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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 ▶	105.049	105.049	105.024	104.995	104.697	104.567	104.571	105.237	105.237	105.220	102.120	102.120	102.036	101.130	100.986	100.990	
7.875 ▶	104.824	104.824	104.799	104.770	104.542	104.404	104.407	105.009	105.009	104.992	101.945	101.945	101.861	101.051	100.885	100.888	
7.750 ▶	104.581	104.581	104.556	104.527	104.333	104.181	104.185	104.766	104.766	104.749	101.750	101.750	101.666	100.820	100.635	100.639	
7.625 ▶	104.451	104.451	104.426	104.397	104.252	104.186	104.160	104.404	104.404	104.387	102.410	102.318	102.292	101.910	101.818	101.792	
7.500 ▶	104.197	104.197	104.172	104.144	104.039	103.947	103.920	104.128	104.128	104.111	102.259	102.150	102.123	101.759	101.650	101.623	
7.375 ▶	103.908	103.908	103.883	103.854	103.888	103.779	103.751	103.824	103.824	103.807	102.030	101.905	101.864	101.530	101.405	101.364	
7.250 ▶	103.737	103.738	103.721	103.701	103.534	103.411	103.371	103.499	103.499	103.482	101.658	101.526	101.487	101.158	101.026	100.987	
7.125 ▶	103.484	103.460	103.443	103.423	103.430	103.353	103.339	103.225	103.184	103.122	102.252	102.173	102.160	101.752	101.673	101.660	
7.000 ▶	103.235	103.211	103.169	103.126	103.126	103.042	103.027	102.949	102.915	102.848	101.950	101.864	101.849	101.450	101.364	101.349	
6.875 ▶	102.957	102.933	102.891	102.847	102.774	102.681	102.668	102.695	102.634	102.567	101.601	101.506	101.493	101.101	101.006	100.993	
6.750 ▶	102.642	102.617	102.576	102.532	102.318	102.213	102.205	102.370	102.316	102.249	101.223	101.199	101.132	100.648	100.541	100.534	
6.625 ▶	102.653	102.605	102.538	102.471	102.588	102.484	102.414	102.744	102.677	102.601	101.819	101.771	101.670	101.201	101.096	101.027	
6.500 ▶	102.338	102.290	102.223	102.156	102.284	102.186	102.117	102.414	102.358	102.279	101.558	101.510	101.409	100.900	100.801	100.733	
6.375 ▶	101.985	101.937	101.870	101.803	101.891	101.797	101.731	102.047	101.974	101.896	101.248	101.200	101.099	100.512	100.417	100.351	
6.250 ▶	101.577	101.529	101.462	101.395	101.454	101.369	101.303	101.659	101.566	101.490	100.901	100.852	100.752	100.078	99.991	99.927	
6.125 ▶	101.754	101.698	101.614	101.533	101.714	101.607	101.570	102.051	101.981	101.864	101.532	101.476	101.392	100.499	100.392	100.355	
6.000 ▶	101.345	101.288	101.204	101.123	101.288	101.193	101.159	101.663	101.598	101.481	101.169	101.112	101.028	100.075	99.982	99.946	
5.875 ▶	100.870	100.813	100.729	100.648	100.796	100.712	100.680	101.343	101.174	101.119	100.779	100.722	100.638	99.588	99.504	99.472	
5.750 ▶	100.349	100.293	100.209	100.128	100.245	100.175	100.149	100.825	100.702	100.599	100.339	100.282	100.198	99.040	98.971	98.943	
5.625 ▶	100.345	100.304	100.204	100.110	100.236	100.102	100.067	100.936	100.904	100.770	99.805	99.748	99.665	98.879	98.746	98.709	
5.500 ▶	99.802	99.762	99.661	99.568	99.690	99.568	99.534	100.465	100.433	100.299	99.209	99.152	99.068	98.335	98.214	98.179	
5.375 ▶	99.214	99.173	99.073	98.979	99.098	98.985	98.952	99.944	99.912	99.778	98.610	98.554	98.470	97.746	97.634	97.599	
5.250 ▶	98.587	98.547	98.446	98.353	98.143	98.047	98.016	99.399	99.367	99.233	97.955	97.898	97.814	96.795	96.700	96.668	
	LTV/FICO 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	Price Adjustments						0.150
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA						0.250
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						1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k						0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k						0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property						
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											<div>Improved PRICING</div> <div><div></div><div>%</div></div>						
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 ▶	103.763	104.398	104.266	102.299	102.836	102.703	102.251	102.480	102.316	100.720	100.948	100.816	104.220	104.667	104.521	
7.000 ▶	103.407	104.042	103.909	101.989	102.355	102.222	101.832	102.061	101.897	100.176	100.405	100.272	103.786	104.233	104.087	
6.875 ▶	102.813	103.448	103.316	101.782	102.448	102.316	101.657	101.886	101.722	100.657	100.886	100.753	103.217	103.665	103.518	
6.750 ▶	102.920	103.555	103.422	102.763	103.430	103.297	101.501	101.730	101.566	101.376	101.605	101.472	103.285	103.732	103.586	
6.625 ▶	102.273	102.934	102.804	101.242	101.934	101.804	101.250	101.504	101.342	100.281	100.535	100.405	102.586	103.012	102.891	
