

Effective Date/Time: 1/16/2026 10:35 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 ▶	105.002	105.001	104.992	104.972	104.635	104.550	104.525	105.194	105.194	105.194	102.124	102.110	102.043	101.122	101.035	101.010
7.750 ▶	104.762	104.761	104.752	104.732	104.414	104.329	104.303	104.946	104.946	104.946	101.931	101.918	101.851	100.874	100.787	100.761
7.625 ▶	104.649	104.647	104.639	104.618	104.581	104.513	104.477	104.634	104.634	104.634	102.717	102.648	102.612	102.217	102.148	102.112
7.500 ▶	104.395	104.393	104.385	104.365	104.344	104.277	104.240	104.359	104.359	104.359	102.550	102.481	102.444	102.050	101.981	101.944
7.375 ▶	104.127	104.132	104.123	104.103	104.179	104.112	104.072	104.059	104.059	104.059	102.312	102.244	102.187	101.812	101.744	101.687
7.250 ▶	104.021	104.026	104.017	103.997	103.817	103.751	103.694	103.732	103.732	103.732	101.935	101.867	101.810	101.435	101.367	101.310
7.125 ▶	103.796	103.772	103.750	103.720	103.773	103.687	103.670	103.545	103.506	103.441	102.594	102.507	102.490	102.094	102.007	101.990
7.000 ▶	103.548	103.520	103.479	103.434	103.463	103.378	103.362	103.269	103.230	103.163	102.286	102.201	102.184	101.786	101.701	101.684
6.875 ▶	103.271	103.243	103.202	103.157	103.103	103.020	103.004	102.986	102.947	102.880	101.930	101.845	101.830	101.430	101.345	101.330
6.750 ▶	102.957	102.929	102.887	102.842	102.640	102.553	102.543	102.655	102.616	102.549	101.572	101.539	101.472	100.969	100.882	100.871
6.625 ▶	103.019	102.965	102.890	102.817	102.939	102.846	102.788	103.063	102.946	102.884	102.206	102.145	102.037	101.552	101.461	101.401
6.500 ▶	102.708	102.654	102.579	102.507	102.650	102.555	102.497	102.744	102.628	102.567	101.946	101.885	101.777	101.265	101.171	101.112
6.375 ▶	102.355	102.301	102.226	102.154	102.317	102.223	102.165	102.358	102.245	102.184	101.637	101.577	101.468	100.937	100.844	100.785
6.250 ▶	101.949	101.895	101.820	101.748	101.887	101.791	101.734	101.952	101.839	101.777	101.291	101.230	101.122	100.511	100.416	100.358
6.125 ▶	102.120	102.057	101.965	101.879	102.049	101.951	101.916	102.391	102.258	102.151	101.964	101.901	101.809	100.834	100.736	100.700
6.000 ▶	101.707	101.644	101.551	101.466	101.712	101.616	101.582	101.987	101.872	101.749	101.602	101.538	101.446	100.500	100.405	100.369
5.875 ▶	101.237	101.173	101.081	100.995	101.233	101.139	101.105	101.668	101.475	101.431	101.212	101.148	101.056	100.024	99.932	99.896
5.750 ▶	100.754	100.691	100.599	100.513	100.617	100.531	100.498	101.145	100.981	100.910	100.774	100.711	100.619	99.411	99.326	99.292
5.625 ▶	100.569	100.518	100.426	100.343	100.518	100.426	100.387	101.150	101.091	100.965	100.242	100.178	100.086	99.161	99.069	99.029
5.500 ▶	100.024	99.973	99.881	99.798	99.980	99.889	99.850	100.683	100.625	100.499	99.649	99.586	99.494	98.624	98.535	98.494
5.375 ▶	99.439	99.388	99.296	99.213	99.395	99.308	99.268	100.192	100.128	100.002	99.022	98.958	98.866	98.042	97.956	97.915
5.250 ▶	98.814	98.763	98.671	98.588	98.446	98.368	98.327	99.637	99.586	99.460	98.359	98.296	98.204	97.098	97.020	96.978
5.125 ▶	98.154	98.103	98.011	97.928	97.927	97.795	97.770	99.111	99.029	98.909	96.176	96.109	95.933	95.355	95.226	95.199

