

Effective Date/Time: 11/12/2025 10:26 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
8.000 ▶	104.552	104.550	104.522	104.495	104.180	104.114	104.004	104.854	104.853	104.832	101.871	101.865	101.790	100.754	100.670	100.560
7.875 ▶	104.311	104.309	104.281	104.254	104.023	103.951	103.843	104.610	104.609	104.588	101.681	101.675	101.600	100.675	100.585	100.477
7.750 ▶	104.047	104.045	104.017	103.990	103.816	103.740	103.631	104.348	104.347	104.326	101.466	101.460	101.385	100.455	100.362	100.252
7.625 ▶	103.999	103.997	103.977	103.956	103.832	103.731	103.712	104.031	104.030	104.016	102.271	102.157	102.138	101.771	101.657	101.638
7.500 ▶	103.821	103.820	103.799	103.779	103.612	103.500	103.480	103.770	103.769	103.756	102.115	101.992	101.971	101.615	101.492	101.471
7.375 ▶	103.704	103.702	103.682	103.661	103.456	103.331	103.309	103.502	103.501	103.487	101.869	101.702	101.669	101.369	101.202	101.169
7.250 ▶	103.425	103.423	103.403	103.382	103.126	102.957	102.924	103.201	103.200	103.186	101.535	101.393	101.352	101.035	100.852	100.819
7.125 ▶	103.214	103.205	103.184	103.164	103.032	103.003	102.988	103.108	103.089	103.048	102.540	102.531	102.517	101.607	101.578	101.562
7.000 ▶	102.943	102.933	102.913	102.892	102.754	102.708	102.692	102.804	102.785	102.744	102.301	102.293	102.279	101.331	101.284	101.268
6.875 ▶	102.610	102.601	102.580	102.559	102.436	102.370	102.354	102.476	102.458	102.416	102.019	102.010	101.996	101.016	100.949	100.934
6.750 ▶	102.261	102.252	102.231	102.211	102.049	101.955	101.939	102.148	102.094	102.048	101.711	101.703	101.689	100.633	100.537	100.522
6.625 ▶	102.336	102.294	102.253	102.212	102.132	102.083	102.064	102.593	102.589	102.536	101.957	101.915	101.874	100.843	100.793	100.774
6.500 ▶	101.974	101.932	101.891	101.850	101.935	101.864	101.846	102.232	102.223	102.170	101.669	101.628	101.586	100.648	100.577	100.559
6.375 ▶	101.570	101.528	101.487	101.445	101.539	101.447	101.430	101.837	101.819	101.767	101.356	101.314	101.272	100.256	100.163	100.146
6.250 ▶	101.113	101.071	101.030	100.989	101.085	100.957	100.945	101.435	101.400	101.347	100.989	100.948	100.906	99.807	99.679	99.666
6.125 ▶	101.276	101.241	101.200	101.159	101.129	101.072	101.053	101.590	101.554	101.485	100.952	100.918	100.877	99.917	99.861	99.841
6.000 ▶	100.795	100.761	100.720	100.678	100.766	100.684	100.665	101.169	101.133	101.064	100.588	100.554	100.513	99.559	99.478	99.458
5.875 ▶	100.271	100.237	100.196	100.155	100.270	100.164	100.146	100.716	100.681	100.612	100.170	100.136	100.094	99.066	98.961	98.942
5.750 ▶	99.702	99.668	99.627	99.585	99.714	99.584	99.568	100.236	100.200	100.132	99.698	99.664	99.623	98.512	98.384	98.367
5.625 ▶	99.524	99.506	99.479	99.451	99.350	99.346	99.331	100.462	100.429	100.417	99.156	99.122	99.081	97.995	97.993	97.977
5.500 ▶	98.959	98.942	98.914	98.887	98.792	98.774	98.759	99.969	99.901	99.889	98.536	98.502	98.461	97.440	97.423	97.407
5.375 ▶	98.323	98.306	98.278	98.251	98.159	98.127	98.112	99.442	99.352	99.340	97.893	97.859	97.818	96.811	96.781	96.764
5.250 ▶	97.672	97.654	97.627	97.599	97.395	97.353	97.338	98.863	98.761	98.743	97.200	97.166	97.124	96.050	96.009	95.993

