

**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 ►	104.890	104.888	104.871	104.847	104.550	104.438	104.413	105.075	105.074	105.066	101.961	101.951	101.876	100.983	100.863	100.839				
7.875 ►	104.665	104.663	104.646	104.622	104.396	104.277	104.252	104.849	104.848	104.840	101.786	101.776	101.701	100.903	100.766	100.741				
7.750 ►	104.425	104.423	104.406	104.382	104.186	104.057	104.032	104.609	104.608	104.599	101.594	101.584	101.508	100.672	100.519	100.494				
7.625 ►	104.224	104.222	104.205	104.181	104.154	104.103	104.075	104.251	104.249	104.241	102.311	102.241	102.212	101.811	101.741	101.712				
7.500 ►	104.009	104.007	103.990	103.966	103.941	103.869	103.840	103.976	103.975	103.967	102.161	102.076	102.046	101.661	101.576	101.546				
7.375 ►	103.724	103.726	103.717	103.699	103.790	103.706	103.674	103.678	103.677	103.668	101.932	101.841	101.791	101.432	101.341	101.291				
7.250 ►	103.614	103.620	103.612	103.594	103.437	103.348	103.299	103.352	103.351	103.343	101.560	101.467	101.418	101.060	100.967	100.918				
7.125 ►	103.382	103.358	103.339	103.312	103.343	103.249	103.237	103.143	103.106	103.044	102.164	102.070	102.058	101.664	101.570	101.558				
7.000 ►	103.140	103.113	103.071	103.027	103.039	102.944	102.933	102.868	102.831	102.764	101.862	101.767	101.755	101.362	101.267	101.255				
6.875 ►	102.864	102.837	102.795	102.751	102.687	102.590	102.579	102.587	102.550	102.483	101.513	101.419	101.405	101.013	100.915	100.905				
6.750 ►	102.551	102.524	102.482	102.438	102.230	102.127	102.122	102.257	102.220	102.153	101.173	101.143	101.076	100.560	100.455	100.450				
6.625 ►	102.704	102.653	102.587	102.522	102.600	102.465	102.407	102.689	102.587	102.525	101.849	101.793	101.693	101.214	101.079	101.020				
6.500 ►	102.362	102.311	102.244	102.179	102.297	102.172	102.114	102.359	102.268	102.207	101.591	101.536	101.435	100.912	100.788	100.730				
6.375 ►	102.013	101.962	101.895	101.830	101.903	101.790	101.732	101.992	101.887	101.826	101.285	101.229	101.129	100.524	100.411	100.352				
6.250 ►	101.612	101.561	101.494	101.429	101.467	101.365	101.308	101.604	101.486	101.425	100.941	100.886	100.785	100.090	99.989	99.932				
6.125 ►	101.832	101.772	101.688	101.609	101.803	101.672	101.637	102.102	101.994	101.877	101.592	101.532	101.448	100.588	100.457	100.421				
6.000 ►	101.421	101.361	101.278	101.199	101.377	101.261	101.227	101.707	101.611	101.494	101.232	101.172	101.088	100.164	100.050	100.014				
5.875 ►	100.983	100.923	100.840	100.761	100.885	100.784	100.750	101.394	101.203	101.160	100.866	100.806	100.722	99.677	99.577	99.542				
5.750 ►	100.471	100.411	100.327	100.248	100.334	100.250	100.217	100.877	100.727	100.645	100.413	100.353	100.269	99.129	99.045	99.012				
5.625 ►	100.333	100.287	100.203	100.126	100.225	100.116	100.077	100.896	100.852	100.735	99.904	99.844	99.761	98.868	98.759	98.719				
5.500 ►	99.789	99.743	99.660	99.583	99.679	99.583	99.544	100.440	100.396	100.279	99.336	99.276	99.192	98.324	98.228	98.188				
5.375 ►	99.207	99.161	99.077	99.000	99.086	99.002	98.962	99.926	99.882	99.765	98.712	98.652	98.568	97.734	97.650	97.609				
5.250 ►	98.582	98.536	98.452	98.375	98.130	98.064	98.023	99.383	99.340	99.222	98.046	97.986	97.902	96.782	96.717	96.674				

