

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 ►	105.042	105.051	105.044	105.022	104.492	104.431	104.395	105.502	105.515	105.515	102.384	102.362	102.304	101.026	100.964	100.922				
7.875 ►	104.693	104.702	104.694	104.672	104.318	104.257	104.220	105.260	105.273	105.273	102.195	102.173	102.114	100.895	100.833	100.790				
7.750 ►	104.443	104.452	104.444	104.422	104.098	104.038	103.997	105.003	105.016	105.016	102.002	101.980	101.922	100.647	100.586	100.537				
7.625 ►	104.699	104.698	104.691	104.669	104.430	104.373	104.359	104.778	104.781	104.781	102.228	102.214	102.184	101.648	101.590	101.570				
7.500 ►	104.474	104.473	104.466	104.444	104.262	104.205	104.187	104.520	104.523	104.523	102.047	102.024	101.994	101.547	101.489	101.467				
7.375 ►	104.233	104.232	104.225	104.203	104.020	103.963	103.941	104.101	104.104	104.104	101.843	101.829	101.799	101.227	101.167	101.141				
7.250 ►	104.122	104.121	104.114	104.091	103.651	103.593	103.566	103.820	103.823	103.823	101.768	101.754	101.724	100.834	100.775	100.743				
7.125 ►	103.849	103.845	103.837	103.815	103.563	103.547	103.529	103.640	103.597	103.553	102.139	102.099	102.055	101.575	101.558	101.539				
7.000 ►	103.557	103.542	103.535	103.513	103.295	103.280	103.253	103.356	103.313	103.269	101.922	101.882	101.838	101.337	101.321	101.293				
6.875 ►	103.271	103.245	103.223	103.193	102.873	102.859	102.822	103.058	103.015	102.971	101.672	101.632	101.588	100.947	100.933	100.895				
6.750 ►	102.965	102.938	102.916	102.886	102.404	102.396	102.341	102.740	102.697	102.653	101.386	101.346	101.302	100.481	100.472	100.417				
6.625 ►	102.865	102.819	102.775	102.722	102.748	102.693	102.671	103.018	102.948	102.874	101.829	101.774	101.751	101.329	101.274	101.251				
6.500 ►	102.573	102.526	102.483	102.430	102.436	102.381	102.351	102.701	102.630	102.557	101.520	101.465	101.435	101.020	100.965	100.935				
6.375 ►	102.237	102.191	102.147	102.094	102.105	102.050	102.012	102.349	102.279	102.205	101.193	101.138	101.099	100.693	100.638	100.599				
6.250 ►	101.852	101.806	101.762	101.709	101.701	101.645	101.598	101.958	101.887	101.814	100.791	100.735	100.687	100.291	100.235	100.187				
6.125 ►	101.903	101.845	101.794	101.737	101.742	101.699	101.665	102.316	102.238	102.157	101.576	101.532	101.499	101.076	101.032	100.999				
6.000 ►	101.512	101.455	101.404	101.347	101.372	101.330	101.289	101.926	101.848	101.767	101.213	101.171	101.130	100.713	100.671	100.630				
5.875 ►	101.054	100.996	100.945	100.888	100.926	100.884	100.835	101.494	101.416	101.335	100.826	100.785	100.737	100.326	100.285	100.237				
5.750 ►	100.542	100.485	100.434	100.377	100.425	100.387	100.330	101.015	100.937	100.856	100.250	100.212	100.155	99.750	99.712	99.655				
5.625 ►	100.418	100.372	100.328	100.275	100.385	100.329	100.302	101.244	101.184	101.110	100.161	100.105	100.079	99.661	99.605	99.579				
5.500 ►	99.910	99.864	99.820	99.767	99.820	99.764	99.730	100.775	100.715	100.641	99.598	99.542	99.508	99.098	99.042	99.008				
5.375 ►	99.363	99.316	99.272	99.220	99.257	99.202	99.164	100.257	100.196	100.123	99.036	98.981	98.943	98.536	98.481	98.443				
5.250 ►	98.768	98.721	98.677	98.625	98.294	98.240	98.196	99.714	99.653	99.580	98.133	98.079	98.035	97.633	97.579	97.535				

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)	(2.625)	(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)	(5.000)	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	(5.500)	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							