6.500 ▶	101.823	102.484	102.354	101.042	101.734	101.604	100.836	101.090	100.929	100.117	100.371	100.241	102.199	102.625	102.504	
6.375 ▶	101.348	102.009	101.879	100.630	101.321	101.191	100.703	100.957	100.796	100.047	100.301	100.171	101.561	101.987	101.866	
6.250 ▶	101.561	102.221	102.091	101.373	102.065	101.935	100.642	100.896	100.735	100.517	100.771	100.641	101.681	102.107	101.986	
6.125 ▶	101.417	102.086	101.969	101.124	101.823	101.706	100.592	100.855	100.706	100.561	100.823	100.706	101.715	102.134	102.021	
6.000 ▶	100.999	101.667	101.550	100.649	101.348	101.231	100.224	100.486	100.338	100.036	100.298	100.181	101.281	101.700	101.587	
5.875 ▶	100.524	101.192	101.075	100.324	101.023	100.906	99.699	99.961	99.813	99.761	100.023	99.906	100.713	101.131	101.018	
5.750 ▶	100.630	101.298	101.181	100.492	101.192	101.075	100.055	100.317	100.169	100.180	100.442	100.325	FHA/VA Price Adjustments			
5.625 ▶	100.436	101.096	100.953	100.236	100.927	100.784	99.892	100.146	99.971	99.955	100.209	100.065	680+		0.000	
5.500 ▶	100.017	100.677	100.534	99.792	100.484	100.340	99.523	99.777	99.603	99.461	99.715	99.571	660-679		(0.750)	
5.375 ▶	99.511	100.171	100.028	99.405	100.096	99.953	98.967	99.221	99.046	99.123	99.377	99.234	640-659		(1.750)	
5.250 ▶	99.255	99.915	99.771	99.148	99.840	99.696	98.961	99.215	99.040	99.117	99.371	99.228	620-639		(2.250)	
5.125 ▶	98.578	99.271	99.152	98.410	99.135	99.016	97.965	98.252	98.102	98.071	98.359	98.240	600-619		(3.250)	
5.000 ▶	98.243	98.936	98.817	97.944	98.669	98.550	97.670	97.958	97.808	97.409	97.696	97.577	Cashout Refi		(0.250)	
4.875 ▶	97.665	98.359	98.240	97.546	98.271	98.152	96.758	97.045	96.895	96.765	97.052	96.934	2 units		(0.500)	
4.750 ▶	97.390	98.084	97.965	97.265	97.990	97.871	96.336	96.623	96.473	96.234	96.521	96.402	3-4 units		(1.000)	
4.625 ▶	94.527	94.471	94.438	94.527	94.471	94.438	91.415	91.359	91.325	91.415	91.359	91.325	\$100k < \$125k		(0.125)	
4.500 ▶	93.838	93.782	93.749	93.838	93.782	93.749	90.725	90.670	90.636	90.725	90.670	90.636	\$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 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200
6.500 ▶				1i						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		
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices		
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.790	107.640	107.490						Prepay 101.000		
9.875 ▶	107.540	107.390	107.240						No Prepay 100.000		
9.750 ▶	107.290	107.140	106.990						<u>Plus Residential</u>		
9.625 ▶	107.040	106.890	106.740						<u>Min Price</u> <u>Max Price</u>		
9.500 ▶	106.790	106.640	106.490						Full Doc 99.500 103.000		
9.375 ▶	106.540	106.390	106.240						Alt Doc 99.500 103.000		
9.250 ▶	106.290	106.140	105.990			108.243	108.093		107.943	Inv w/Prepay 99.500 103.000	
9.125 ▶	106.040	105.890	105.740			108.055	107.905		107.755	<u>Plus DSCR</u>	
9.000 ▶										No Prepay 99.500 100.000	
8.990 ▶	105.790	105.640	105.490			107.789	107.639		107.489	1yr Prepay 99.500 103.500	
8.875 ▶	105.540	105.390	105.240			107.524	107.374		107.224	2-4yr Prepay 99.500 104.000	
8.750 ▶	105.290	105.140	104.990			107.243	107.093		106.943	5yr Prepay 99.500 104.500	
8.625 ▶	105.040	104.890	104.740			106.961	106.811		106.661	<u>5-9 units DSCR</u>	
8.500 ▶	104.790	104.640	104.490			106.680	106.530		106.380	<u>Max Price</u>	
8.375 ▶	104.540	104.390	104.240			106.380	106.230		106.080	5yr Hard PP 101.500	
8.250 ▶	104.290	104.140	103.990			106.080	105.930		105.780	4yr Hard PP 101.500	
8.125 ▶	104.040	103.890	103.740			105.740	105.590		105.440	3yr Hard PP 101.500	
8.000 ▶										2yr Hard PP 100.500	
7.990 ▶	103.790	103.640	103.490			105.365	105.215		105.065	1yr Hard PP 100.000	
7.875 ▶	103.540	103.390	103.240			104.990	104.840		104.690	No Prepay 99.500	
7.750 ▶	103.290	103.140	102.990			104.615	104.465		104.315		
7.625 ▶	103.015	102.865	102.715			104.240	104.090		103.940		
7.500 ▶	102.765	102.615	102.465			103.865	103.715		103.565		
7.375 ▶	102.440	102.290	102.140			103.490	103.340		103.190		
7.250 ▶	102.065	101.915	101.765			103.115	102.965		102.815		
7.125 ▶	101.665	101.515	101.365			102.665	102.515		102.365		
7.000 ▶											
6.990 ▶	101.290	101.140	100.990		102.215	102.065	101.915				
6.875 ▶	100.840	100.690	100.540		101.765	101.615	101.465				
6.750 ▶	100.390	100.240	100.090		101.290	101.140	100.990				

**New Product  
Coming Soon**

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**NonQM Price Adjustments**

Price all NonQM loans on our new website

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