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)	(1.750)	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 Occupied		(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)	(0.625)	(0.625)	(0.625)	(0.625)								
Manufactured Home		(0.500)	(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 ►	103.732	104.359	104.243	102.138	102.796	102.681	102.220	102.440	102.293	100.688	100.909	100.793	104.181	104.636	104.481
7.000 ►	103.376	104.003	103.887	101.782	102.315	102.200	101.801	102.021	101.875	100.145	100.365	100.250	103.747	104.202	104.048
6.875 ►	102.782	103.409	103.293	101.751	102.409	102.293	101.626	101.846	101.700	100.626	100.846	100.731	103.179	103.633	103.479
6.750 ►	102.888	103.515	103.400	102.732	103.390	103.275	101.470	101.690	101.543	101.345	101.565	101.450	103.246	103.701	103.546
6.625 ►	102.203	102.863	102.737	101.172	101.863	101.737	101.179	101.433	101.275	100.211	100.465	100.338	102.516	102.942	102.821
6.500 ►	101.753	102.413	102.287	100.972	101.663	101.537	100.766	101.020	100.862	100.047	100.301	100.174	102.129	102.554	102.433
6.375 ►	101.278	101.938	101.812	100.559	101.251	101.124	100.633	100.887	100.729	99.977	100.231	100.104	101.491	101.917	101.796
6.250 ►	101.491	102.151	102.024	101.303	101.995	101.868	100.572	100.826	100.668	100.447	100.701	100.574	101.611	102.036	101.915
6.125 ►	101.489	102.157	102.039	101.195	101.895	101.777	100.664	100.926	100.777	100.633	100.895	100.777	101.787	102.205	102.092
6.000 ►	101.070	101.739	101.620	100.720	101.420	101.302	100.295	100.557	100.408	100.108	100.370	100.252	101.353	101.771	101.659
5.875 ►	100.595	101.264	101.145	100.395	101.095	100.977	99.770	100.032	99.883	99.833	100.095	99.977	100.784	101.203	101.090
5.750 ►	100.701	101.370	101.252	100.564	101.264	101.145	100.126	100.389	100.239	100.251	100.514	100.395	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.475	101.135	101.014	100.275	100.966	100.845	99.931	100.185	100.033	99.994	100.248	100.127	680+	0.000	
5.500 ►	100.056	100.716	100.595	99.831	100.523	100.402	99.563	99.816	99.664	99.500	99.754	99.633	660-679	(0.750)	
5.375 ►	99.550	100.210	100.089	99.444	100.135	100.014	99.006	99.260	99.108	99.163	99.416	99.295	640-659	(1.750)	
5.250 ►	99.294	99.954	99.833	99.188	99.879	99.758	99.000	99.254	99.102	99.156	99.410	99.289	620-639	(2.250)	
5.125 ►	98.538	99.224	99.111	98.371	99.087	98.975	97.926	98.205	98.061	98.032	98.311	98.198	600-619	(3.250)	
5.000 ►	98.203	98.889	98.776	97.905	98.621	98.509	97.631	97.910	97.766	97.370	97.649	97.536	Cashout Refi	(0.250)	
4.875 ►	97.626	98.311	98.198	97.507	98.224	98.111	96.718	96.997	96.854	96.726	97.005	96.892	2 units	(0.500)	
4.750 ►	97.351	98.036	97.923	97.226	97.942	97.830	96.297	96.576	96.432	96.195	96.474	96.361	3-4 units	(1.000)	
4.625 ►	94.584	94.526	94.493	94.584	94.526	94.493	91.472	91.414	91.380	91.472	91.414	91.380	\$100k < \$125k	(0.125)	
4.500 ►	93.896	93.838	93.805	93.896	93.838	93.805	90.783	90.726	90.692	90.783	90.726	90.692	\$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 ►	107.465	107.315	107.165										Loan Amt: \$1.75m<\$2.0m	100.500	
9.750 ►	107.215	107.065	106.915										Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	106.965	106.815	106.665										Standard DSCR		
9.500 ►	106.715	106.565	106.415										Prepay	101.000	
9.375 ►	106.465	106.315	106.165										No Prepay	100.000	
9.250 ►	106.215	106.065	105.915	107.968	107.818	107.668							<b>NonQM Price Adjustments</b>		
9.125 ►	105.965	105.815	105.665	107.780	107.630	107.480							Price all NonQM loans on our website		
9.000 ►													https://www.uff.pro		
8.875 ►	105.465	105.315	105.165	107.249	107.099	106.949									
8.750 ►	105.215	105.065	104.915	106.968	106.818	106.668									
8.625 ►	104.965	104.815	104.665	106.686	106.536	106.386									
8.500 ►	104.715	104.565	104.415	106.405	106.255	106.105									
8.375 ►	104.465	104.315	104.165	106.105	105.955	105.805									
8.250 ►	104.215	104.065	103.915	105.805	105.655	105.505									
8.125 ►	103.965	103.815	103.665	105.465	105.315	105.165									
8.000 ►															
7.875 ►	103.465	103.315	103.165	104.715	104.565	104.415									
7.750 ►	103.215	103.065	102.915	104.340	104.190	104.040									
7.625 ►	102.940	102.790	102.640	103.965	103.815	103.665									
7.500 ►	102.690	102.540	102.390	103.590	103.440	103.290									
7.375 ►	102.365	102.215	102.065	103.215	103.065	102.915									
7.250 ►	101.990	101.840	101.690	102.840	102.690	102.540									
7.125 ►	101.590	101.440	101.290	102.390	102.240	102.090									
7.000 ►															
6.875 ►	100.765	100.615	100.465	101.490	101.340	101.190									
6.750 ►	100.315	100.165	100.015	101.015	100.865	100.715									
6.625 ►	99.765	99.615	99.465	100.515	100.365	100.215									
6.500 ►	99.165	99.015	98.865	100.015	99.865	99.715									
6.375 ►	98.390	98.240	98.090	99.340	99.190	99.040									
6.250 ►															
6.125 ►															
6.000 ►															
5.875 ►															

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