

Effective Date/Time: 1/26/2026 11:01 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 ▶	105.323	105.301	105.276	105.240	104.373	104.329	104.245	105.374	105.359	105.343	102.472	102.400	102.316	100.903	100.858	100.855
7.750 ▶	105.078	105.056	105.031	104.995	104.148	104.102	104.018	105.165	105.151	105.134	102.297	102.224	102.141	100.650	100.604	100.601
7.625 ▶	105.083	105.077	105.069	105.032	104.416	104.402	104.279	104.939	104.924	104.908	102.606	102.578	102.544	102.000	101.986	101.993
7.500 ▶	104.843	104.837	104.829	104.792	104.209	104.194	104.074	104.695	104.681	104.664	102.418	102.390	102.357	101.862	101.847	101.856
7.375 ▶	104.582	104.576	104.568	104.531	103.987	103.970	103.850	104.437	104.437	104.437	102.217	102.189	102.156	101.533	101.506	101.518
7.250 ▶	104.446	104.440	104.431	104.395	103.650	103.623	103.506	104.190	104.191	104.191	102.133	102.105	102.072	101.183	101.156	101.168
7.125 ▶	104.146	104.133	104.121	104.085	103.657	103.617	103.517	104.084	104.022	103.955	102.788	102.727	102.660	101.914	101.873	101.851
7.000 ▶	103.861	103.824	103.786	103.750	103.350	103.309	103.210	103.828	103.766	103.699	102.560	102.498	102.431	101.638	101.597	101.575
6.875 ▶	103.561	103.521	103.479	103.435	102.978	102.936	102.837	103.552	103.490	103.423	102.303	102.242	102.175	101.299	101.257	101.236
6.750 ▶	103.216	103.176	103.134	103.090	102.521	102.476	102.380	103.238	103.176	103.109	101.997	101.936	101.869	100.845	100.800	100.782
6.625 ▶	103.225	103.154	103.078	103.020	102.871	102.783	102.730	103.608	103.505	103.396	102.562	102.461	102.352	101.482	101.392	101.339
6.500 ▶	102.888	102.816	102.741	102.682	102.567	102.478	102.426	103.309	103.206	103.097	102.260	102.159	102.051	101.181	101.091	101.037
6.375 ▶	102.498	102.426	102.351	102.292	102.314	102.224	102.172	102.973	102.870	102.762	101.898	101.797	101.688	100.932	100.841	100.788
6.250 ▶	102.063	101.991	101.916	101.857	101.885	101.795	101.743	102.604	102.501	102.392	101.500	101.399	101.291	100.505	100.414	100.361
6.125 ▶	102.071	101.991	101.907	101.841	101.878	101.845	101.760	102.941	102.831	102.714	101.936	101.856	101.772	100.658	100.624	100.540
6.000 ▶	101.644	101.564	101.481	101.415	101.515	101.483	101.394	102.530	102.420	102.303	101.547	101.467	101.383	100.298	100.265	100.178
5.875 ▶	101.167	101.087	101.003	100.937	101.054	101.023	100.936	102.097	101.987	101.870	101.123	101.043	100.959	99.843	99.811	99.725
5.750 ▶	100.642	100.562	100.478	100.412	100.427	100.400	100.313	101.640	101.530	101.413	100.642	100.562	100.478	99.219	99.192	99.106
5.625 ▶	100.396	100.318	100.234	100.169	100.271	100.239	100.158	101.726	101.621	101.503	100.102	100.022	99.938	98.912	98.878	98.800
5.500 ▶	99.861	99.783	99.699	99.634	99.738	99.706	99.628	101.271	101.165	101.048	99.502	99.422	99.338	98.383	98.350	98.273
5.375 ▶	99.284	99.206	99.122	99.056	99.153	99.121	99.041	100.790	100.684	100.567	98.861	98.781	98.697	97.800	97.766	97.688
5.250 ▶	98.671	98.593	98.509	98.444	98.213	98.182	98.102	100.270	100.164	100.047	98.197	98.117	98.033	96.863	96.830	96.753
5.125 ▶	98.022	97.944	97.861	97.795	97.733	97.707	97.649	99.703	99.597	99.480	96.010	95.859	95.692	95.159	95.131	95.075

