

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 ►	105.449	105.449	105.424	105.395	105.097	104.967	104.971	105.637	105.637	105.620	102.520	102.520	102.436	101.530	101.386	101.390
7.875 ►	105.224	105.224	105.199	105.170	104.942	104.804	104.807	105.409	105.409	105.392	102.345	102.345	102.261	101.451	101.285	101.288
7.750 ►	104.981	104.981	104.956	104.927	104.733	104.581	104.585	105.166	105.166	105.149	102.150	102.150	102.066	101.220	101.035	101.039
7.625 ►	104.851	104.851	104.826	104.797	104.652	104.586	104.560	104.804	104.804	104.787	102.810	102.718	102.692	102.310	102.218	102.192
7.500 ►	104.597	104.597	104.572	104.544	104.439	104.347	104.320	104.528	104.528	104.511	102.659	102.550	102.523	102.159	102.050	102.023
7.375 ►	104.308	104.308	104.283	104.254	104.288	104.179	104.151	104.224	104.224	104.207	102.430	102.305	102.264	101.930	101.805	101.764
7.250 ►	104.137	104.138	104.121	104.101	103.934	103.811	103.771	103.899	103.899	103.882	102.058	101.926	101.887	101.558	101.426	101.387
7.125 ►	103.884	103.860	103.843	103.823	103.830	103.753	103.739	103.625	103.584	103.522	102.652	102.573	102.560	102.152	102.073	102.060
7.000 ►	103.635	103.611	103.569	103.526	103.526	103.442	103.427	103.349	103.315	103.248	102.350	102.264	102.249	101.850	101.764	101.749
6.875 ►	103.357	103.333	103.291	103.247	103.174	103.081	103.068	103.095	103.034	102.967	102.001	101.906	101.893	101.501	101.406	101.393
6.750 ►	103.042	103.017	102.976	102.932	102.718	102.613	102.605	102.770	102.716	102.649	101.623	101.599	101.532	101.048	100.941	100.934
6.625 ►	103.053	103.005	102.938	102.871	102.988	102.884	102.814	103.144	103.077	103.001	102.219	102.171	102.070	101.601	101.496	101.427
6.500 ►	102.738	102.690	102.623	102.556	102.684	102.586	102.517	102.814	102.758	102.679	101.958	101.910	101.809	101.300	101.201	101.133
6.375 ►	102.385	102.337	102.270	102.203	102.291	102.197	102.131	102.447	102.374	102.296	101.648	101.600	101.499	100.912	100.817	100.751
6.250 ►	101.977	101.929	101.862	101.795	101.854	101.769	101.703	102.059	101.966	101.890	101.301	101.252	101.152	100.478	100.391	100.327
6.125 ►	102.154	102.098	102.014	101.933	102.114	102.007	101.970	102.451	102.381	102.264	101.932	101.876	101.792	100.899	100.792	100.755
6.000 ►	101.745	101.688	101.604	101.523	101.688	101.593	101.559	102.063	101.998	101.881	101.569	101.512	101.428	100.475	100.382	100.346
5.875 ►	101.270	101.213	101.129	101.048	101.196	101.112	101.080	101.743	101.574	101.519	101.179	101.122	101.038	99.988	99.904	99.872
5.750 ►	100.749	100.693	100.609	100.528	100.645	100.575	100.549	101.225	101.102	100.999	100.739	100.682	100.598	99.440	99.371	99.343
5.625 ►	100.745	100.704	100.604	100.510	100.636	100.502	100.467	101.336	101.304	101.170	100.205	100.148	100.065	99.279	99.146	99.109
5.500 ►	100.202	100.162	100.061	99.968	100.090	99.968	99.934	100.865	100.833	100.699	99.609	99.552	99.468	98.735	98.614	98.579
5.375 ►	99.614	99.573	99.473	99.379	99.498	99.385	99.352	100.344	100.312	100.178	99.010	98.954	98.870	98.146	98.034	97.999
5.250 ►	98.987	98.947	98.846	98.753	98.543	98.447	98.416	99.799	99.767	99.633	98.355	98.298	98.214	97.195	97.100	97.068

