

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 | 15-Day | 30-Day | 45-Day | |
| 8.000 ► | 104.780 | 104.763 | 104.734 | 104.698 | 104.334 | 104.301 | 104.183 | 105.280 | 105.271 | 105.251 | 101.929 | 101.853 | 101.770 | 100.820 | 100.785 | 100.768 | | | | |
| 7.875 ► | 104.545 | 104.528 | 104.499 | 104.463 | 104.155 | 104.120 | 104.003 | 105.038 | 105.030 | 105.009 | 101.754 | 101.678 | 101.595 | 100.682 | 100.646 | 100.627 | | | | |
| 7.750 ► | 104.292 | 104.275 | 104.247 | 104.210 | 103.929 | 103.893 | 103.777 | 104.629 | 104.621 | 104.600 | 101.559 | 101.483 | 101.400 | 100.429 | 100.389 | 100.373 | | | | |
| 7.625 ► | 104.490 | 104.481 | 104.465 | 104.443 | 104.108 | 104.077 | 103.945 | 104.485 | 104.485 | 104.477 | 102.190 | 102.157 | 102.150 | 101.690 | 101.657 | 101.650 | | | | |
| 7.500 ► | 104.271 | 104.262 | 104.246 | 104.224 | 103.934 | 103.902 | 103.773 | 104.245 | 104.245 | 104.236 | 102.086 | 102.051 | 102.045 | 101.586 | 101.551 | 101.545 | | | | |
| 7.375 ► | 104.027 | 104.019 | 104.003 | 103.981 | 103.721 | 103.687 | 103.558 | 103.982 | 103.982 | 103.973 | 101.791 | 101.751 | 101.749 | 101.291 | 101.251 | 101.249 | | | | |
| 7.250 ► | 103.918 | 103.910 | 103.893 | 103.871 | 103.296 | 103.256 | 103.131 | 103.693 | 103.693 | 103.685 | 101.405 | 101.372 | 101.332 | 100.829 | 100.784 | 100.783 | | | | |
| 7.125 ► | 103.630 | 103.622 | 103.605 | 103.583 | 103.281 | 103.247 | 103.143 | 103.535 | 103.468 | 103.424 | 102.166 | 102.099 | 102.037 | 101.537 | 101.503 | 101.487 | | | | |
| 7.000 ► | 103.350 | 103.321 | 103.296 | 103.274 | 102.973 | 102.933 | 102.833 | 103.248 | 103.181 | 103.137 | 101.950 | 101.883 | 101.821 | 101.260 | 101.220 | 101.208 | | | | |
| 6.875 ► | 103.070 | 103.028 | 102.989 | 102.952 | 102.598 | 102.554 | 102.454 | 102.955 | 102.888 | 102.844 | 101.706 | 101.639 | 101.577 | 100.920 | 100.875 | 100.863 | | | | |
| 6.750 ► | 102.722 | 102.680 | 102.642 | 102.605 | 102.138 | 102.083 | 101.990 | 102.613 | 102.546 | 102.501 | 101.413 | 101.346 | 101.284 | 100.462 | 100.407 | 100.403 | | | | |
| 6.625 ► | 102.686 | 102.619 | 102.561 | 102.510 | 102.492 | 102.430 | 102.372 | 102.851 | 102.751 | 102.662 | 101.759 | 101.658 | 101.570 | 101.102 | 101.039 | 100.981 | | | | |
| 6.500 ► | 102.366 | 102.299 | 102.242 | 102.190 | 102.095 | 102.028 | 101.969 | 102.498 | 102.398 | 102.309 | 101.489 | 101.388 | 101.300 | 100.709 | 100.640 | 100.581 | | | | |
| 6.375 ► | 101.995 | 101.928 | 101.871 | 101.819 | 101.841 | 101.770 | 101.711 | 102.113 | 102.012 | 101.924 | 101.156 | 101.056 | 100.967 | 100.459 | 100.386 | 100.327 | | | | |
| 6.250 ► | 101.559 | 101.492 | 101.435 | 101.384 | 101.412 | 101.333 | 101.276 | 101.691 | 101.591 | 101.503 | 100.791 | 100.691 | 100.602 | 100.031 | 99.951 | 99.893 | | | | |
| 6.125 ► | 101.417 | 101.341 | 101.276 | 101.218 | 101.270 | 101.233 | 101.171 | 102.036 | 101.927 | 101.830 | 101.114 | 101.039 | 100.974 | 100.049 | 100.011 | 99.950 | | | | |