LTV/FICO Adjustments										Price Adjustments	
<u>Purchase</u>	<= 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	0.000	(0.375)	(0.375)	(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)	(0.250)	ARM LTV > 90	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(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)	LoanAmt \$75k<\$100k	1.000
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(0.875)	LoanAmt \$40k<\$75k	0.750
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.125)	TX Property	0.250
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)		
640-659	>15yr	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)		
<640	>15yr	(0.125)	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)		
<u>Rate/Term Refinance</u>											
780+	>15yr	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)		
760-779	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)		
740-759	>15yr	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)		
720-739	>15yr	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)		
700-719	>15yr	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)		
680-699	>15yr	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)		
660-679	>15yr	(0.125)	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)		
640-659	>15yr	(0.250)	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)		
<640	>15yr	(0.375)	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)		
<u>Cashout Refinance</u>											
780+		(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	n/a	n/a	n/a		
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a		
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a		
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a		
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a		
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a		
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a		
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a		
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	n/a	n/a		
<u>Other Adjustments</u>											
2nd Home		(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(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)		
Condo		0.000	0.000	(0.125)	(0.125)	(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)		
Manufactured Home		(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)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(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		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a		



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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 ▶	103.152	103.762	103.596	101.853	102.200	102.034	101.452	101.656	101.459	99.921	100.125	99.959	103.587	104.056	103.885
7.000 ▶	102.796	103.406	103.240	101.327	101.719	101.552	101.034	101.237	101.040	99.392	99.581	99.415	103.153	103.622	103.451
6.875 ▶	102.202	102.812	102.646	101.171	101.812	101.646	100.859	101.062	100.865	99.859	100.062	99.896	102.584	103.054	102.882
6.750 ▶	102.309	102.919	102.752	102.152	102.794	102.627	100.702	100.906	100.709	100.577	100.781	100.615	102.652	103.121	102.950
6.625 ▶	101.895	102.588	102.512	100.895	101.619	101.543	100.933	101.221	101.113	99.996	100.283	100.207	102.268	102.665	102.577
6.500 ▶	101.507	102.201	102.124	100.695	101.419	101.343	100.582	100.869	100.762	99.832	100.119	100.043	101.880	102.277	102.189
6.375 ▶	101.063	101.757	101.680	100.220	100.944	100.868	100.481	100.768	100.660	99.700	99.987	99.910	101.243	101.640	101.552
6.250 ▶	101.245	101.938	101.862	100.963	101.688	101.612	100.388	100.676	100.568	100.170	100.457	100.380	101.362	101.759	101.671
6.125 ▶	101.106	101.782	101.675	100.843	101.551	101.444	100.374	100.645	100.506	100.374	100.645	100.538	101.442	101.853	101.749
6.000 ▶	100.624	101.301	101.194	100.368	101.076	100.969	99.943	100.214	100.075	99.849	100.120	100.013	101.008	101.419	101.315
5.875 ▶	100.087	100.764	100.656	99.887	100.595	100.488	99.356	99.626	99.488	99.418	99.689	99.581	100.439	100.851	100.746
5.750 ▶	100.287	100.964	100.856	100.024	100.732	100.625	99.806	100.076	99.938	99.806	100.076	99.969	FHA/VA Price Adjustments		
5.625 ▶	100.014	100.683	100.580	99.752	100.451	100.349	99.377	99.639	99.505	99.377	99.639	99.536	680+		0.000
5.500 ▶	99.533	100.201	100.099	99.308	100.008	99.905	98.945	99.208	99.074	98.883	99.145	99.042	660-679		(0.750)
5.375 ▶	99.027	99.695	99.592	98.889	99.589	99.486	98.389	98.651	98.517	98.514	98.776	98.674	640-659		(1.750)
5.250 ▶	98.802	99.470	99.367	98.570	99.270	99.167	98.414	98.676	98.542	98.445	98.708	98.605	620-639		(2.250)
5.125 ▶	97.931	98.617	98.533	97.639	98.355	98.271	97.069	97.348	97.233	97.050	97.329	97.245	600-619		(3.250)
5.000 ▶	97.596	98.282	98.198	97.173	97.889	97.805	96.774	97.053	96.938	96.388	96.667	96.583	Cashout Refi		(0.250)
4.875 ▶	97.019	97.704	97.620	96.838	97.554	97.470	95.861	96.140	96.025	95.806	96.085	96.001	2 units		(0.500)
4.750 ▶	96.681	97.367	97.283	96.463	97.179	97.095	95.377	95.656	95.541	95.181	95.460	95.376	3-4 units		(1.000)
4.625 ▶	94.056	94.012	93.998	94.056	94.012	93.998	90.944	90.899	90.886	90.944	90.899	90.886	\$100k < \$125k		(0.125)
4.500 ▶	93.357	93.312	93.299	93.357	93.312	93.299	90.244	90.200	90.186	90.244	90.200	90.186	\$40k < \$100k		(0.125)
4.375 ▶													VA IRRRL		0.000

