

Effective Date/Time: 1/15/2026 10:30 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
7.875 ▶	105.065	105.063	105.046	105.022	104.796	104.677	104.652	105.249	105.248	105.240	102.186	102.176	102.101	101.303	101.166	101.141
7.750 ▶	104.825	104.823	104.806	104.782	104.586	104.457	104.432	105.009	105.008	104.999	101.994	101.984	101.908	101.072	100.919	100.894
7.625 ▶	104.624	104.622	104.605	104.581	104.554	104.503	104.475	104.651	104.649	104.641	102.711	102.641	102.612	102.211	102.141	102.112
7.500 ▶	104.409	104.407	104.390	104.366	104.341	104.269	104.240	104.376	104.375	104.367	102.561	102.476	102.446	102.061	101.976	101.946
7.375 ▶	104.124	104.126	104.117	104.099	104.190	104.106	104.074	104.078	104.077	104.068	102.332	102.241	102.191	101.832	101.741	101.691
7.250 ▶	104.014	104.020	104.012	103.994	103.837	103.748	103.699	103.752	103.751	103.743	101.960	101.867	101.818	101.460	101.367	101.318
7.125 ▶	103.782	103.758	103.739	103.712	103.743	103.649	103.637	103.543	103.506	103.444	102.564	102.470	102.458	102.064	101.970	101.958
7.000 ▶	103.540	103.513	103.471	103.427	103.439	103.344	103.333	103.268	103.231	103.164	102.262	102.167	102.155	101.762	101.667	101.655
6.875 ▶	103.264	103.237	103.195	103.151	103.087	102.990	102.979	102.987	102.950	102.883	101.913	101.819	101.805	101.413	101.315	101.305
6.750 ▶	102.951	102.924	102.882	102.838	102.630	102.527	102.522	102.657	102.620	102.553	101.573	101.543	101.476	100.960	100.855	100.850
6.625 ▶	103.104	103.053	102.987	102.922	103.000	102.865	102.807	103.089	102.987	102.925	102.249	102.193	102.093	101.614	101.479	101.420
6.500 ▶	102.762	102.711	102.644	102.579	102.697	102.572	102.514	102.759	102.668	102.607	101.991	101.936	101.835	101.312	101.188	101.130
6.375 ▶	102.413	102.362	102.295	102.230	102.303	102.190	102.132	102.392	102.287	102.226	101.685	101.629	101.529	100.924	100.811	100.752
6.250 ▶	102.012	101.961	101.894	101.829	101.867	101.765	101.708	102.004	101.886	101.825	101.341	101.286	101.185	100.490	100.389	100.332
6.125 ▶	102.232	102.172	102.088	102.009	102.203	102.072	102.037	102.502	102.394	102.277	101.992	101.932	101.848	100.988	100.857	100.821
6.000 ▶	101.821	101.761	101.678	101.599	101.777	101.661	101.627	102.107	102.011	101.894	101.632	101.572	101.488	100.564	100.450	100.414
5.875 ▶	101.383	101.323	101.240	101.161	101.285	101.184	101.150	101.794	101.603	101.560	101.266	101.206	101.122	100.077	99.977	99.942
5.750 ▶	100.871	100.811	100.727	100.648	100.734	100.650	100.617	101.277	101.127	101.045	100.813	100.753	100.669	99.529	99.445	99.412
5.625 ▶	100.733	100.687	100.603	100.526	100.625	100.516	100.477	101.296	101.252	101.135	100.304	100.244	100.161	99.268	99.159	99.119
5.500 ▶	100.189	100.143	100.060	99.983	100.079	99.983	99.944	100.840	100.796	100.679	99.736	99.676	99.592	98.724	98.628	98.588
5.375 ▶	99.607	99.561	99.477	99.400	99.486	99.402	99.362	100.326	100.282	100.165	99.112	99.052	98.968	98.134	98.050	98.009
5.250 ▶	98.982	98.936	98.852	98.775	98.530	98.464	98.423	99.783	99.740	99.622	98.446	98.386	98.302	97.182	97.117	97.074
5.125 ▶	98.323	98.277	98.193	98.116	98.044	97.921	97.896	99.226	99.171	99.054	96.326	96.268	96.101	95.463	95.352	95.325

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		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
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)	(2.125)	(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)		
Cashout Refinance												
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		
Other Adjustments												
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		