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

PRICING





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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 ▶	104.269	104.837	104.685	102.675	103.275	103.123	102.757	102.918	102.735	101.225	101.387	101.235	104.667	105.173	104.960
7.000 ▶	103.913	104.481	104.329	102.293	102.793	102.642	102.338	102.500	102.317	100.682	100.843	100.692	104.233	104.739	104.526
6.875 ▶	103.319	103.887	103.735	102.288	102.887	102.735	102.163	102.325	102.142	101.163	101.325	101.173	103.665	104.170	103.957
6.750 ▶	103.425	103.993	103.842	103.269	103.868	103.717	102.007	102.168	101.985	101.882	102.043	101.892	103.732	104.238	104.025
6.625 ▶	102.762	103.422	103.289	101.731	102.422	102.289	101.738	101.992	101.827	100.769	101.023	100.890	103.075	103.501	103.379
6.500 ▶	102.312	102.972	102.839	101.531	102.222	102.089	101.324	101.578	101.414	100.606	100.859	100.726	102.687	103.113	102.992
6.375 ▶	101.837	102.497	102.364	101.118	101.809	101.676	101.192	101.446	101.281	100.536	100.789	100.656	102.050	102.476	102.354
6.250 ▶	102.049	102.709	102.576	101.862	102.553	102.420	101.131	101.384	101.220	101.006	101.259	101.126	102.169	102.595	102.474
6.125 ▶	101.959	102.636	102.526	101.666	102.374	102.263	101.134	101.405	101.263	101.103	101.374	101.263	102.264	102.676	102.571
6.000 ▶	101.541	102.217	102.107	101.191	101.899	101.788	100.766	101.036	100.894	100.578	100.849	100.738	101.831	102.242	102.137
5.875 ▶	101.066	101.742	101.632	100.866	101.574	101.463	100.241	100.511	100.369	100.303	100.574	100.463	101.262	101.673	101.569
5.750 ▶	101.172	101.849	101.738	101.034	101.742	101.632	100.597	100.867	100.726	100.722	100.992	100.882	FHA/VA Price Adjustments		
5.625 ▶	100.877	101.538	101.423	100.677	101.369	101.254	100.334	100.588	100.441	100.396	100.650	100.535	680+		0.000
5.500 ▶	100.459	101.119	101.004	100.234	100.925	100.810	99.965	100.219	100.073	99.902	100.156	100.041	660-679		(0.750)
5.375 ▶	99.952	100.613	100.498	99.846	100.538	100.423	99.409	99.663	99.516	99.565	99.819	99.704	640-659		(1.750)
5.250 ▶	99.696	100.356	100.241	99.590	100.281	100.166	99.402	99.656	99.510	99.559	99.813	99.698	620-639		(2.250)
5.125 ▶	98.864	99.550	99.441	98.697	99.413	99.305	98.252	98.531	98.391	98.358	98.637	98.529	600-619		(3.250)
5.000 ▶	98.529	99.215	99.106	98.231	98.947	98.839	97.957	98.236	98.097	97.696	97.975	97.866	Cashout Refi		(0.250)
4.875 ▶	97.952	98.637	98.529	97.833	98.550	98.441	97.044	97.323	97.184	97.052	97.331	97.223	2 units		(0.500)
4.750 ▶	97.677	98.362	98.254	97.552	98.268	98.160	96.623	96.902	96.762	96.521	96.800	96.691	3-4 units		(1.000)
4.625 ▶	94.849	94.790	94.756	94.849	94.790	94.756	91.736	91.677	91.644	91.736	91.677	91.644	\$100k < \$125k		(0.125)
4.500 ▶	94.160	94.101	94.068	94.160	94.101	94.068	91.048	90.989	90.955	91.048	90.989	90.955	\$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 ▶							NonQM Max Prices		
10.125 ▶									
10.000 ▶							Standard Residential		
9.875 ▶	108.390	108.240	108.090				Loan Amt <=\$1.75m		
9.750 ▶	108.140	107.990	107.840				Loan Amt \$1.75m<\$2.0m		
9.625 ▶	107.890	107.740	107.590				Loan Amt \$2.0m-\$3.0m		
9.500 ▶	107.640	107.490	107.340				Standard DSCR		
9.375 ▶	107.390	107.240	107.090				Prepay		
9.250 ▶	107.140	106.990	106.840				No Prepay		
9.125 ▶	106.890	106.740	106.590	108.655	108.505	108.355			
9.000 ▶									
8.875 ▶	106.390	106.240	106.090	108.124	107.974	107.824			
8.750 ▶	106.140	105.990	105.840	107.843	107.693	107.543			
8.625 ▶	105.890	105.740	105.590	107.561	107.411	107.261			
8.500 ▶	105.640	105.490	105.340	107.280	107.130	106.980			
8.375 ▶	105.390	105.240	105.090	106.980	106.830	106.680			
8.250 ▶	105.140	104.990	104.840	106.680	106.530	106.380			
8.125 ▶	104.890	104.740	104.590	106.340	106.190	106.040			
8.000 ▶									
7.875 ▶	104.390	104.240	104.090	105.590	105.440	105.290			
7.750 ▶	104.140	103.990	103.840	105.215	105.065	104.915			
7.625 ▶	103.865	103.715	103.565	104.840	104.690	104.540			
7.500 ▶	103.615	103.465	103.315	104.465	104.315	104.165			
7.375 ▶	103.290	103.140	102.990	104.090	103.940	103.790			
7.250 ▶	102.915	102.765	102.615	103.715	103.565	103.415			
7.125 ▶	102.515	102.365	102.215	103.265	103.115	102.965			
7.000 ▶									
6.875 ▶	101.690	101.540	101.390	102.365	102.215	102.065			
6.750 ▶	101.240	101.090	100.940	101.890	101.740	101.590			
6.625 ▶	100.690	100.540	100.390	101.390	101.240	101.090			
6.500 ▶	100.090	99.940	99.790	100.890	100.740	100.590			
6.375 ▶	99.315	99.165	99.015	100.215	100.065	99.915			
6.250 ▶	98.565	98.415	98.265	99.465	99.315	99.165			
6.125 ▶				98.465	98.315	98.165			
6.000 ▶									
5.875 ▶									

NonQM Price Adjustments

Price all NonQM loans on our website

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