

Effective Date/Time: 2/23/2026 11:22 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 ▶	105.043	105.041	105.034	105.003	104.669	104.640	104.621	105.608	105.612	105.612	102.569	102.522	102.464	101.245	101.216	101.180
7.750 ▶	104.820	104.819	104.811	104.781	104.450	104.421	104.404	105.350	105.354	105.354	102.380	102.334	102.275	100.999	100.969	100.936
7.625 ▶	104.977	104.972	104.965	104.934	104.812	104.780	104.629	105.121	105.123	105.123	102.549	102.525	102.507	102.028	101.996	102.007
7.500 ▶	104.782	104.777	104.770	104.739	104.644	104.612	104.465	104.862	104.863	104.863	102.427	102.395	102.409	101.927	101.895	101.909
7.375 ▶	104.570	104.565	104.557	104.527	104.402	104.370	104.228	104.442	104.443	104.443	102.171	102.147	102.118	101.608	101.574	101.618
7.250 ▶	104.489	104.484	104.477	104.446	104.033	104.000	103.886	104.160	104.161	104.161	102.108	102.083	102.054	101.215	101.182	101.229
7.125 ▶	104.239	104.233	104.226	104.196	103.968	103.954	103.830	104.017	103.973	103.929	102.481	102.464	102.480	101.978	101.964	101.980
7.000 ▶	103.959	103.952	103.945	103.915	103.700	103.686	103.565	103.735	103.691	103.647	102.272	102.229	102.245	101.740	101.726	101.745
6.875 ▶	103.653	103.634	103.618	103.586	103.278	103.263	103.152	103.434	103.391	103.347	102.051	102.008	101.964	101.352	101.338	101.365
6.750 ▶	103.367	103.343	103.321	103.293	102.811	102.796	102.700	103.114	103.071	103.027	101.789	101.747	101.703	100.888	100.873	100.917
6.625 ▶	103.311	103.266	103.222	103.170	103.188	103.146	103.095	103.471	103.399	103.326	102.268	102.226	102.175	101.768	101.726	101.675
6.500 ▶	103.026	102.981	102.937	102.885	102.886	102.844	102.795	103.151	103.079	103.005	101.969	101.927	101.879	101.469	101.427	101.379
6.375 ▶	102.702	102.657	102.613	102.561	102.547	102.505	102.459	102.796	102.723	102.650	101.634	101.592	101.546	101.134	101.092	101.046
6.250 ▶	102.328	102.283	102.239	102.188	102.138	102.095	102.050	102.403	102.330	102.257	101.227	101.184	101.140	100.727	100.684	100.640
6.125 ▶	102.427	102.374	102.323	102.263	102.297	102.267	102.174	102.903	102.824	102.743	102.131	102.101	102.008	101.631	101.601	101.508
6.000 ▶	102.044	101.991	101.940	101.880	101.996	101.967	101.877	102.512	102.432	102.352	101.837	101.807	101.717	101.337	101.307	101.217
5.875 ▶	101.610	101.556	101.505	101.445	101.568	101.540	101.452	102.081	102.001	101.920	101.468	101.439	101.351	100.968	100.939	100.851
5.750 ▶	101.112	101.059	101.007	100.948	100.954	100.927	100.842	101.599	101.519	101.439	100.779	100.752	100.668	100.279	100.252	100.168
5.625 ▶	101.101	101.056	101.012	100.943	101.074	101.042	100.956	101.973	101.904	101.831	100.850	100.818	100.733	100.350	100.318	100.233
5.500 ▶	100.620	100.575	100.531	100.462	100.503	100.471	100.389	101.501	101.432	101.358	100.282	100.249	100.167	99.782	99.749	99.667
5.375 ▶	100.075	100.030	99.986	99.917	99.940	99.907	99.828	100.979	100.910	100.836	99.719	99.687	99.607	99.219	99.187	99.107
5.250 ▶	99.482	99.438	99.394	99.325	98.996	98.962	98.889	100.432	100.363	100.289	98.836	98.801	98.728	98.336	98.301	98.228
5.125 ▶	99.309	99.189	99.057	98.930	99.164	99.148	98.993	100.430	100.276	100.100	97.273	97.165	97.048	96.579	96.561	96.411

