

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 ►	104.889	104.872	104.837	104.800	104.366	104.320	104.204	105.391	105.383	105.355	102.021	101.946	101.859	100.851	100.817	100.811				
7.875 ►	104.659	104.642	104.607	104.570	104.186	104.140	104.024	105.154	105.146	105.118	101.848	101.773	101.686	100.713	100.680	100.672				
7.750 ►	104.412	104.395	104.359	104.323	103.961	103.913	103.797	104.900	104.892	104.864	101.658	101.583	101.496	100.460	100.420	100.412				
7.625 ►	104.589	104.581	104.560	104.538	104.242	104.158	104.075	104.726	104.726	104.712	102.074	102.041	102.046	101.574	101.541	101.546				
7.500 ►	104.373	104.365	104.343	104.321	104.069	103.986	103.900	104.323	104.323	104.310	101.970	101.935	101.940	101.470	101.435	101.440				
7.375 ►	104.137	104.129	104.108	104.086	103.856	103.761	103.677	104.067	104.067	104.054	101.675	101.642	101.651	101.175	101.142	101.151				
7.250 ►	104.033	104.025	104.003	103.981	103.430	103.337	103.257	103.796	103.796	103.783	101.499	101.465	101.422	100.714	100.670	100.680				
7.125 ►	103.753	103.745	103.723	103.701	103.394	103.325	103.251	103.568	103.501	103.481	102.215	102.148	102.088	101.526	101.512	101.482				
7.000 ►	103.463	103.442	103.420	103.398	103.086	103.010	102.939	103.288	103.221	103.189	101.995	101.928	101.868	101.249	101.229	101.202				
6.875 ►	103.178	103.137	103.100	103.063	102.711	102.638	102.567	103.003	102.936	102.904	101.746	101.679	101.620	100.910	100.892	100.865				
6.750 ►	102.833	102.791	102.754	102.718	102.251	102.170	102.100	102.667	102.601	102.569	101.460	101.393	101.333	100.452	100.427	100.401				
6.625 ►	102.768	102.701	102.649	102.598	102.599	102.531	102.481	102.894	102.794	102.712	101.768	101.667	101.591	101.211	101.142	101.091				
6.500 ►	102.462	102.395	102.342	102.291	102.202	102.135	102.086	102.560	102.460	102.378	101.485	101.385	101.303	100.817	100.748	100.699				
6.375 ►	102.100	102.033	101.981	101.930	101.948	101.899	101.851	102.183	102.083	102.001	101.162	101.061	100.979	100.567	100.516	100.468				
6.250 ►	101.684	101.617	101.564	101.513	101.518	101.452	101.405	101.761	101.661	101.579	100.803	100.702	100.620	100.139	100.071	100.024				
6.125 ►	101.594	101.511	101.450	101.392	101.475	101.406	101.377	102.181	102.064	101.974	101.321	101.252	101.223	100.821	100.752	100.723				
6.000 ►	101.167	101.083	101.023	100.964	101.096	101.027	101.000	101.768	101.651	101.561	100.953	100.884	100.857	100.453	100.384	100.357				
5.875 ►	100.691	100.607	100.547	100.488	100.634	100.566	100.540	101.309	101.192	101.102	100.549	100.481	100.455	100.049	99.981	99.955				
5.750 ►	100.164	100.081	100.020	99.962	100.024	99.959	99.936	100.826	100.709	100.619	100.085	100.001	99.941	99.349	99.284	99.261				
5.625 ►	99.857	99.799	99.747	99.696	99.856	99.785	99.748	100.728	100.636	100.554	99.685	99.615	99.577	99.185	99.115	99.077				
5.500 ►	99.331	99.272	99.220	99.169	99.283	99.217	99.180	100.243	100.151	100.070	99.116	99.050	99.013	98.616	98.550	98.513				
5.375 ►	98.763	98.705	98.653	98.602	98.695	98.625	98.589	99.716	99.624	99.542	98.532	98.462	98.425	98.032	97.962	97.925				
5.250 ►	98.151	98.092	98.040	97.989	97.751	97.683	97.646	99.166	99.074	98.993	97.744	97.660	97.600	97.090	97.022	96.985				

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)	(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)	(3.250)	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)	(5.125)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	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)</td												