| 6.000 ► | 100.989 | 100.914 | 100.849 | 100.790 | 100.891 | 100.850 | 100.790 | 101.616 | 101.507 | 101.411 | 100.748 | 100.673 | 100.608 | 99.674 | 99.632 | 99.573 | | | | |
| 5.875 ► | 100.524 | 100.449 | 100.384 | 100.325 | 100.430 | 100.382 | 100.325 | 101.161 | 101.053 | 100.956 | 100.350 | 100.275 | 100.210 | 99.218 | 99.169 | 99.113 | | | | |
| 5.750 ► | 100.012 | 99.936 | 99.871 | 99.813 | 99.821 | 99.767 | 99.716 | 100.672 | 100.563 | 100.467 | 99.896 | 99.821 | 99.755 | 98.613 | 98.558 | 98.509 | | | | |
| 5.625 ► | 99.598 | 99.531 | 99.469 | 99.410 | 99.567 | 99.542 | 99.459 | 100.478 | 100.378 | 100.285 | 99.383 | 99.308 | 99.242 | 98.208 | 98.181 | 98.100 | | | | |
| 5.500 ► | 99.054 | 98.987 | 98.925 | 98.866 | 98.994 | 98.966 | 98.884 | 99.989 | 99.888 | 99.795 | 98.808 | 98.733 | 98.667 | 97.639 | 97.609 | 97.529 | | | | |
| 5.375 ► | 98.471 | 98.404 | 98.342 | 98.284 | 98.407 | 98.374 | 98.293 | 99.446 | 99.346 | 99.253 | 98.188 | 98.113 | 98.048 | 97.053 | 97.019 | 96.940 | | | | |
| 5.250 ► | 97.854 | 97.787 | 97.725 | 97.666 | 97.463 | 97.426 | 97.348 | 98.881 | 98.781 | 98.688 | 97.544 | 97.468 | 97.403 | 96.112 | 96.074 | 95.997 | | | | |

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) | 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 Occupant | | (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 | | | | | | | | |

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 ► | 103.547 | 104.207 | 104.086 | 102.015 | 102.645 | 102.524 | 102.034 | 102.288 | 102.136 | 100.503 | 100.757 | 100.636 | 104.025 | 104.451 | 104.330 |
| 7.000 ► | 103.191 | 103.851 | 103.730 | 101.695 | 102.163 | 102.042 | 101.616 | 101.870 | 101.717 | 99.959 | 100.213 | 100.092 | 103.591 | 104.017 | 103.896 |
| 6.875 ► | 102.597 | 103.257 | 103.136 | 101.566 | 102.257 | 102.136 | 101.441 | 101.695 | 101.542 | 100.441 | 100.695 | 100.574 | 103.022 | 103.448 | 103.327 |
| 6.750 ► | 102.703 | 103.363 | 103.242 | 102.547 | 103.238 | 103.117 | 101.284 | 101.538 | 101.386 | 101.159 | 101.413 | 101.292 | 103.090 | 103.516 | 103.395 |
| 6.625 ► | 102.484 | 103.036 | 102.821 | 101.453 | 102.036 | 101.821 | 101.586 | 101.731 | 101.484 | 100.617 | 100.762 | 100.547 | 102.703 | 103.223 | 102.993 |
| 6.500 ► | 102.034 | 102.586 | 102.371 | 101.253 | 101.836 | 101.621 | 101.172 | 101.317 | 101.071 | 100.453 | 100.598 | 100.383 | 102.316 | 102.836 | 102.606 |
| 6.375 ► | 101.559 | 102.111 | 101.896 | 100.841 | 101.423 | 101.208 | 101.039 | 101.185 | 100.938 | 100.383 | 100.528 | 100.313 | 101.678 | 102.198 | 101.968 |
| 6.250 ► | 101.772 | 102.323 | 102.108 | 101.584 | 102.167 | 101.952 | 100.978 | 101.123 | 100.877 | 100.853 | 100.998 | 100.783 | 101.798 | 102.318 | 102.088 |
| 6.125 ► | 101.469 | 102.104 | 101.958 | 101.175 | 101.841 | 101.696 | 100.761 | 100.990 | 100.813 | 100.730 | 100.959 | 100.813 | 101.738 | 102.185 | 102.039 |