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 ▶	105.182	105.061	104.940	103.651	103.530	103.409	103.263	103.142	103.022	101.732	101.611	101.490	104.909	105.429	105.246	
7.000 ▶	104.826	104.705	104.584	103.169	103.049	102.928	102.844	102.724	102.603	101.188	101.067	100.947	104.476	104.996	104.812	
6.875 ▶	104.232	104.111	103.990	103.263	103.142	103.022	102.669	102.549	102.428	101.669	101.549	101.428	103.907	104.427	104.244	
6.750 ▶	104.338	104.217	104.097	104.244	104.124	104.003	102.513	102.392	102.272	102.388	102.267	102.147	103.974	104.494	104.311	
6.625 ▶	103.467	103.418	103.368	102.499	102.449	102.399	102.162	102.113	102.063	101.194	101.144	101.094	103.115	103.550	103.438	
6.500 ▶	103.017	102.968	102.918	102.299	102.249	102.199	101.749	101.699	101.649	101.030	100.980	100.930	102.728	103.162	103.050	
6.375 ▶	102.542	102.493	102.443	101.886	101.836	101.787	101.616	101.566	101.517	100.960	100.910	100.860	102.090	102.525	102.413	
6.250 ▶	102.755	102.705	102.655	102.630	102.580	102.530	101.555	101.505	101.455	101.430	101.380	101.330	102.210	102.644	102.532	
6.125 ▶	102.800	102.743	102.686	102.569	102.512	102.455	101.451	101.395	101.338	101.420	101.363	101.306	102.417	102.860	102.740	
6.000 ▶	102.881	102.824	102.767	102.094	102.037	101.980	101.083	101.026	100.969	100.895	100.838	100.781	101.983	102.426	102.307	
5.875 ▶	101.906	101.849	101.792	101.769	101.712	101.655	100.558	100.501	100.444	100.620	100.563	100.506	101.414	101.857	101.738	
5.750 ▶	102.012	101.955	101.899	101.937	101.880	101.824	100.914	100.857	100.800	101.039	100.982	100.925	FHA/VA Price Adjustments			
5.625 ▶	101.866	101.788	101.709	101.728	101.650	101.572	100.884	100.806	100.728	100.947	100.869	100.791	680+		0.000	
5.500 ▶	101.447	101.369	101.291	101.284	101.206	101.128	100.516	100.438	100.359	100.453	100.375	100.297	660-679		(0.750)	
5.375 ▶	100.941	100.863	100.784	100.897	100.819	100.741	99.959	99.881	99.803	100.116	100.038	99.959	640-659		(1.750)	
5.250 ▶	100.684	100.606	100.528	100.641	100.563	100.484	99.953	99.875	99.797	100.109	100.031	99.953	620-639		(2.250)	
5.125 ▶	100.129	100.086	100.044	100.024	99.981	99.939	99.235	99.192	99.150	99.341	99.299	99.256	600-619		(3.250)	
5.000 ▶	99.794	99.751	99.709	99.558	99.515	99.473	98.940	98.898	98.855	98.679	98.636	98.594	Cashout Refi		(0.250)	
4.875 ▶	99.216	99.174	99.131	99.160	99.117	99.075	98.028	97.985	97.942	98.035	97.992	97.950	2 units		(0.500)	
4.750 ▶	98.941	98.899	98.856	98.879	98.836	98.794	97.606	97.563	97.521	97.504	97.461	97.419	3-4 units		(1.000)	
4.625 ▶	95.740	95.681	95.652	95.740	95.681	95.652	92.627	92.569	92.540	92.627	92.569	92.540	\$100k < \$125k		(0.125)	
4.500 ▶	95.052	94.994	94.965	95.052	94.994	94.965	91.940	91.881	91.852	91.940	91.881	91.852	\$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 ▶										Loan Amt \$1.75m<\$2.0m	100.500
9.750 ▶										Loan Amt \$2.0m-\$3.0m	100.000
9.625 ▶										Standard DSCR	
9.500 ▶	108.300	108.150	108.000							Prepay	101.000
9.375 ▶	108.050	107.900	107.750							No Prepay	100.000
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								

NonQM Price Adjustments

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