

**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 ►	104.961	104.967	104.960	104.935	104.454	104.415	104.380	105.476	105.487	105.487	102.348	102.320	102.261	100.987	100.949	100.913				
7.875 ►	104.638	104.644	104.636	104.612	104.280	104.242	104.207	105.233	105.244	105.244	102.162	102.134	102.075	100.856	100.817	100.785				
7.750 ►	104.414	104.420	104.413	104.388	104.060	104.022	103.987	104.975	104.986	104.986	101.973	101.945	101.887	100.609	100.570	100.535				
7.625 ►	104.582	104.580	104.573	104.549	104.396	104.358	104.333	104.751	104.754	104.754	102.179	102.162	102.132	101.613	101.575	101.550				
7.500 ►	104.381	104.379	104.372	104.348	104.228	104.189	104.163	104.492	104.494	104.494	102.012	101.976	101.948	101.512	101.474	101.448				
7.375 ►	104.169	104.167	104.160	104.135	103.986	103.948	103.923	104.072	104.075	104.075	101.801	101.784	101.755	101.192	101.152	101.128				
7.250 ►	104.088	104.086	104.079	104.055	103.617	103.577	103.554	103.790	103.792	103.792	101.737	101.721	101.691	100.800	100.759	100.736				
7.125 ►	103.838	103.836	103.829	103.805	103.517	103.504	103.479	103.610	103.566	103.522	102.072	102.031	101.990	101.528	101.515	101.490				
7.000 ►	103.557	103.555	103.548	103.524	103.249	103.236	103.210	103.327	103.284	103.240	101.863	101.823	101.779	101.290	101.277	101.251				
6.875 ►	103.237	103.226	103.218	103.194	102.827	102.815	102.788	103.027	102.984	102.940	101.629	101.589	101.545	100.901	100.888	100.862				
6.750 ►	102.928	102.902	102.881	102.854	102.358	102.348	102.315	102.707	102.664	102.620	101.350	101.309	101.265	100.434	100.424	100.391				
6.625 ►	102.813	102.767	102.723	102.673	102.684	102.643	102.600	102.975	102.904	102.831	101.765	101.723	101.680	101.265	101.223	101.180				
6.500 ►	102.528	102.482	102.438	102.388	102.382	102.340	102.299	102.655	102.584	102.511	101.467	101.425	101.383	100.967	100.925	100.883				
6.375 ►	102.203	102.157	102.114	102.064	102.043	102.001	101.958	102.300	102.228	102.155	101.131	101.088	101.046	100.631	100.588	100.546				
6.250 ►	101.830	101.784	101.740	101.690	101.634	101.591	101.546	101.907	101.836	101.762	100.724	100.681	100.635	100.224	100.181	100.135				
6.125 ►	101.838	101.782	101.731	101.673	101.717	101.681	101.629	102.315	102.237	102.156	101.551	101.515	101.463	101.051	101.015	100.963				
6.000 ►	101.455	101.398	101.347	101.290	101.416	101.381	101.328	101.924	101.845	101.765	101.256	101.221	101.168	100.756	100.721	100.668				
5.875 ►	101.020	100.963	100.912	100.855	100.986	100.953	100.899	101.492	101.414	101.333	100.887	100.853	100.799	100.387	100.353	100.299				
5.750 ►	100.522	100.466	100.415	100.357	100.371	100.341	100.284	101.011	100.932	100.852	100.196	100.166	100.109	99.696	99.666	99.609				
5.625 ►	100.379	100.333	100.289	100.235	100.363	100.315	100.276	101.250	101.187	101.114	100.139	100.092	100.053	99.639	99.592	99.553				
5.500 ►	99.899	99.853	99.809	99.755	99.792	99.744	99.704	100.778	100.715	100.642	99.569	99.522	99.482	99.069	99.022	98.982				
5.375 ►	99.357	99.311	99.267	99.213	99.228	99.181	99.140	100.257	100.195	100.121	99.007	98.960	98.919	98.507	98.460	98.419				
5.250 ►	98.764	98.718	98.674	98.620	98.282	98.236	98.194	99.712	99.649	99.576	98.121	98.075	98.033	97.621	97.575	97.533				

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)	(2.900)	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.250)	(2.900)	(3.250)	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)	(5.000)	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)	(2.250)	(3.250)	(3.250)	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: 2/20/2026 10:42 AM

