

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	
7.875 ►	104.981	104.977	104.970	104.937	104.526	104.497	104.474	105.576	105.578	105.578	102.507	102.455	102.396	101.102	101.073	101.045				
7.750 ►	104.760	104.756	104.748	104.716	104.308	104.279	104.260	105.320	105.322	105.322	102.320	102.267	102.209	100.856	100.827	100.805				
7.625 ►	104.914	104.908	104.901	104.868	104.716	104.684	104.516	105.079	105.079	105.079	102.511	102.484	102.455	101.932	101.900	101.904				
7.500 ►	104.701	104.695	104.688	104.655	104.548	104.516	104.352	104.826	104.826	104.826	102.331	102.300	102.308	101.831	101.799	101.808				
7.375 ►	104.490	104.484	104.477	104.444	104.306	104.274	104.120	104.407	104.407	104.407	102.138	102.111	102.082	101.512	101.479	101.518				
7.250 ►	104.411	104.405	104.397	104.365	103.937	103.904	103.780	104.128	104.129	104.129	102.077	102.050	102.021	101.119	101.086	101.134				
7.125 ►	104.159	104.152	104.145	104.112	103.904	103.892	103.747	103.971	103.927	103.883	102.440	102.402	102.402	101.914	101.902	101.902				
7.000 ►	103.885	103.879	103.872	103.839	103.636	103.624	103.490	103.692	103.648	103.604	102.231	102.188	102.174	101.677	101.664	101.674				
6.875 ►	103.567	103.556	103.546	103.513	103.214	103.202	103.082	103.396	103.352	103.308	102.001	101.958	101.914	101.289	101.276	101.300				
6.750 ►	103.284	103.261	103.239	103.203	102.748	102.735	102.636	103.079	103.035	102.992	101.724	101.680	101.636	100.825	100.812	100.857				
6.625 ►	103.248	103.204	103.160	103.101	103.112	103.072	103.003	103.392	103.319	103.246	102.192	102.152	102.084	101.692	101.652	101.584				
6.500 ►	102.934	102.889	102.845	102.787	102.810	102.770	102.712	103.076	103.003	102.930	101.893	101.853	101.795	101.393	101.353	101.295				
6.375 ►	102.614	102.570	102.526	102.467	102.471	102.430	102.381	102.724	102.651	102.578	101.558	101.518	101.468	101.058	101.018	100.968				
6.250 ►	102.246	102.201	102.157	102.099	102.062	102.021	101.978	102.335	102.262	102.189	101.151	101.110	101.067	100.651	100.610	100.567				
6.125 ►	102.329	102.277	102.226	102.159	102.232	102.202	102.089	102.812	102.732	102.651	102.066	102.036	101.923	101.566	101.536	101.423				
6.000 ►	101.941	101.889	101.838	101.771	101.931	101.902	101.796	102.420	102.340	102.260	101.772	101.742	101.636	101.272	101.242	101.136				
5.875 ►	101.523	101.471	101.420	101.353	101.504	101.475	101.380	101.994	101.914	101.834	101.403	101.374	101.278	100.903	100.874	100.778				
5.750 ►	101.030	100.977	100.926	100.859	100.889	100.862	100.773	101.516	101.435	101.355	100.714	100.687	100.599	100.214	100.187	100.099				
5.625 ►	101.028	100.983	100.939	100.868	101.028	101.002	100.901	101.853	101.782	101.709	100.804	100.778	100.677	100.304	100.278	100.177				
5.500 ►	100.552	100.507	100.463	100.392	100.458	100.431	100.338	101.386	101.315	101.241	100.236	100.209	100.117	99.736	99.709	99.617				
5.375 ►	100.009	99.965	99.921	99.849	99.894	99.867	99.779	100.865	100.794	100.721	99.673	99.646	99.559	99.173	99.146	99.059				
5.250 ►	99.417	99.372	99.328	99.257	98.949	98.922	98.843	100.319	100.248	100.175	98.789	98.761	98.682	98.289	98.261	98.182				
5.125 ►	99.333	99.208	99.076	98.974	99.142	99.132	98.968	100.363	100.198	100.022	97.196	97.083	96.966	96.557	96.545	96.387				

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)	(2.125)	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	(2.750)	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	(2.950)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	(3.500)	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	(4.125)	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	(5.125)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.500)	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)</td										

