

**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 ►	104.822	104.816	104.809	104.789	104.226	104.220	104.121	105.163	105.163	105.163	102.129	102.074	102.018	100.773	100.766	100.699				
7.875 ►	104.582	104.576	104.569	104.549	104.062	104.055	103.967	104.926	104.926	104.926	101.945	101.890	101.835	100.686	100.679	100.622				
7.750 ►	104.325	104.318	104.311	104.292	103.847	103.841	103.764	104.674	104.674	104.674	101.744	101.689	101.633	100.459	100.452	100.409				
7.625 ►	104.104	104.097	104.090	104.081	103.957	103.897	103.804	104.324	104.324	104.324	102.379	102.318	102.242	101.879	101.818	101.742				
7.500 ►	103.928	103.922	103.915	103.907	103.725	103.663	103.588	104.041	104.041	104.041	102.215	102.153	102.091	101.715	101.653	101.591				
7.375 ►	103.778	103.771	103.764	103.756	103.558	103.492	103.430	103.733	103.733	103.733	101.954	101.869	101.806	101.454	101.369	101.306				
7.250 ►	103.515	103.509	103.502	103.494	103.207	103.122	103.066	103.402	103.402	103.402	101.599	101.514	101.471	101.099	101.014	100.971				
7.125 ►	103.345	103.325	103.304	103.281	103.295	103.272	103.187	103.282	103.248	103.190	102.639	102.625	102.611	101.870	101.847	101.760				
7.000 ►	103.087	103.066	103.045	103.022	102.983	102.960	102.900	102.994	102.959	102.904	102.422	102.408	102.394	101.561	101.537	101.475				
6.875 ►	102.805	102.784	102.763	102.740	102.640	102.615	102.582	102.687	102.646	102.604	102.178	102.164	102.150	101.220	101.196	101.160				
6.750 ►	102.483	102.462	102.442	102.418	102.219	102.189	102.181	102.365	102.331	102.287	101.889	101.875	101.861	100.801	100.771	100.761				
6.625 ►	102.438	102.397	102.355	102.309	102.495	102.425	102.326	102.870	102.824	102.684	102.143	102.101	102.060	101.207	101.136	101.037				
6.500 ►	102.114	102.073	102.032	101.985	102.204	102.131	102.060	102.533	102.488	102.358	101.874	101.833	101.791	100.917	100.844	100.774				
6.375 ►	101.746	101.705	101.663	101.617	101.792	101.717	101.676	102.130	102.084	101.968	101.550	101.509	101.468	100.509	100.435	100.393				
6.250 ►	101.336	101.295	101.254	101.207	101.315	101.233	101.224	101.693	101.647	101.552	101.194	101.153	101.111	100.036	99.954	99.945				
6.125 ►	101.399	101.358	101.317	101.270	101.534	101.485	101.403	101.900	101.872	101.684	101.157	101.116	101.074	100.324	100.274	100.193				
6.000 ►	100.984	100.943	100.901	100.855	101.059	101.010	100.959	101.440	101.412	101.248	100.785	100.743	100.702	99.854	99.803	99.753				
5.875 ►	100.508	100.467	100.425	100.379	100.545	100.494	100.466	101.129	101.101	100.959	100.397	100.356	100.314	99.343	99.292	99.264				
5.750 ►	100.028	99.987	99.945	99.899	99.982	99.928	99.923	100.612	100.584	100.470	99.957	99.916	99.874	98.783	98.728	98.724				
5.625 ►	99.850	99.816	99.781	99.736	99.935	99.911	99.844	100.706	100.696	100.527	99.452	99.411	99.369	98.584	98.559	98.493				
5.500 ►	99.321	99.287	99.252	99.208	99.307	99.283	99.232	100.189	100.179	100.044	98.882	98.841	98.799	97.958	97.933	97.882				
5.375 ►	98.729	98.694	98.660	98.615	98.569	98.544	98.511	99.662	99.625	99.538	98.277	98.236	98.194	97.223	97.198	97.166				
5.250 ►	98.106	98.072	98.037	97.993	97.871	97.845	97.826	99.134	99.072	99.009	97.613	97.572	97.530	96.528	96.501	96.483				