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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 ▶	104.232	104.859	104.743	102.638	103.296	103.181	102.720	102.940	102.793	101.188	101.409	101.293	104.681	105.136	104.981
7.000 ▶	103.876	104.503	104.387	102.282	102.815	102.700	102.301	102.521	102.375	100.645	100.865	100.750	104.247	104.702	104.548
6.875 ▶	103.282	103.909	103.793	102.251	102.909	102.793	102.126	102.346	102.200	101.126	101.346	101.231	103.679	104.133	103.979
6.750 ▶	103.388	104.015	103.900	103.232	103.890	103.775	101.970	102.190	102.043	101.845	102.065	101.950	103.746	104.201	104.046
6.625 ▶	102.703	103.363	103.237	101.672	102.363	102.237	101.679	101.933	101.775	100.711	100.965	100.838	103.016	103.442	103.321
6.500 ▶	102.253	102.913	102.787	101.472	102.163	102.037	101.266	101.520	101.362	100.547	100.801	100.674	102.629	103.054	102.933
6.375 ▶	101.778	102.438	102.312	101.059	101.751	101.624	101.133	101.387	101.229	100.477	100.731	100.604	101.991	102.417	102.296
6.250 ▶	101.991	102.651	102.524	101.803	102.495	102.368	101.072	101.326	101.168	100.947	101.201	101.074	102.111	102.536	102.415
6.125 ▶	101.989	102.657	102.539	101.695	102.395	102.277	101.164	101.426	101.277	101.133	101.395	101.277	102.287	102.705	102.592
6.000 ▶	101.570	102.239	102.120	101.220	101.920	101.802	100.795	101.057	100.908	100.608	100.870	100.752	101.853	102.271	102.159
5.875 ▶	101.095	101.764	101.645	100.895	101.595	101.477	100.270	100.532	100.383	100.333	100.595	100.477	101.284	101.703	101.590
5.750 ▶	101.201	101.870	101.752	101.064	101.764	101.645	100.626	100.889	100.739	100.751	101.014	100.895	FHA/VA Price Adjustments		
5.625 ▶	100.975	101.635	101.514	100.775	101.466	101.345	100.431	100.685	100.533	100.494	100.748	100.627	680+		0.000
5.500 ▶	100.556	101.216	101.095	100.331	101.023	100.902	100.063	100.316	100.164	100.000	100.254	100.133	660-679		(0.750)
5.375 ▶	100.050	100.710	100.589	99.944	100.635	100.514	99.506	99.760	99.608	99.663	99.916	99.795	640-659		(1.750)
5.250 ▶	99.794	100.454	100.333	99.688	100.379	100.258	99.500	99.754	99.602	99.656	99.910	99.789	620-639		(2.250)
5.125 ▶	99.038	99.724	99.611	98.871	99.587	99.475	98.426	98.705	98.561	98.532	98.811	98.698	600-619		(3.250)
5.000 ▶	98.703	99.389	99.276	98.405	99.121	99.009	98.131	98.410	98.266	97.870	98.149	98.036	Cashout Refi		(0.250)
4.875 ▶	98.126	98.811	98.698	98.007	98.724	98.611	97.218	97.497	97.354	97.226	97.505	97.392	2 units		(0.500)
4.750 ▶	97.851	98.536	98.423	97.726	98.442	98.330	96.797	97.076	96.932	96.695	96.974	96.861	3-4 units		(1.000)
4.625 ▶	95.084	95.026	94.993	95.084	95.026	94.993	91.972	91.914	91.880	91.972	91.914	91.880	\$100k < \$125k		(0.125)
4.500 ▶	94.396	94.338	94.305	94.396	94.338	94.305	91.283	91.226	91.192	91.283	91.226	91.192	\$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 ▶										NonQM Max Prices	
10.125 ▶										Standard Residential	Max Price
10.000 ▶										Loan Amt <=\$1.75m	101.000
9.875 ▶	108.340	108.190	108.040							Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶	108.090	107.940	107.790							Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.840	107.690	107.540							Standard DSCR	
9.500 ▶	107.590	107.440	107.290							Prepay	101.000
9.375 ▶	107.340	107.190	107.040							No Prepay	100.000
9.250 ▶	107.090	106.940	106.790	108.843	108.693	108.543					
9.125 ▶	106.840	106.690	106.540	108.655	108.505	108.355					
9.000 ▶											
8.875 ▶	106.340	106.190	106.040	108.124	107.974	107.824					
8.750 ▶	106.090	105.940	105.790	107.843	107.693	107.543					
8.625 ▶	105.840	105.690	105.540	107.561	107.411	107.261					
8.500 ▶	105.590	105.440	105.290	107.280	107.130	106.980					
8.375 ▶	105.340	105.190	105.040	106.980	106.830	106.680					
8.250 ▶	105.090	104.940	104.790	106.680	106.530	106.380					
8.125 ▶	104.840	104.690	104.540	106.340	106.190	106.040					
8.000 ▶											
7.875 ▶	104.340	104.190	104.040	105.590	105.440	105.290					
7.750 ▶	104.090	103.940	103.790	105.215	105.065	104.915					
7.625 ▶	103.815	103.665	103.515	104.840	104.690	104.540					
7.500 ▶	103.565	103.415	103.265	104.465	104.315	104.165					
7.375 ▶	103.240	103.090	102.940	104.090	103.940	103.790					
7.250 ▶	102.865	102.715	102.565	103.715	103.565	103.415					
7.125 ▶	102.465	102.315	102.165	103.265	103.115	102.965					
7.000 ▶											
6.875 ▶	101.640	101.490	101.340	102.365	102.215	102.065					
6.750 ▶	101.190	101.040	100.890	101.890	101.740	101.590					
6.625 ▶	100.640	100.490	100.340	101.390	101.240	101.090					
6.500 ▶	100.040	99.890	99.740	100.890	100.740	100.590					
6.375 ▶	99.265	99.115	98.965	100.215	100.065	99.915					
6.250 ▶				99.215	99.065	98.915					
6.125 ▶											
6.000 ▶											
5.875 ▶											