Jumbo AUS

Rate	30yr Fixed			15yr Fixed			CLTV Price Adjustments									
	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	
8.625 ▶							>= 800	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ▶							780-799	0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ▶							760-779	0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ▶				1i						0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ▶				1i						0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ▶				1i						(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ▶				1i						(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ▶				1i						(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ▶				1i						0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ▶				1i						0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ▶				1i						0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ▶				1i						0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ▶				1i						0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ▶				1i						0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ▶				1i						0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ▶				1i						0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ▶				1i						0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ▶				1i						0.220	0.220	0.220	0.220	0.220	0.220	

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NonQM

Rate	RESIDENTIAL				DSCR				NonQM Price Adjustments			
	NonQM Standard				NonQM Standard				Price all NonQM loans in Soar			
	15-Day	30-Day	45-Day		15-Day	30-Day	45-Day		NonQM Max Prices			
10.625 ▶				New Product Coming Soon				New Product Coming Soon	<u>Standard Residential</u> <u>Max Price</u>			
10.500 ▶									Loan Amt <=\$1.75m 101.000			
10.375 ▶									Loan Amt \$1.75m<\$2.0m 100.500			
10.250 ▶									Loan Amt \$2.0m-\$3.0m 100.000			
10.125 ▶									<u>Standard DSCR</u>			
10.000 ▶									Prepay 101.000			
9.990 ▶	107.450	107.300	107.150						No Prepay 100.000			
9.875 ▶	107.200	107.050	106.900						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>			
9.750 ▶	106.950	106.800	106.650						Full Doc 99.500 103.000			
9.625 ▶	106.700	106.550	106.400						Alt Doc 99.500 103.000			
9.500 ▶	106.450	106.300	106.150						Inv w/Prepay 99.500 103.000			
9.375 ▶	106.200	106.050	105.900			107.965	107.815		107.665	<u>Plus DSCR</u>		
9.250 ▶	105.950	105.800	105.650			107.778	107.628		107.478	No Prepay 99.500 100.000		
9.125 ▶	105.700	105.550	105.400			107.590	107.440		107.290	1yr Prepay 99.500 103.500		
9.000 ▶										2-4yr Prepay 99.500 104.000		
8.990 ▶	105.450	105.300	105.150			107.324	107.174		107.024	5yr Prepay 99.500 104.500		
8.875 ▶	105.200	105.050	104.900			107.059	106.909		106.759	<u>5-9 units DSCR</u> <u>Max Price</u>		
8.750 ▶	104.950	104.800	104.650			106.778	106.628		106.478	5yr Hard PP 101.500		
8.625 ▶	104.700	104.550	104.400			106.496	106.346		106.196	4yr Hard PP 101.500		
8.500 ▶	104.450	104.300	104.150			106.215	106.065		105.915	3yr Hard PP 101.500		
8.375 ▶	104.200	104.050	103.900			105.915	105.765		105.615	2yr Hard PP 100.500		
8.250 ▶	103.950	103.800	103.650			105.615	105.465		105.315	1yr Hard PP 100.000		
8.125 ▶	103.700	103.550	103.400			105.275	105.125		104.975	No Prepay 99.500		
8.000 ▶												
7.990 ▶	103.450	103.300	103.150			104.900	104.750		104.600			
7.875 ▶	103.200	103.050	102.900			104.525	104.375		104.225			
7.750 ▶	102.950	102.800	102.650			104.150	104.000		103.850			
7.625 ▶	102.675	102.525	102.375			103.775	103.625		103.475			
7.500 ▶	102.425	102.275	102.125			103.400	103.250		103.100			
7.375 ▶	102.100	101.950	101.800			102.975	102.825		102.675			
7.250 ▶	101.725	101.575	101.425		102.500	102.350	102.200					
7.125 ▶	101.325	101.175	101.025		102.050	101.900	101.750					
7.000 ▶												
6.990 ▶	100.950	100.800	100.650		101.550	101.400	101.250					
6.875 ▶	100.500	100.350	100.200		101.100	100.950	100.800					
6.750 ▶	100.050	99.900	99.750		100.625	100.475	100.325					

**New Product
Coming Soon**

**New Product
Coming Soon**

NonQM Price Adjustments

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