

### 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 ►	105.143	105.126	105.101	105.066	104.128	104.109	104.084	105.153	105.142	105.125	102.170	102.114	102.031	100.617	100.597	100.566
7.875 ►	104.911	104.895	104.869	104.835	103.948	103.929	103.902	104.960	104.948	104.932	102.060	102.005	101.921	100.479	100.460	100.427
7.750 ►	104.663	104.646	104.621	104.586	103.721	103.702	103.670	104.749	104.738	104.721	101.881	101.825	101.742	100.224	100.204	100.165
7.625 ►	104.646	104.636	104.621	104.588	103.984	103.969	103.956	104.519	104.508	104.491	102.184	102.165	102.131	101.569	101.554	101.534
7.500 ►	104.387	104.384	104.375	104.345	103.776	103.762	103.742	104.271	104.260	104.244	101.993	101.973	101.940	101.429	101.414	101.390
7.375 ►	104.122	104.119	104.110	104.080	103.553	103.538	103.512	104.008	104.011	104.011	101.788	101.768	101.735	101.087	101.073	101.029
7.250 ►	103.982	103.979	103.970	103.940	103.202	103.189	103.145	103.757	103.760	103.760	101.700	101.681	101.647	100.737	100.723	100.673
7.125 ►	103.703	103.680	103.658	103.625	103.187	103.134	103.114	103.674	103.619	103.552	102.377	102.324	102.257	101.443	101.391	101.370
7.000 ►	103.413	103.377	103.335	103.293	102.881	102.828	102.803	103.416	103.360	103.293	102.143	102.090	102.023	101.168	101.115	101.089
6.875 ►	103.108	103.072	103.030	102.987	102.507	102.454	102.422	103.134	103.078	103.011	101.882	101.829	101.762	100.828	100.775	100.743
6.750 ►	102.758	102.722	102.680	102.637	102.050	101.994	101.954	102.813	102.757	102.690	101.571	101.518	101.451	100.374	100.317	100.277
6.625 ►	102.776	102.709	102.634	102.572	102.384	102.292	102.257	103.176	103.082	102.974	102.124	102.035	101.926	100.991	100.901	100.865
6.500 ►	102.432	102.365	102.290	102.228	102.079	101.987	101.946	102.871	102.777	102.668	101.820	101.731	101.622	100.690	100.599	100.557
6.375 ►	102.034	101.968	101.893	101.831	101.827	101.735	101.690	102.529	102.435	102.326	101.450	101.361	101.252	100.440	100.349	100.302
6.250 ►	101.594	101.528	101.453	101.391	101.399	101.305	101.254	102.153	102.059	101.950	101.047	100.959	100.850	100.014	99.922	99.870
6.125 ►	101.619	101.544	101.461	101.391	101.397	101.309	101.281	102.491	102.391	102.274	101.480	101.405	101.322	100.172	100.086	100.057
6.000 ►	101.185	101.110	101.027	100.957	101.033	100.947	100.912	102.072	101.972	101.855	101.088	101.013	100.929	99.813	99.728	99.692
5.875 ►	100.704	100.629	100.546	100.476	100.572	100.488	100.449	101.635	101.536	101.418	100.660	100.585	100.502	99.356	99.273	99.232
5.750 ►	100.175	100.100	100.017	99.947	99.943	99.865	99.820	101.175	101.075	100.958	100.175	100.100	100.017	98.731	98.654	98.608
5.625 ►	99.890	99.821	99.737	99.668	99.752	99.685	99.642	101.215	101.127	101.009	99.633	99.558	99.474	98.388	98.322	98.278
5.500 ►	99.349	99.280	99.196	99.127	99.219	99.153	99.110	100.760	100.672	100.554	99.030	98.955	98.872	97.859	97.794	97.749
5.375 ►	98.769	98.700	98.616	98.547	98.632	98.568	98.519	100.274	100.186	100.068	98.386	98.312	98.228	97.275	97.212	97.162
5.250 ►	98.154	98.085	98.001	97.932	97.686	97.629	97.574	99.751	99.662	99.545	97.720	97.645	97.562	96.330	96.275	96.219

## LTV/FICO 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)	(0.250)	(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)		
<u>Rate/Term Refinance</u>												
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)	(2.125)	(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)		
<u>Cashout Refinance</u>												
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		
<u>Other Adjustments</u>												
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(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)	(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)	(0.500)	(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)	(1.875)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(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	n/a		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a	n/a		