| 6.000 ► | 101.050 | 101.685 | 101.540 | 100.700 | 101.366 | 101.221 | 100.392 | 100.621 | 100.444 | 100.205 | 100.434 | 100.288 | 101.304 | 101.751 | 101.605 |
| 5.875 ► | 100.575 | 101.210 | 101.065 | 100.375 | 101.041 | 100.896 | 99.867 | 100.096 | 99.919 | 99.930 | 100.159 | 100.013 | 100.735 | 101.183 | 101.036 |
| 5.750 ► | 100.681 | 101.316 | 101.171 | 100.544 | 101.210 | 101.065 | 100.223 | 100.452 | 100.276 | 100.348 | 100.577 | 100.432 | FHA/VA Price Adjustments | | |
| 5.625 ► | 100.209 | 100.828 | 100.667 | 100.009 | 100.659 | 100.498 | 99.634 | 99.846 | 99.654 | 99.697 | 99.909 | 99.748 | 680+ | 0.000 | |
| 5.500 ► | 99.791 | 100.409 | 100.248 | 99.566 | 100.215 | 100.054 | 99.266 | 99.478 | 99.286 | 99.203 | 99.415 | 99.254 | 660-679 | (0.750) | |
| 5.375 ► | 99.284 | 99.903 | 99.742 | 99.178 | 99.828 | 99.667 | 98.709 | 98.921 | 98.729 | 98.866 | 99.078 | 98.917 | 640-659 | (1.750) | |
| 5.250 ► | 99.028 | 99.646 | 99.486 | 98.922 | 99.571 | 99.411 | 98.703 | 98.915 | 98.723 | 98.859 | 99.071 | 98.911 | 620-639 | (2.250) | |
| 5.125 ► | 97.681 | 98.383 | 98.302 | 97.514 | 98.247 | 98.165 | 97.194 | 97.490 | 97.377 | 97.300 | 97.596 | 97.514 | 600-619 | (3.250) | |
| 5.000 ► | 97.346 | 98.048 | 97.967 | 97.048 | 97.781 | 97.699 | 96.899 | 97.195 | 97.082 | 96.638 | 96.933 | 96.852 | Cashout Refi | (0.250) | |
| 4.875 ► | 96.769 | 97.471 | 97.389 | 96.650 | 97.383 | 97.302 | 95.986 | 96.282 | 96.169 | 95.994 | 96.290 | 96.208 | 2 units | (0.500) | |
| 4.750 ► | 96.494 | 97.196 | 97.114 | 96.369 | 97.102 | 97.020 | 95.565 | 95.861 | 95.748 | 95.463 | 95.758 | 95.677 | 3-4 units | (1.000) | |
| 4.625 ► | 93.720 | 93.641 | 93.598 | 93.720 | 93.641 | 93.598 | 90.607 | 90.528 | 90.486 | 90.607 | 90.528 | 90.486 | \$100k < \$125k | (0.125) | |
| 4.500 ► | 93.025 | 92.946 | 92.903 | 93.025 | 92.946 | 92.903 | 89.913 | 89.833 | 89.791 | 89.913 | 89.833 | 89.791 | \$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 ► | | | | | | | | | | | | | | | |
| 10.125 ► | | | | | | | | | | | | | | | |
| 10.000 ► | | | | | | | | | | | | | | | |
| 9.875 ► | | | | | | | | | | | | | | | |
| 9.750 ► | 107.275 | 107.125 | 106.975 | | | | | | | | | | | | |
| 9.625 ► | 107.025 | 106.875 | 106.725 | | | | | | | | | | | | |
| 9.500 ► | 106.775 | 106.625 | 106.475 | | | | | | | | | | | | |
| 9.375 ► | 106.525 | 106.375 | 106.225 | | | | | | | | | | | | |
| 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 ► | 98.800 | 98.650 | 98.500 | 99.500 | 99.350 | 99.200 | | | | | | | | | |
| 6.250 ► | 98.175 | 98.025 | 97.875 | 98.850 | 98.700 | 98.550 | | | | | | | | | |
| 6.125 ► | 97.425 | 97.275 | 97.125 | 97.975 | 97.825 | 97.675 | | | | | | | | | |
| 6.000 ► | | | | | | | | | | | | | | | |
| 5.875 ► | | | | | | | | | | | | | | | |

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