**Government**

<b>Rate</b>	<b>FHA 30yr Fixed</b>			<b>VA 30yr Fixed</b>			<b>FHA 30yr Fxd HighBal</b>			<b>VA 30yr Fxd HighBal</b>			<b>USDA 30yr Fxd</b>		
	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 ►	104.027	104.653	104.499	102.459	103.091	102.936	102.515	102.735	102.549	100.983	101.203	101.049	104.445	104.931	104.776
7.000 ►	103.671	104.297	104.142	102.151	102.610	102.455	102.096	102.316	102.130	100.440	100.660	100.505	104.011	104.497	104.342
6.875 ►	103.077	103.703	103.549	102.046	102.703	102.549	101.921	102.141	101.955	100.921	101.141	100.986	103.442	103.928	103.773
6.750 ►	103.183	103.810	103.655	103.027	103.685	103.530	101.765	101.985	101.799	101.640	101.860	101.705	103.510	103.996	103.841
6.625 ►	102.337	103.006	102.894	101.305	102.006	101.894	101.438	101.701	101.557	100.469	100.732	100.620	102.641	103.075	102.963
6.500 ►	101.887	102.556	102.444	101.105	101.806	101.694	101.024	101.287	101.144	100.305	100.568	100.456	102.253	102.688	102.576
6.375 ►	101.412	102.081	101.969	100.693	101.393	101.281	100.892	101.154	101.011	100.235	100.498	100.386	101.616	102.050	101.938
6.250 ►	101.624	102.293	102.181	101.437	102.137	102.025	100.830	101.093	100.950	100.705	100.968	100.856	101.735	102.170	102.058
6.125 ►	101.624	102.286	102.166	101.330	102.023	101.904	100.681	100.937	100.787	100.650	100.906	100.787	101.897	102.340	102.221
6.000 ►	101.205	101.867	101.747	100.855	101.548	101.429	100.313	100.568	100.418	100.125	100.381	100.262	101.463	101.906	101.787
5.875 ►	100.730	101.392	101.272	100.530	101.223	101.104	99.788	100.043	99.893	99.850	100.106	99.987	100.894	101.337	101.218
5.750 ►	100.836	101.498	101.379	100.699	101.392	101.272	100.144	100.400	100.249	100.269	100.525	100.405	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.589	101.244	101.117	100.389	101.075	100.948	100.014	100.262	100.105	100.076	100.325	100.198	680+	0.000	
5.500 ►	100.170	100.825	100.698	99.945	100.631	100.505	99.645	99.894	99.736	99.582	99.831	99.705	660-679	(0.750)	
5.375 ►	99.664	100.319	100.192	99.557	100.244	100.117	99.089	99.337	99.180	99.245	99.494	99.367	640-659	(1.750)	
5.250 ►	99.407	100.062	99.936	99.301	99.987	99.861	99.082	99.331	99.173	99.239	99.487	99.361	620-639	(2.250)	
5.125 ►	98.757	99.440	99.342	98.589	99.304	99.206	98.269	98.546	98.417	98.375	98.652	98.554	600-619	(3.250)	
5.000 ►	98.422	99.105	99.007	98.123	98.838	98.740	97.974	98.251	98.122	97.713	97.990	97.892	Cashout Refi	(0.250)	
4.875 ►	97.844	98.527	98.429	97.725	98.440	98.342	97.062	97.339	97.209	97.069	97.346	97.248	2 units	(0.500)	
4.750 ►	97.569	98.252	98.154	97.444	98.159	98.061	96.640	96.917	96.788	96.538	96.815	96.717	3-4 units	(1.000)	
4.625 ►	95.091	95.032	95.004	95.091	95.032	95.004	91.978	91.920	91.891	91.978	91.920	91.891	\$100k < \$125k	(0.125)	
4.500 ►	94.403	94.344	94.316	94.403	94.344	94.316	91.290	91.232	91.203	91.290	91.232	91.203	\$40k < \$100k	(0.125)	
4.375 ►													VA IRRRL	0.000	

**NonQM**

<b>Rate</b>	<b>RESIDENTIAL NonQM Standard</b>			<b>DSCR NonQM Standard</b>									<b>NonQM Price Adjustments</b>			
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day							Price all NonQM loans in Soar			
10.250 ►													<b>NonQM Max Prices</b>			
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 ►	107.425	107.275	107.125										Prepay	101.000		
9.375 ►	107.175	107.025	106.875										No Prepay	100.000		
9.250 ►	106.925	106.775	106.625													
9.125 ►	106.675	106.525	106.375													
9.000 ►																
8.875 ►	106.175	106.025	105.875	107.684	107.534	107.384										
8.750 ►	105.925	105.775	105.625	107.403	107.253	107.103										
8.625 ►	105.675	105.525	105.375	107.121	106.971	106.821										
8.500 ►	105.425	105.275	105.125	106.840	106.690	106.540										
8.375 ►	105.175	105.025	104.875	106.540	106.390	106.240										
8.250 ►	104.925	104.775	104.625	106.240	106.090	105.940										
8.125 ►	104.675	104.525	104.375	105.900	105.750	105.600										
8.000 ►																
7.875 ►	104.175	104.025	103.875	105.150	105.000	104.850										
7.750 ►	103.925	103.775	103.625	104.775	104.625	104.475										
7.625 ►	103.650	103.500	103.350	104.400	104.250	104.100										
7.500 ►	103.400	103.250	103.100	104.025	103.875	103.725										
7.375 ►	103.075	102.925	102.775	103.650	103.500	103.350										
7.250 ►	102.700	102.550	102.400	103.275	103.125	102.975										
7.125 ►	102.300	102.150	102.000	102.825	102.675	102.525										
7.000 ►																
6.875 ►	101.450	101.300	101.150	101.925	101.775	101.625										
6.750 ►	100.975	100.825	100.675	101.450	101.300	101.150										
6.625 ►	100.500	100.350	100.200	100.950	100.800	100.650										
6.500 ►	99.950	99.800	99.650	100.450	100.300	100.150										
6.375 ►	99.375	99.225	99.075	99.900	99.750	99.600										
6.250 ►	98.775	98.625	98.475	99.250	99.100	98.950										
6.125 ►	98.175	98.025	97.875	98.375	98.225	98.075										
6.000 ►																
5.875 ►	96.300	96.150	96.000													

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