

**Conventional**

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.968	104.983	104.976	104.955	104.395	104.330	104.293	105.423	105.440	105.440	102.128	102.118	102.060	100.934	100.867	100.830	15-Day	30-Day	45-Day	
7.875 ►	104.745	104.759	104.752	104.731	104.223	104.158	104.121	105.193	105.211	105.211	101.962	101.952	101.893	100.804	100.739	100.702	15-Day	30-Day	45-Day	
7.750 ►	104.391	104.406	104.399	104.378	104.005	103.940	103.903	104.949	104.967	104.967	101.763	101.754	101.695	100.558	100.494	100.457	15-Day	30-Day	45-Day	
7.625 ►	104.592	104.593	104.586	104.565	104.373	104.311	104.284	104.694	104.706	104.706	102.102	102.040	102.013	101.602	101.540	101.513	15-Day	30-Day	45-Day	
7.500 ►	104.378	104.379	104.372	104.351	104.214	104.152	104.126	104.428	104.432	104.432	102.007	101.946	101.919	101.507	101.446	101.419	15-Day	30-Day	45-Day	
7.375 ►	104.149	104.150	104.143	104.122	103.983	103.923	103.896	104.172	104.176	104.176	101.692	101.630	101.605	101.192	101.130	101.105	15-Day	30-Day	45-Day	
7.250 ►	104.050	104.051	104.043	104.023	103.607	103.547	103.521	103.743	103.748	103.748	101.476	101.466	101.437	100.781	100.719	100.693	15-Day	30-Day	45-Day	
7.125 ►	103.785	103.786	103.778	103.758	103.493	103.463	103.449	103.538	103.503	103.475	102.191	102.153	102.109	101.507	101.476	101.462	15-Day	30-Day	45-Day	
7.000 ►	103.503	103.495	103.487	103.467	103.239	103.210	103.196	103.279	103.236	103.192	101.990	101.951	101.907	101.282	101.252	101.238	15-Day	30-Day	45-Day	
6.875 ►	103.214	103.185	103.164	103.136	102.834	102.808	102.793	102.999	102.956	102.912	101.754	101.715	101.671	100.908	100.881	100.867	15-Day	30-Day	45-Day	
6.750 ►	102.914	102.886	102.864	102.836	102.370	102.349	102.334	102.679	102.636	102.592	101.475	101.437	101.393	100.448	100.426	100.410	15-Day	30-Day	45-Day	
6.625 ►	102.808	102.761	102.717	102.664	102.696	102.640	102.605	102.963	102.893	102.820	101.821	101.760	101.687	101.276	101.221	101.186	15-Day	30-Day	45-Day	
6.500 ►	102.521	102.474	102.430	102.377	102.395	102.339	102.304	102.641	102.571	102.498	101.554	101.493	101.420	100.980	100.923	100.888	15-Day	30-Day	45-Day	
6.375 ►	102.178	102.131	102.087	102.034	102.069	102.014	101.979	102.290	102.221	102.147	101.241	101.180	101.106	100.657	100.601	100.567	15-Day	30-Day	45-Day	
6.250 ►	101.789	101.742	101.698	101.645	101.652	101.598	101.564	101.895	101.825	101.752	100.894	100.833	100.760	100.242	100.187	100.153	15-Day	30-Day	45-Day	
6.125 ►	101.893	101.833	101.782	101.724	101.769	101.718	101.682	102.377	102.300	102.219	101.603	101.553	101.516	101.103	101.053	101.016	15-Day	30-Day	45-Day	
6.000 ►	101.503	101.443	101.392	101.335	101.388	101.339	101.303	101.973	101.895	101.815	101.228	101.180	101.143	100.728	100.680	100.643	15-Day	30-Day	45-Day	
5.875 ►	101.046	100.986	100.935	100.877	100.945	100.897	100.861	101.540	101.462	101.381	100.846	100.799	100.762	100.346	100.299	100.262	15-Day	30-Day	45-Day	
5.750 ►	100.536	100.476	100.425	100.367	100.435	100.393	100.356	101.072	100.994	100.913	100.368	100.308	100.257	99.761	99.718	99.681	15-Day	30-Day	45-Day	
5.625 ►	100.509	100.459	100.407	100.347	100.498	100.433	100.399	101.384	101.324	101.244	100.276	100.211	100.177	99.776	99.711	99.677	15-Day	30-Day	45-Day	
5.500 ►	100.009	99.959	99.907	99.847	99.941	99.879	99.844	100.916	100.856	100.776	99.720	99.658	99.623	99.220	99.158	99.123	15-Day	30-Day	45-Day	
5.375 ►	99.473	99.422	99.371	99.311	99.387	99.327	99.292	100.403	100.343	100.262	99.168	99.108	99.073	98.668	98.608	98.573	15-Day	30-Day	45-Day	
5.250 ►	98.889	98.839	98.787	98.727	98.450	98.395	98.358	99.865	99.805	99.724	98.290	98.235	98.197	97.790	97.735	97.697	15-Day	30-Day	45-Day	

