792	
5.750 ▶	100.400	101.072	100.963	100.263	100.966	100.856	99.981	100.247	100.106	100.106	100.372	100.263	FHA/VA Price Adjustments			
5.625 ▶	99.924	100.582	100.459	99.661	100.351	100.228	99.380	99.632	99.478	99.380	99.632	99.509	680+			0.000
5.500 ▶	99.442	100.101	99.978	99.217	99.907	99.784	98.949	99.201	99.047	98.886	99.138	99.016	660-679			(0.750)
5.375 ▶	99.061	99.720	99.597	98.955	99.645	99.522	98.517	98.770	98.616	98.674	98.926	98.803	640-659			(1.750)
5.250 ▶	98.805	99.463	99.341	98.699	99.388	99.266	98.511	98.763	98.609	98.667	98.920	98.797	620-639			(2.250)
5.125 ▶	97.619	98.291	98.181	97.326	98.029	97.920	97.006	97.272	97.131	96.988	97.253	97.144	600-619			(3.250)
5.000 ▶	97.284	97.956	97.846	96.860	97.563	97.454	96.712	96.977	96.837	96.325	96.591	96.481	Cashout Refi			(0.250)
4.875 ▶	96.706	97.378	97.269	96.588	97.291	97.181	95.799	96.064	95.924	95.806	96.072	95.963	2 units			(0.500)
4.750 ▶	96.431	97.103	96.994	96.306	97.009	96.900	95.377	95.643	95.502	95.275	95.541	95.431	3-4 units			(1.000)
4.625 ▶	93.636	93.593	93.576	93.636	93.593	93.576	90.523	90.480	90.463	90.523	90.480	90.463	\$100k < \$125k			(0.125)
4.500 ▶	92.938	92.895	92.878	92.938	92.895	92.878	89.826	89.782	89.766	89.826	89.782	89.766	\$40k < \$100k			(0.125)
4.375 ▶													VA IRRRL			0.000

Jumbo AUS

Rate	30yr Fixed			15yr Fixed			CLTV Price Adjustments									
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day	>= 800	<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	
8.625 ▶								0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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NonQM											
Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments		
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>		
10.500 ▶									Loan Amt <=\$1.75m 101.000		
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.125 ▶									<u>Standard DSCR</u>		
10.000 ▶									Prepay 101.000		
9.990 ▶	107.550	107.400	107.250						No Prepay 100.000		
9.875 ▶	107.300	107.150	107.000						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.750 ▶	107.050	106.900	106.750						Full Doc 99.500 103.000		
9.625 ▶	106.800	106.650	106.500						Alt Doc 99.500 103.000		
9.500 ▶	106.550	106.400	106.250						Inv w/Prepay 99.500 103.000		
9.375 ▶	106.300	106.150	106.000			107.778	107.628		107.478	<u>Plus DSCR</u>	
9.250 ▶	106.050	105.900	105.750			107.590	107.440		107.290	No Prepay 99.500 100.000	
9.125 ▶	105.800	105.650	105.500			107.324	107.174		107.024	1yr Prepay 99.500 103.500	
9.000 ▶										2-4yr Prepay 99.500 104.000	
8.990 ▶	105.550	105.400	105.250			107.059	106.909		106.759	5yr Prepay 99.500 104.500	
8.875 ▶	105.300	105.150	105.000			106.778	106.628		106.478	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.750 ▶	105.050	104.900	104.750			106.496	106.346		106.196	5yr Hard PP 101.500	
8.625 ▶	104.800	104.650	104.500			106.215	106.065		105.915	4yr Hard PP 101.500	
8.500 ▶	104.550	104.400	104.250			105.915	105.765		105.615	3yr Hard PP 101.500	
8.375 ▶	104.300	104.150	104.000			105.615	105.465		105.315	2yr Hard PP 100.500	
8.250 ▶	104.050	103.900	103.750			105.275	105.125		104.975	1yr Hard PP 100.000	
8.125 ▶	103.800	103.650	103.500			104.900	104.750		104.600	No Prepay 99.500	
8.000 ▶											
7.990 ▶	103.550	103.400	103.250			104.525	104.375		104.225		
7.875 ▶	103.300	103.150	103.000			104.150	104.000		103.850		
7.750 ▶	103.050	102.900	102.750			103.775	103.625		103.475		
7.625 ▶	102.775	102.625	102.475			103.400	103.250		103.100		
7.500 ▶	102.525	102.375	102.225			103.025	102.875		102.725		
7.375 ▶	102.200	102.050	101.900			102.650	102.500		102.350		
7.250 ▶	101.825	101.675	101.525			102.200	102.050		101.900		
7.125 ▶	101.425	101.275	101.125			101.750	101.600		101.450		
7.000 ▶											
6.990 ▶	101.050	100.900	100.750			101.300	101.150		101.000		
6.875 ▶	100.600	100.450	100.300			100.825	100.675		100.525		
6.750 ▶	100.150	100.000	99.850			100.325	100.175		100.025		

NonQM Price Adjustments

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