**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)	(2.950)	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)	(5.625)	n/a	n/a	n/a										
<640		(2.000)	(2.000)	(2.250)	(2.500)	(3.250)	(3.750)	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)	(4.1										

**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 ►	103.188	103.839	103.710	101.845	102.277	102.147	101.675	101.921	101.760	100.144	100.389	100.260	103.627	104.091	103.962
7.000 ►	102.831	103.483	103.354	101.330	101.796	101.666	101.256	101.502	101.341	99.600	99.846	99.716	103.193	103.658	103.528
6.875 ►	102.238	102.889	102.760	101.206	101.889	101.760	101.081	101.327	101.166	100.081	100.327	100.197	102.625	103.089	102.959
6.750 ►	102.344	102.996	102.866	102.188	102.871	102.741	100.925	101.171	101.010	100.800	101.046	100.916	102.692	103.156	103.027
6.625 ►	102.228	102.927	102.844	101.228	101.958	101.875	101.267	101.559	101.445	100.329	100.622	100.539	102.596	102.998	102.916
6.500 ►	101.841	102.539	102.457	101.028	101.758	101.675	100.916	101.208	101.094	100.166	100.458	100.375	102.209	102.611	102.528
6.375 ►	101.397	102.096	102.013	100.616	101.346	101.263	100.814	101.107	100.993	100.096	100.388	100.305	101.571	101.973	101.891
6.250 ►	101.578	102.277	102.194	101.359	102.089	102.007	100.722	101.014	100.900	100.566	100.858	100.775	101.691	102.093	102.010
6.125 ►	101.453	102.105	101.975	101.191	101.874	101.744	100.784	101.030	100.869	100.784	101.030	100.900	101.736	102.201	102.071
6.000 ►	100.972	101.624	101.494	100.716	101.399	101.269	100.353	100.599	100.438	100.259	100.505	100.375	101.303	101.767	101.637
5.875 ►	100.591	101.242	101.113	100.391	101.074	100.944	99.922	100.167	100.007	99.984	100.230	100.100	100.734	101.198	101.069
5.750 ►	100.697	101.349	101.219	100.559	101.242	101.113	100.278	100.524	100.363	100.403	100.649	100.519	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.319	100.971	100.841	100.056	100.739	100.610	99.681	99.927	99.766	99.681	99.927	99.797	680+	0.000	
5.500 ►	99.838	100.489	100.360	99.613	100.296	100.166	99.250	99.496	99.335	99.188	99.433	99.304	660-679	(0.750)	
5.375 ►	99.456	100.108	99.979	99.350	100.033	99.904	98.819	99.064	98.904	98.975	99.221	99.091	640-659	(1.750)	
5.250 ►	99.200	99.852	99.722	99.094	99.777	99.647	98.813	99.058	98.897	98.969	99.214	99.085	620-639	(2.250)	
5.125 ►	98.241	98.933	98.843	97.948	98.671	98.582	97.628	97.914	97.793	97.609	97.895	97.806	600-619	(3.250)	
5.000 ►	97.906	98.598	98.508	97.482	98.205	98.116	97.333	97.619	97.499	96.947	97.233	97.143	Cashout Refi	(0.250)	
4.875 ►	97.328	98.020	97.931	97.209	97.933	97.843	96.421	96.706	96.586	96.428	96.714	96.625	2 units	(0.500)	
4.750 ►	97.053	97.745	97.656	96.928	97.651	97.562	95.999	96.285	96.164	95.897	96.183	96.093	3-4 units	(1.000)	
4.625 ►	94.398	94.355	94.341	94.398	94.355	94.341	91.286	91.242	91.228	91.286	91.242	91.228	\$100k < \$125k	(0.125)	
4.500 ►	93.705	93.662	93.648	93.705	93.662	93.648	90.593	90.549	90.535	90.593	90.549	90.535	\$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 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.500 ►							0.740	0.740	0.735	0.615	0.480	0.360	(4.900)	(5.900)	
8.375 ►							0.740	0.745	0.615	0.485	0.360	0.230	(5.020)	(6.150)	
8.250 ►									0.485	0.365	0.230	(0.015)	(5.150)	(6.280)	
8.125 ►									0.230	0.110	(0.020)	(0.400)	(5.280)	(6.550)	
8.000 ►									(0.020)	(0.265)	(0.525)	(1.030)	(5.660)	(6.810)	
7.875 ►									(0.500)	(0.750)	(1.000)	(1.500)	n/a	n/a	
7.750 ►									(0.250)	(0.250)	(0.500)	(0.500)	n/a	n/a	
7.625 ►									0.000	(0.250)	(0.500)	(0.750)	n/a	n/a	
7.500 ►									0.000	0.000	0.000	0.000	0.000	0.000	
7.375 ►									0.040	0.040	0.040	0.040	0.040	0.040	
7.250 ►									0.080	0.080	0.080	0.080	0.080	0.080	
7.125 ►									0.110	0.110	0.110	0.110	0.110	0.110	
7.000 ►									0.130	0.130	0.130	0.130	0.130	0.130	
6.875 ►									0.150	0.150	0.150	0.150	0.150	0.150	
6.750 ►									0.170	0.170	0.170	0.170	0.170	0.170	
6.625 ►									0.200	0.200	0.200	0.200	0.200	0.200	
6.500 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.375 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.250 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.125 ►									0.220	0.220	0.220	0.220	0.220	0.220	
6.000 ►									0.220	0.220	0.220	0.220	0.220	0.220	
5.875 ►									0.220	0.220	0.220	0.220	0.220	0.220	