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 ►	104.077	104.689	104.520	102.483	103.126	102.957	102.564	102.770	102.570	101.033	101.239	101.070	104.478	104.981	104.811
7.000 ►	103.721	104.333	104.164	102.170	102.645	102.476	102.146	102.351	102.151	100.489	100.695	100.526	104.044	104.547	104.378
6.875 ►	103.127	103.739	103.570	102.096	102.739	102.570	101.971	102.176	101.976	100.971	101.176	101.007	103.475	103.978	103.809
6.750 ►	103.233	103.845	103.676	103.077	103.720	103.551	101.814	102.020	101.820	101.689	101.895	101.726	103.543	104.046	103.876
6.625 ►	102.343	103.027	102.929	101.312	102.027	101.929	101.445	101.722	101.592	100.476	100.753	100.655	102.664	103.082	102.984
6.500 ►	101.893	102.577	102.479	101.112	101.827	101.729	101.031	101.308	101.179	100.312	100.589	100.491	102.277	102.695	102.597
6.375 ►	101.418	102.102	102.004	100.700	101.414	101.316	100.898	101.175	101.046	100.242	100.519	100.421	101.639	102.057	101.959
6.250 ►	101.631	102.314	102.216	101.443	102.158	102.060	100.837	101.114	100.985	100.712	100.989	100.891	101.759	102.177	102.079
6.125 ►	101.690	102.352	102.233	101.396	102.089	101.970	100.748	101.003	100.853	100.716	100.972	100.853	101.963	102.406	102.287
6.000 ►	101.271	101.933	101.814	100.921	101.614	101.495	100.379	100.635	100.484	100.191	100.447	100.328	101.529	101.972	101.853
5.875 ►	100.796	101.458	101.339	100.596	101.289	101.170	99.854	100.110	99.959	99.916	100.172	100.053	100.960	101.404	101.284
5.750 ►	100.902	101.564	101.445	100.765	101.458	101.339	100.210	100.466	100.315	100.335	100.591	100.472	FHA/VA Price Adjustments		
5.625 ►	100.599	101.247	101.113	100.399	101.078	100.945	100.024	100.266	100.101	100.087	100.328	100.195	680+	0.000	
5.500 ►	100.180	100.828	100.695	99.955	100.634	100.501	99.655	99.897	99.732	99.593	99.834	99.701	660-679	(0.750)	
5.375 ►	99.674	100.322	100.188	99.568	100.247	100.113	99.099	99.341	99.176	99.255	99.497	99.363	640-659	(1.750)	
5.250 ►	99.418	100.066	99.932	99.312	99.991	99.857	99.093	99.334	99.170	99.249	99.491	99.357	620-639	(2.250)	
5.125 ►	98.640	99.316	99.211	98.473	99.180	99.075	98.153	98.422	98.286	98.259	98.529	98.424	600-619	(3.250)	
5.000 ►	98.305	98.981	98.876	98.007	98.714	98.609	97.858	98.128	97.991	97.596	97.866	97.761	Cashout Refi	(0.250)	
4.875 ►	97.728	98.404	98.299	97.609	98.316	98.211	96.945	97.215	97.079	96.953	97.222	97.117	2 units	(0.500)	
4.750 ►	97.453	98.129	98.024	97.328	98.035	97.930	96.524	96.794	96.657	96.421	96.691	96.586	3-4 units	(1.000)	
4.625 ►	94.857	94.799	94.771	94.857	94.799	94.771	91.745	91.686	91.658	91.745	91.686	91.658	\$100k < \$125k	(0.125)	
4.500 ►	94.170	94.111	94.083	94.170	94.111	94.083	91.057	90.999	90.970	91.057	90.999	90.970	\$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 ►	107.425	107.275	107.125				107.684	107.534	107.384				Prepay	101.000	
9.375 ►	107.175	107.025	106.875				107.403	107.253	107.103				No Prepay	100.000	
9.250 ►	106.925	106.775	106.625				107.121	106.971	106.821						
9.125 ►	106.675	106.525	106.375				106.840	106.690	106.540						
9.000 ►							106.540	106.390	106.240						
8.875 ►	106.175	106.025	105.875				105.150	105.000	104.850						
8.750 ►	105.925	105.775	105.625				104.775	104.625	104.475						
8.625 ►	105.675	105.525	105.375				104.400	104.250	104.100						
8.500 ►	105.425	105.275	105.125				104.025	103.875	103.725						
8.375 ►	105.175	105.025	104.875				103.650	103.500	103.350						
8.250 ►	104.925	104.775	104.625				103.275	103.125	102.975						
8.125 ►	104.675	104.525	104.375				102.825	102.675	102.525						
8.000 ►															
7.875 ►	104.175	104.025	103.875				100.900	99.750	99.600						
7.750 ►	103.925	103.775	103.625				99.375	98.625	98.475						
7.625 ►	103.650	103.500	103.350				98.175	98.025	97.875						
7.500 ►	103.400	103.250	103.100				97.375	97.225	97.075						
7.375 ►	103.075	102.925	102.775				96.375	96.225	96.075						
7.250 ►	102.700	102.550	102.400				95.375	95.225	95.075						
7.125 ►	102.300	102.150	102.000				94.375	94.225	94.075						
7.000 ►															
6.875 ►	101.450	101.300	101.150				100.900	99.750	99.600						
6.750 ►	100.975	100.825	100.675				99.250	99.100	98.950						
6.625 ►	100.500	100.350	100.200				98.375	98.225	98.075						
6.500 ►	99.950	99.800	99.650				97.375	97.225	97.075						
6.375 ►	99.375	99.225	99.075				96.375	96.225	96.075						
6.250 ►	98.775	98.625	98.475				95.375	95.225	95.075						
6.125 ►	98.175	98.025	97.875				94.375	94.225	94.075						
6.000 ►															
5.875 ►	96.300	96.150	96.000												

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