**LTV/FICO Adjustments**

	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)	(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										
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)										

**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 ►	103.970	104.672	104.467	102.457	103.109	102.905	102.457	102.753	102.517	100.926	101.222	101.017	104.484	104.874	104.794
7.000 ►	103.614	104.316	104.111	102.151	102.628	102.424	102.039	102.334	102.099	100.382	100.678	100.474	104.050	104.440	104.361
6.875 ►	103.020	103.722	103.517	101.989	102.722	102.517	101.864	102.159	101.924	100.864	101.159	100.955	103.482	103.871	103.792
6.750 ►	103.126	103.828	103.624	102.970	103.703	103.499	101.707	102.003	101.767	101.582	101.878	101.674	103.549	103.939	103.859
6.625 ►	102.406	102.891	102.793	101.375	101.891	101.793	101.508	101.586	101.456	100.539	100.617	100.519	102.567	103.145	102.848
6.500 ►	101.956	102.441	102.343	101.175	101.691	101.593	101.094	101.172	101.043	100.375	100.453	100.355	102.179	102.758	102.461
6.375 ►	101.481	101.966	101.868	100.763	101.278	101.180	100.961	101.039	100.910	100.305	100.383	100.285	101.542	102.120	101.823
6.250 ►	101.694	102.178	102.080	101.506	102.022	101.924	100.900	100.978	100.849	100.775	100.853	100.755	101.661	102.240	101.943
6.125 ►	101.637	102.297	102.185	101.343	102.034	101.922	100.695	100.948	100.805	100.663	100.917	100.805	101.927	102.353	102.232
6.000 ►	101.218	101.878	101.766	100.868	101.559	101.447	100.326	100.580	100.436	100.138	100.392	100.280	101.493	101.919	101.798
5.875 ►	100.743	101.403	101.291	100.543	101.234	101.122	99.801	100.055	99.911	99.863	100.117	100.005	100.925	101.351	101.229
5.750 ►	100.849	101.509	101.397	100.712	101.403	101.291	100.157	100.411	100.268	100.282	100.536	100.424	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.741	101.334	101.222	100.541	101.166	101.053	100.166	100.353	100.210	100.229	100.416	100.303	680+	0.000	
5.500 ►	100.322	100.916	100.803	100.097	100.722	100.610	99.797	99.984	99.841	99.735	99.922	99.810	660-679	(0.750)	
5.375 ►	99.816	100.409	100.297	99.710	100.334	100.222	99.241	99.428	99.285	99.397	99.584	99.472	640-659	(1.750)	
5.250 ►	99.560	100.153	100.041	99.454	100.078	99.966	99.235	99.422	99.278	99.391	99.578	99.466	620-639	(2.250)	
5.125 ►	98.913	99.556	99.480	98.745	99.420	99.343	98.425	98.663	98.555	98.532	98.769	98.692	600-619	(3.250)	
5.000 ►	98.578	99.221	99.145	98.279	98.954	98.877	98.131	98.368	98.260	97.869	98.106	98.030	Cashout Refi	(0.250)	
4.875 ►	98.000	98.644	98.567	97.882	98.556	98.480	97.218	97.455	97.347	97.225	97.463	97.386	2 units	(0.500)	
4.750 ►	97.725	98.369	98.292	97.600	98.275	98.198	96.796	97.034	96.926	96.694	96.931	96.855	3-4 units	(1.000)	
4.625 ►	95.123	95.064	95.036	95.123	95.064	95.036	92.010	91.952	91.924	92.010	91.952	91.924	\$100k < \$125k	(0.125)	
4.500 ►	94.436	94.378	94.350	94.436	94.378	94.350	91.324	91.266	91.237	91.324	91.266	91.237	\$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 ►													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				105.900	105.750	105.600						
7.750 ►	103.925	103.775	103.625				104.375	104.225	104.075						
7.625 ►	103.650	103.500	103.350				103.900	103.750	103.600						
7.500 ►	103.400	103.250	103.100				103.550	103.400	103.250						
7.375 ►	103.075	102.925	102.775				103.200	103.050	102.900						
7.250 ►	102.700	102.550	102.400				102.850	102.700	102.550						
7.125 ►	102.300	102.150	102.000				102.500	102.350	102.200						
7.000 ►															
6.875 ►	101.450	101.300	101.150				101.925	101.775	101.625						
6.750 ►	100.975	100.825	100.675				101.450	101.300	101.150						
6.625 ►	100.500	100.350	100.200				100.950	100.800	100.650						
6.500 ►	99.950	99.800	99.650				100.450	100.300	100.150						
6.375 ►	99.375	99.225	99.075				99.900	99.750	99.600						
6.250 ►	98.775	98.625	98.475				99.250	99.100	98.950						
6.125 ►	98.175	98.025	97.875				98.375	98.225	98.075						
6.000 ►															
5.875 ►	96.300	96.150	96.000												

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