**COMING SOON**  
*Stay Tuned*

**NonQM**

Rate	RESIDENTIAL			DSCR			NonQM Price Adjustments	
	NonQM Standard			NonQM Standard			Price all NonQM loans in Soar	
10.625 ►	15-Day	30-Day	45-Day	15-Day	30-Day	45-Day		
10.500 ►								
10.375 ►								
10.250 ►								
10.125 ►								
10.000 ►								
9.990 ►	107.750	107.600	107.450					
9.875 ►	107.500	107.350	107.200					
9.750 ►	107.250	107.100	106.950					
9.625 ►	107.000	106.850	106.700					
9.500 ►	106.750	106.600	106.450					
9.375 ►	106.500	106.350	106.200	107.928	107.778	107.628		
9.250 ►	106.250	106.100	105.950	107.740	107.590	107.440		
9.125 ►	106.000	105.850	105.700	107.474	107.324	107.174		
9.000 ►								
8.990 ►	105.750	105.600	105.450	107.209	107.059	106.909		
8.875 ►	105.500	105.350	105.200	106.928	106.778	106.628		
8.750 ►	105.250	105.100	104.950	106.646	106.496	106.346		
8.625 ►	105.000	104.850	104.700	106.365	106.215	106.065		
8.500 ►	104.750	104.600	104.450	106.065	105.915	105.765		
8.375 ►	104.500	104.350	104.200	105.765	105.615	105.465		
8.250 ►	104.250	104.100	103.950	105.425	105.275	105.125		
8.125 ►	104.000	103.850	103.700	105.050	104.900	104.750		
8.000 ►								
7.990 ►	103.750	103.600	103.450	104.675	104.525	104.375		
7.875 ►	103.500	103.350	103.200	104.300	104.150	104.000		
7.750 ►	103.250	103.100	102.950	103.925	103.775	103.625		
7.625 ►	102.975	102.825	102.675	103.550	103.400	103.250		
7.500 ►	102.725	102.575	102.425	103.175	103.025	102.875		
7.375 ►	102.400	102.250	102.100	102.800	102.650	102.500		
7.250 ►	102.025	101.875	101.725	102.350	102.200	102.050		
7.125 ►	101.625	101.475	101.325	101.900	101.750	101.600		
7.000 ►								
6.990 ►	101.250	101.100	100.950	101.450	101.300	101.150		
6.875 ►	100.800	100.650	100.500	100.975	100.825	100.675		
6.750 ►	100.350	100.200	100.050	100.475	100.325	100.175		

**NonQM Price Adjustments**

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<https://www.uff.pro>