# improved PRICING

**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	103.442	104.136	104.048	101.946	102.573	102.486	101.930	102.217	102.098	100.398	100.686	100.598	103.949	104.346	104.258
7.000 ►	103.086	103.779	103.692	101.630	102.092	102.004	101.511	101.798	101.679	99.855	100.142	100.054	103.515	103.912	103.824
6.875 ►	102.492	103.186	103.098	101.461	102.186	102.098	101.336	101.623	101.504	100.336	100.623	100.536	102.947	103.343	103.256
6.750 ►	102.598	103.292	103.204	102.442	103.167	103.079	101.180	101.467	101.348	101.055	101.342	101.254	103.014	103.411	103.323
6.625 ►	102.301	102.936	102.790	101.270	101.936	101.790	101.465	101.694	101.516	100.496	100.725	100.579	102.593	103.040	102.894
6.500 ►	101.851	102.486	102.340	101.070	101.736	101.590	101.051	101.280	101.103	100.333	100.561	100.415	102.205	102.653	102.506
6.375 ►	101.376	102.011	101.865	100.658	101.324	101.178	100.919	101.148	100.970	100.263	100.491	100.345	101.568	102.015	101.869
6.250 ►	101.589	102.224	102.078	101.401	102.068	101.921	100.858	101.086	100.909	100.733	100.961	100.815	101.687	102.135	101.988
6.125 ►	101.375	102.035	101.914	101.081	101.773	101.652	100.550	100.804	100.652	100.519	100.773	100.652	101.666	102.091	101.970
6.000 ►	100.956	101.616	101.495	100.606	101.298	101.177	100.181	100.435	100.283	99.994	100.248	100.127	101.232	101.658	101.536
5.875 ►	100.481	101.141	101.020	100.281	100.973	100.852	99.656	99.910	99.758	99.719	99.973	99.852	100.663	101.089	100.968
5.750 ►	100.588	101.248	101.127	100.450	101.141	101.020	100.013	100.266	100.114	100.138	100.391	100.270	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.230	100.865	100.718	100.030	100.696	100.550	99.686	99.915	99.737	99.748	99.977	99.831	680+	0.000	
5.500 ►	99.811	100.446	100.300	99.586	100.252	100.106	99.317	99.546	99.368	99.255	99.483	99.337	660-679	(0.750)	
5.375 ►	99.305	99.940	99.793	99.198	99.865	99.718	98.761	98.990	98.812	98.917	99.146	99.000	640-659	(1.750)	
5.250 ►	99.048	99.683	99.537	98.942	99.608	99.462	98.755	98.983	98.806	98.911	99.140	98.993	620-639	(2.250)	
5.125 ►	98.014	98.649	98.503	97.846	98.513	98.366	97.401	97.630	97.453	97.508	97.736	97.590	600-619	(3.250)	
5.000 ►	97.679	98.314	98.168	97.380	98.047	97.901	97.107	97.335	97.158	96.845	97.074	96.928	Cashout Refi	(0.250)	
4.875 ►	97.101	97.736	97.590	96.983	97.649	97.503	96.194	96.423	96.245	96.201	96.430	96.284	2 units	(0.500)	
4.750 ►	96.826	97.461	97.315	96.701	97.368	97.221	95.772	96.001	95.824	95.670	95.899	95.753	3-4 units	(1.000)	
4.625 ►	93.899	93.835	93.799	93.899	93.835	93.799	90.786	90.723	90.686	90.786	90.723	90.686	\$100k < \$125k	(0.125)	
4.500 ►	93.206	93.142	93.106	93.206	93.142	93.106	90.093	90.030	89.993	90.093	90.030	89.993	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**NonQM**

<b>Rate</b>	<b>RESIDENTIAL NonQM Standard</b>			<b>DSCR NonQM Standard</b>									<b>NonQM Price Adjustments</b>		
	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 ►	107.275	107.125	106.975										Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	107.025	106.875	106.725										Standard DSCR		
9.500 ►	106.775	106.625	106.475										Prepay	101.000	
9.375 ►	106.525	106.375	106.225										No Prepay	100.000	
9.250 ►	106.275	106.125	105.975												
9.125 ►	106.025	105.875	105.725	107.815	107.665	107.515									
9.000 ►															
8.875 ►	105.525	105.375	105.225	107.284	107.134	106.984									
8.750 ►	105.275	105.125	104.975	107.003	106.853	106.703									
8.625 ►	105.025	104.875	104.725	106.721	106.571	106.421									
8.500 ►	104.775	104.625	104.475	106.440	106.290	106.140									
8.375 ►	104.525	104.375	104.225	106.140	105.990	105.840									
8.250 ►	104.275	104.125	103.975	105.840	105.690	105.540									
8.125 ►	104.025	103.875	103.725	105.500	105.350	105.200									
8.000 ►															
7.875 ►	103.525	103.375	103.225	104.750	104.600	104.450									
7.750 ►	103.275	103.125	102.975	104.375	104.225	104.075									
7.625 ►	103.000	102.850	102.700	104.000	103.850	103.700									
7.500 ►	102.750	102.600	102.450	103.625	103.475	103.325									
7.375 ►	102.425	102.275	102.125	103.250	103.100	102.950									
7.250 ►	102.050	101.900	101.750	102.875	102.725	102.575									
7.125 ►	101.650	101.500	101.350	102.425	102.275	102.125									
7.000 ►															
6.875 ►	100.825	100.675	100.525	101.525	101.375	101.225									
6.750 ►	100.375	100.225	100.075	101.050	100.900	100.750									
6.625 ►	99.925	99.775	99.625	100.550	100.400	100.250									
6.500 ►	99.375	99.225	99.075	100.050	99.900	99.750									
6.375 ►	98.750	98.600	98.450	99.450	99.300	99.150									
6.250 ►	98.125	97.975	97.825	98.750	98.600	98.450									
6.125 ►	97.375	97.225	97.075	97.875	97.725	97.575									
6.000 ►															
5.875 ►															

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