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 ►	103.731	104.391	104.277	102.192	102.828	102.715	102.218	102.472	102.327	100.687	100.941	100.827	104.208	104.634	104.513
7.000 ►	103.374	104.034	103.921	101.877	102.347	102.233	101.799	102.053	101.908	100.143	100.397	100.283	103.775	104.201	104.079
6.875 ►	102.781	103.441	103.327	101.749	102.441	102.327	101.624	101.878	101.733	100.624	100.878	100.765	103.206	103.632	103.511
6.750 ►	102.887	103.547	103.433	102.731	103.422	103.308	101.468	101.722	101.577	101.343	101.597	101.483	103.273	103.699	103.578
6.625 ►	102.427	103.020	102.867	101.396	102.020	101.867	101.528	101.715	101.531	100.559	100.746	100.594	102.682	103.166	102.978
6.500 ►	101.977	102.570	102.417	101.196	101.820	101.667	101.114	101.301	101.117	100.396	100.583	100.430	102.294	102.778	102.590
6.375 ►	101.502	102.095	101.942	100.783	101.408	101.255	100.982	101.169	100.985	100.326	100.513	100.360	101.657	102.141	101.953
6.250 ►	101.714	102.308	102.155	101.527	102.151	101.999	100.921	101.108	100.924	100.796	100.983	100.830	101.776	102.260	102.072
6.125 ►	101.517	102.194	102.076	101.224	101.932	101.814	100.810	101.080	100.931	100.778	101.049	100.931	101.822	102.234	102.129
6.000 ►	101.099	101.775	101.658	100.749	101.457	101.339	100.441	100.711	100.562	100.253	100.524	100.406	101.389	101.800	101.695
5.875 ►	100.624	101.300	101.183	100.424	101.132	101.014	99.916	100.186	100.037	99.978	100.249	100.131	100.820	101.231	101.127
5.750 ►	100.730	101.407	101.289	100.592	101.300	101.183	100.272	100.543	100.393	100.397	100.668	100.550	FHA/VA Price Adjustments		
5.625 ►	100.433	101.026	100.864	100.233	100.858	100.695	99.858	100.045	99.851	99.921	100.108	99.945	680+	0.000	
5.500 ►	100.014	100.608	100.445	99.789	100.414	100.251	99.489	99.676	99.483	99.427	99.614	99.451	660-679	(0.750)	
5.375 ►	99.508	100.101	99.939	99.402	100.026	99.864	98.933	99.120	98.926	99.089	99.276	99.114	640-659	(1.750)	
5.250 ►	99.252	99.845	99.683	99.146	99.770	99.608	98.927	99.114	98.920	99.083	99.270	99.108	620-639	(2.250)	
5.125 ►	98.008	98.677	98.561	97.841	98.541	98.425	97.521	97.783	97.636	97.627	97.889	97.774	600-619	(3.250)	
5.000 ►	97.673	98.342	98.226	97.375	98.075	97.959	97.226	97.488	97.341	96.965	97.227	97.111	Cashout Refi	(0.250)	
4.875 ►	97.096	97.764	97.649	96.977	97.677	97.561	96.313	96.576	96.429	96.321	96.583	96.467	2 units	(0.500)	
4.750 ►	96.821	97.489	97.374	96.696	97.396	97.280	95.892	96.154	96.007	95.790	96.052	95.936	3-4 units	(1.000)	
4.625 ►	93.978	93.902	93.859	93.978	93.902	93.859	90.866	90.789	90.747	90.866	90.789	90.747	\$100k < \$125k	(0.125)	
4.500 ►	93.286	93.209	93.166	93.286	93.209	93.166	90.173	90.096	90.054	90.173	90.096	90.054	\$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	NonQM Max Prices	
10.250 ►													Standard Residential	Max Price	
10.125 ►													Loan Amt <=\$1.75m	101.000	
10.000 ►													Loan Amt: \$1.75m<\$2.0m	100.500	
9.875 ►													Loan Amt: \$2.0m-\$3.0m	100.000	
9.750 ►													Standard DSCR		
9.625 ►	107.275	107.125	106.975										Prepay	101.000	
9.500 ►	107.025	106.875	106.725										No Prepay	100.000	
9.375 ►	106.775	106.625	106.475										NonQM Price Adjustments		
9.250 ►	106.525	106.375	106.225										Price all NonQM loans on our website		
9.125 ►	106.275	106.125	105.975										https://www.uff.pro		
9.000 ►															
8.875 ►	105.775	105.625	105.475	107.534	107.384	107.234									
8.750 ►	105.525	105.375	105.225	107.253	107.103	106.953									
8.625 ►	105.275	105.125	104.975	106.971	106.821	106.671									
8.500 ►	105.025	104.875	104.725	106.690	106.540	106.390									
8.375 ►	104.775	104.625	104.475	106.390	106.240	106.090									
8.250 ►	104.525	104.375	104.225	106.090	105.940	105.790									
8.125 ►	104.275	104.125	103.975	105.750	105.600	105.450									
8.000 ►															
7.875 ►	103.775	103.625	103.475	105.000	104.850	104.700									
7.750 ►	103.525	103.375	103.225	104.625	104.475	104.325									
7.625 ►	103.250	103.100	102.950	104.250	104.100	103.950									
7.500 ►	103.000	102.850	102.700	103.875	103.725	103.575									
7.375 ►	102.675	102.525	102.375	103.500	103.350	103.200									
7.250 ►	102.300	102.150	102.000	103.125	102.975	102.825									
7.125 ►	101.900	101.750	101.600	102.675	102.525	102.375									
7.000 ►															
6.875 ►	101.075	100.925	100.775	101.775	101.625	101.475									
6.750 ►	100.625	100.475	100.325	101.300	101.150	101.000									
6.625 ►	100.175	100.025	99.875	100.800	100.650	100.500									
6.500 ►	99.625	99.475	99.325	100.300	100.150	100.000									
6.375 ►	99.050	98.900	98.750	99.750	99.600	99.450									
6.250 ►	98.425	98.275	98.125	99.100	98.950	98.800									
6.125 ►	97.675	97.525	97.375	98.225	98.075	97.925									
6.000 ►															
5.875 ►															

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