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		

improved

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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 ▶	104.014	104.657	104.520	102.420	103.095	102.957	102.502	102.739	102.570	100.970	101.207	101.070	104.477	104.918	104.780
7.000 ▶	103.658	104.301	104.163	102.089	102.614	102.476	102.083	102.320	102.151	100.427	100.664	100.526	104.044	104.484	104.346
6.875 ▶	103.064	103.707	103.570	102.033	102.707	102.570	101.908	102.145	101.976	100.908	101.145	101.007	103.475	103.915	103.777
6.750 ▶	103.170	103.814	103.676	103.014	103.689	103.551	101.752	101.989	101.820	101.627	101.864	101.726	103.542	103.983	103.845
6.625 ▶	102.935	103.554	103.391	101.904	102.554	102.391	102.099	102.311	102.117	101.130	101.342	101.179	103.212	103.674	103.511
6.500 ▶	102.485	103.104	102.941	101.704	102.354	102.191	101.685	101.897	101.703	100.967	101.179	101.016	102.825	103.287	103.124
6.375 ▶	102.010	102.629	102.466	101.292	101.941	101.778	101.553	101.765	101.571	100.897	101.109	100.946	102.187	102.649	102.486
6.250 ▶	102.223	102.841	102.678	102.035	102.685	102.522	101.492	101.704	101.509	101.367	101.579	101.416	102.307	102.769	102.606
6.125 ▶	101.952	102.595	102.457	101.658	102.332	102.195	101.127	101.364	101.195	101.095	101.332	101.195	102.227	102.668	102.530
6.000 ▶	101.533	102.176	102.038	101.183	101.857	101.720	100.758	100.995	100.826	100.570	100.807	100.670	101.794	102.234	102.096
5.875 ▶	101.058	101.701	101.563	100.858	101.532	101.395	100.233	100.470	100.301	100.295	100.532	100.395	101.225	101.665	101.527
5.750 ▶	101.164	101.807	101.670	101.027	101.701	101.563	100.589	100.826	100.657	100.714	100.951	100.813	FHA/VA Price Adjustments		
5.625 ▶	100.822	101.457	101.311	100.622	101.288	101.142	100.278	100.507	100.330	100.341	100.570	100.423			
5.500 ▶	100.403	101.038	100.892	100.178	100.845	100.698	99.910	100.138	99.961	99.847	100.076	99.930	680+		0.000
5.375 ▶	99.897	100.532	100.386	99.791	100.457	100.311	99.353	99.582	99.405	99.510	99.738	99.592	660-679		(0.750)
5.250 ▶	99.641	100.276	100.130	99.535	100.201	100.055	99.347	99.576	99.398	99.503	99.732	99.586	640-659		(1.750)
5.125 ▶	98.591	99.252	99.131	98.424	99.115	98.994	97.979	98.233	98.080	98.085	98.339	98.218	620-639		(2.250)
5.000 ▶	98.256	98.917	98.796	97.958	98.649	98.528	97.684	97.938	97.786	97.423	97.677	97.556	600-619		(3.250)
4.875 ▶	97.679	98.339	98.218	97.560	98.252	98.131	96.771	97.025	96.873	96.779	97.033	96.912	Cashout Refi		(0.250)
4.750 ▶	97.404	98.064	97.943	97.279	97.970	97.849	96.350	96.604	96.452	96.248	96.502	96.381	2 units		(0.500)
4.625 ▶	94.635	94.555	94.516	94.635	94.555	94.516	91.523	91.443	91.404	91.523	91.443	91.404	3-4 units		(1.000)
4.500 ▶	93.942	93.862	93.823	93.942	93.862	93.823	90.830	90.750	90.711	90.830	90.750	90.711	\$100k < \$125k		(0.125)
4.375 ▶													\$40k < \$100k		(0.125)
													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 ▶										Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶	108.150	108.000	107.850							Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶	107.900	107.750	107.600							Standard DSCR	
9.500 ▶	107.650	107.500	107.350							Prepay	101.000
9.375 ▶	107.400	107.250	107.100							No Prepay	100.000
9.250 ▶	107.150	107.000	106.850								
9.125 ▶	106.900	106.750	106.600	108.690	108.540	108.390					
9.000 ▶											
8.875 ▶	106.400	106.250	106.100	108.159	108.009	107.859					
8.750 ▶	106.150	106.000	105.850	107.878	107.728	107.578					
8.625 ▶	105.900	105.750	105.600	107.596	107.446	107.296					
8.500 ▶	105.650	105.500	105.350	107.315	107.165	107.015					
8.375 ▶	105.400	105.250	105.100	107.015	106.865	106.715					
8.250 ▶	105.150	105.000	104.850	106.715	106.565	106.415					
8.125 ▶	104.900	104.750	104.600	106.375	106.225	106.075					
8.000 ▶											
7.875 ▶	104.400	104.250	104.100	105.625	105.475	105.325					
7.750 ▶	104.150	104.000	103.850	105.250	105.100	104.950					
7.625 ▶	103.875	103.725	103.575	104.875	104.725	104.575					
7.500 ▶	103.625	103.475	103.325	104.500	104.350	104.200					
7.375 ▶	103.300	103.150	103.000	104.125	103.975	103.825					
7.250 ▶	102.925	102.775	102.625	103.750	103.600	103.450					
7.125 ▶	102.525	102.375	102.225	103.300	103.150	103.000					
7.000 ▶											
6.875 ▶	101.700	101.550	101.400	102.400	102.250	102.100					
6.750 ▶	101.250	101.100	100.950	101.925	101.775	101.625					
6.625 ▶	100.800	100.650	100.500	101.425	101.275	101.125					
6.500 ▶	100.250	100.100	99.950	100.925	100.775	100.625					
6.375 ▶	99.625	99.475	99.325	100.325	100.175	100.025					
6.250 ▶	99.000	98.850	98.700	99.625	99.475	99.325					
6.125 ▶	98.250	98.100	97.950	98.750	98.600	98.450					
6.000 ▶											
5.875 ▶											

NonQM Price Adjustments

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