LTV/FICO Adjustments

IMPROVED PRICING

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 ►	104.263	104.898	104.766	102.799	103.336	103.203	102.751	102.980	102.816	101.220	101.448	101.316	104.720	105.167	105.021
7.000 ►	103.907	104.542	104.409	102.489	102.855	102.722	102.332	102.561	102.397	100.676	100.905	100.772	104.286	104.733	104.587
6.875 ►	103.313	103.948	103.816	102.282	102.948	102.816	102.157	102.386	102.222	101.157	101.386	101.253	103.717	104.165	104.018
6.750 ►	103.420	104.055	103.922	103.263	103.930	103.797	102.001	102.230	102.066	101.876	102.105	101.972	103.785	104.232	104.086
6.625 ►	102.773	103.434	103.304	101.742	102.434	102.304	101.750	102.004	101.842	100.781	101.035	100.905	103.086	103.512	103.391
6.500 ►	102.323	102.984	102.854	101.542	102.234	102.104	101.336	101.590	101.429	100.617	100.871	100.741	102.699	103.125	103.004
6.375 ►	101.848	102.509	102.379	101.130	101.821	101.691	101.203	101.457	101.296	100.547	100.801	100.671	102.061	102.487	102.366
6.250 ►	102.061	102.721	102.591	101.873	102.565	102.435	101.142	101.396	101.235	101.017	101.271	101.141	102.181	102.607	102.486
6.125 ►	101.917	102.586	102.469	101.624	102.323	102.206	101.092	101.355	101.206	101.061	101.323	101.206	102.215	102.634	102.521
6.000 ►	101.499	102.167	102.050	101.149	101.848	101.731	100.724	100.986	100.838	100.536	100.798	100.681	101.781	102.200	102.087
5.875 ►	101.024	101.692	101.575	100.824	101.523	101.406	100.199	100.461	100.313	100.261	100.523	100.406	101.213	101.631	101.518
5.750 ►	101.130	101.798	101.681	100.992	101.692	101.575	100.555	100.817	100.669	100.680	100.942	100.825	FHA/VA Price Adjustments		
5.625 ►	100.936	101.596	101.453	100.736	101.427	101.284	100.392	100.646	100.471	100.455	100.709	100.565	680+	0.000	
5.500 ►	100.517	101.177	101.034	100.292	100.984	100.840	100.023	100.277	100.103	99.961	100.215	100.071	660-679	(0.750)	
5.375 ►	100.011	100.671	100.528	99.905	100.596	100.453	99.467	99.721	99.546	99.623	99.877	99.734	640-659	(1.750)	
5.250 ►	99.755	100.415	100.271	99.648	100.340	100.196	99.461	99.715	99.540	99.617	99.871	99.728	620-639	(2.250)	
5.125 ►	99.078	99.771	99.652	98.910	99.635	99.516	98.465	98.752	98.602	98.571	98.859	98.740	600-619	(3.250)	
5.000 ►	98.743	99.436	99.317	98.444	99.169	99.050	98.170	98.458	98.308	97.909	98.196	98.077	Cashout Refi	(0.250)	
4.875 ►	98.165	98.859	98.740	98.046	98.771	98.652	97.258	97.545	97.395	97.265	97.552	97.434	2 units	(0.500)	
4.750 ►	97.890	98.584	98.465	97.765	98.490	98.371	96.836	97.123	96.973	96.734	97.021	96.902	3-4 units	(1.000)	
4.625 ►	95.027	94.971	94.938	95.027	94.971	94.938	91.915	91.859	91.825	91.915	91.859	91.825	\$100k < \$125k	(0.125)	
4.500 ►	94.338	94.282	94.249	94.338	94.282	94.249	91.225	91.170	91.136	91.225	91.170	91.136	\$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	<= 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 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									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	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	108.665	108.515	108.365					
9.875 ►	108.415	108.265	108.115					
9.750 ►	108.165	108.015	107.865					
9.625 ►	107.915	107.765	107.615					
9.500 ►	107.665	107.515	107.365					
9.375 ►	107.415	107.265	107.115					
9.250 ►	107.165	107.015	106.865	109.118	108.968	108.818		
9.125 ►	106.915	106.765	106.615	108.930	108.780	108.630		
9.000 ►								
8.990 ►	106.665	106.515	106.365	108.664	108.514	108.364		
8.875 ►	106.415	106.265	106.115	108.399	108.249	108.099		
8.750 ►	106.165	106.015	105.865	108.118	107.968	107.818		
8.625 ►	105.915	105.765	105.615	107.836	107.686	107.536		
8.500 ►	105.665	105.515	105.365	107.555	107.405	107.255		
8.375 ►	105.415	105.265	105.115	107.255	107.105	106.955		
8.250 ►	105.165	105.015	104.865	106.955	106.805	106.655		
8.125 ►	104.915	104.765	104.615	106.615	106.465	106.315		
8.000 ►								
7.990 ►	104.665	104.515	104.365	106.240	106.090	105.940		
7.875 ►	104.415	104.265	104.115	105.865	105.715	105.565		
7.750 ►	104.165	104.015	103.865	105.490	105.340	105.190		
7.625 ►	103.890	103.740	103.590	105.115	104.965	104.815		
7.500 ►	103.640	103.490	103.340	104.740	104.590	104.440		
7.375 ►	103.315	103.165	103.015	104.365	104.215	104.065		
7.250 ►	102.940	102.790	102.640	103.990	103.840	103.690		
7.125 ►	102.540	102.390	102.240	103.540	103.390	103.240		
7.000 ►								
6.990 ►	102.165	102.015	101.865	103.090	102.940	102.790		
6.875 ►	101.715	101.565	101.415	102.640	102.490	102.340		
6.750 ►	101.265	101.115	100.965	102.165	102.015	101.865		

NonQM Price Adjustments

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