Effective Date/Time: 2/24/2026 10:56 AM

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 ►	105.046	104.960	104.875	103.514	103.429	103.344	103.127	103.042	102.956	101.596	101.510	101.425	105.128	105.231	105.145
7.000 ►	104.689	104.604	104.519	103.033	102.948	102.863	102.708	102.623	102.538	101.052	100.967	100.881	104.694	104.797	104.712
6.875 ►	104.096	104.010	103.925	103.127	103.042	102.956	102.533	102.448	102.363	101.533	101.448	101.363	104.126	104.228	104.143
6.750 ►	104.202	104.117	104.031	104.108	104.023	103.938	102.377	102.292	102.206	102.252	102.167	102.081	104.193	104.296	104.210
6.625 ►	103.421	103.393	103.365	102.453	102.424	102.396	102.116	102.088	102.060	101.148	101.119	101.091	103.407	103.441	103.413
6.500 ►	102.971	102.943	102.915	102.253	102.224	102.196	101.703	101.674	101.646	100.984	100.956	100.927	103.020	103.054	103.026
6.375 ►	102.496	102.468	102.440	101.840	101.812	101.783	101.570	101.542	101.513	100.914	100.886	100.857	102.382	102.416	102.388
6.250 ►	102.709	102.681	102.652	102.584	102.556	102.527	101.509	101.481	101.452	101.384	101.356	101.327	102.502	102.536	102.508
6.125 ►	102.738	102.702	102.667	102.506	102.471	102.435	101.389	101.354	101.318	101.358	101.323	101.287	102.693	102.735	102.700
6.000 ►	102.319	102.283	102.248	102.031	101.996	101.960	101.021	100.985	100.950	100.833	100.798	100.762	102.259	102.301	102.266
5.875 ►	101.844	101.808	101.773	101.706	101.671	101.635	100.496	100.460	100.425	100.558	100.523	100.487	101.690	101.733	101.697
5.750 ►	101.950	101.915	101.879	101.875	101.840	101.804	100.852	100.816	100.781	100.977	100.941	100.906	FHA/VA Price Adjustments		
5.625 ►	101.825	101.754	101.683	101.688	101.617	101.546	100.844	100.773	100.702	100.907	100.836	100.765	680+	0.000	
5.500 ►	101.407	101.336	101.265	101.244	101.173	101.102	100.475	100.404	100.333	100.413	100.342	100.271	660-679	(0.750)	
5.375 ►	100.900	100.829	100.758	100.857	100.786	100.715	99.919	99.848	99.777	100.075	100.004	99.933	640-659	(1.750)	
5.250 ►	100.644	100.573	100.502	100.600	100.529	100.458	99.913	99.842	99.771	100.069	99.998	99.927	620-639	(2.250)	
5.125 ►	100.087	100.030	99.973	99.982	99.925	99.868	99.193	99.136	99.079	99.299	99.242	99.185	600-619	(3.250)	
5.000 ►	99.752	99.695	99.638	99.516	99.459	99.402	98.898	98.841	98.784	98.637	98.580	98.523	Cashout Refi	(0.250)	
4.875 ►	99.174	99.117	99.060	99.118	99.061	99.004	97.985	97.929	97.872	97.993	97.936	97.879	2 units	(0.500)	
4.750 ►	98.899	98.842	98.785	98.837	98.780	98.723	97.564	97.507	97.450	97.462	97.405	97.348	3-4 units	(1.000)	
4.625 ►	95.839	95.781	95.751	95.839	95.781	95.751	92.727	92.668	92.639	92.727	92.668	92.639	\$100k < \$125k	(0.125)	
4.500 ►	95.155	95.097	95.067	95.155	95.097	95.067	92.042	91.984	91.955	92.042	91.984	91.955	\$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 ►															
9.625 ►															
9.500 ►	108.300	108.150	108.000												
9.375 ►	108.050	107.900	107.750												
9.250 ►	107.800	107.650	107.500												
9.125 ►	107.550	107.400	107.250												
9.000 ►															
8.875 ►	107.050	106.900	106.750	108.559	108.409	108.259									
8.750 ►	106.800	106.650	106.500	108.278	108.128	107.978									
8.625 ►	106.550	106.400	106.250	107.996	107.846	107.696									
8.500 ►	106.300	106.150	106.000	107.715	107.565	107.415									
8.375 ►	106.050	105.900	105.750	107.415	107.265	107.115									
8.250 ►	105.800	105.650	105.500	107.115	106.965	106.815									
8.125 ►	105.550	105.400	105.250	106.775	106.625	106.475									
8.000 ►															
7.875 ►	105.050	104.900	104.750	106.025	105.875	105.725									
7.750 ►	104.800	104.650	104.500	105.650	105.500	105.350									
7.625 ►	104.525	104.375	104.225	105.275	105.125	104.975									
7.500 ►	104.275	104.125	103.975	104.900	104.750	104.600									
7.375 ►	103.950	103.800	103.650	104.525	104.375	104.225									
7.250 ►	103.575	103.425	103.275	104.150	104.000	103.850									
7.125 ►	103.175	103.025	102.875	103.700	103.550	103.400									
7.000 ►															
6.875 ►	102.325	102.175	102.025	102.800	102.650	102.500									
6.750 ►	101.850	101.700	101.550	102.325	102.175	102.025									
6.625 ►	101.375	101.225	101.075	101.825	101.675	101.525									
6.500 ►	100.825	100.675	100.525	101.325	101.175	101.025									
6.375 ►	100.250	100.100	99.950	100.775	100.625	100.475									
6.250 ►	99.650	99.500	99.350	100.125	99.975	99.825									
6.125 ►	99.050	98.900	98.750	99.250	99.100	98.950									
6.000 ►															
5.875 ►	97.175	97.025	96.875												

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