

**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 ►	104.971	104.969	104.953	104.931	104.667	104.546	104.523	105.159	105.158	105.150	102.042	102.037	101.961	101.100	100.976	100.953				
7.875 ►	104.746	104.744	104.728	104.706	104.512	104.387	104.363	104.931	104.930	104.922	101.867	101.862	101.786	101.020	100.880	100.856				
7.750 ►	104.503	104.502	104.485	104.463	104.302	104.170	104.146	104.688	104.687	104.679	101.672	101.667	101.591	100.789	100.638	100.614				
7.625 ►	104.380	104.378	104.362	104.340	104.220	104.101	104.073	104.326	104.325	104.317	102.325	102.242	102.214	101.825	101.742	101.714				
7.500 ►	104.124	104.123	104.106	104.084	103.955	103.869	103.840	104.048	104.047	104.039	102.175	102.080	102.051	101.675	101.580	101.551				
7.375 ►	103.834	103.833	103.816	103.795	103.804	103.709	103.677	103.746	103.745	103.737	101.946	101.848	101.799	101.446	101.348	101.299				
7.250 ►	103.692	103.699	103.691	103.677	103.450	103.356	103.307	103.416	103.416	103.407	101.574	101.479	101.430	101.074	100.979	100.930				
7.125 ►	103.464	103.440	103.421	103.398	103.394	103.293	103.272	103.189	103.145	103.083	102.216	102.113	102.092	101.716	101.613	101.592				
7.000 ►	103.214	103.189	103.147	103.104	103.090	102.991	102.971	102.913	102.878	102.811	101.914	101.813	101.793	101.414	101.313	101.293				
6.875 ►	102.935	102.910	102.868	102.823	102.738	102.642	102.623	102.659	102.596	102.529	101.565	101.467	101.448	101.065	100.967	100.948				
6.750 ►	102.619	102.594	102.552	102.506	102.282	102.187	102.173	102.334	102.277	102.210	101.190	101.163	101.096	100.611	100.515	100.502				
6.625 ►	102.713	102.664	102.597	102.530	102.631	102.494	102.417	102.787	102.688	102.606	101.867	101.815	101.714	101.245	101.107	101.031				
6.500 ►	102.395	102.345	102.278	102.211	102.327	102.207	102.130	102.457	102.373	102.291	101.604	101.552	101.452	100.943	100.822	100.746				
6.375 ►	102.039	101.989	101.922	101.855	101.934	101.830	101.754	102.089	101.996	101.914	101.293	101.241	101.141	100.555	100.450	100.374				
6.250 ►	101.630	101.580	101.513	101.447	101.498	101.413	101.337	101.702	101.597	101.516	100.944	100.892	100.792	100.121	100.036	99.961				
6.125 ►	101.902	101.844	101.760	101.679	101.853	101.715	101.670	102.180	102.080	101.963	101.669	101.611	101.527	100.637	100.501	100.454				
6.000 ►	101.490	101.432	101.348	101.266	101.426	101.311	101.266	101.784	101.693	101.576	101.308	101.250	101.166	100.213	100.100	100.053				
5.875 ►	101.023	100.965	100.881	100.799	100.935	100.840	100.796	101.472	101.281	101.222	100.916	100.857	100.774	99.726	99.633	99.587				
5.750 ►	100.522	100.463	100.380	100.298	100.384	100.312	100.270	100.954	100.798	100.717	100.476	100.417	100.334	99.178	99.108	99.065				
5.625 ►	100.437	100.393	100.301	100.214	100.349	100.231	100.188	101.024	100.985	100.860	99.941	99.882	99.799	98.991	98.875	98.830				
5.500 ►	99.893	99.850	99.757	99.671	99.803	99.703	99.659	100.553	100.514	100.389	99.375	99.316	99.232	98.448	98.349	98.304				
5.375 ►	99.305	99.261	99.169	99.082	99.210	99.126	99.082	100.033	99.994	99.869	98.755	98.697	98.613	97.858	97.775	97.730				
5.250 ►	98.678	98.635	98.542	98.456	98.254	98.195	98.150	99.488	99.450	99.324	98.092	98.033	97.950	96.906	96.847	96.801				

**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)	(3.500)	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												

Effective Date/Time: 1/14/2026 10:26 AM

**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 ►	103.520	104.146	104.002	101.926	102.584	102.439	102.007	102.228	102.052	100.476	100.696	100.552	103.969	104.423	104.269
7.000 ►	103.163	103.790	103.645	101.445	102.103	101.958	101.588	101.809	101.633	99.932	100.153	100.008	103.535	103.990	103.835
6.875 ►	102.570	103.196	103.052	101.538	102.196	102.052	101.413	101.634	101.458	100.413	100.634	100.489	102.966	103.421	103.266
6.750 ►	102.676	103.303	103.158	102.520	103.178	103.033	101.257	101.478	101.302	101.132	101.353	101.208	103.034	103.488	103.334
6.625 ►	102.215	102.858	102.736	101.184	101.858	101.736	101.191	101.428	101.274	100.222	100.460	100.337	102.513	102.954	102.816
6.500 ►	101.765	102.408	102.286	100.984	101.658	101.536	100.777	101.015	100.861	100.059	100.296	100.173	102.126	102.566	102.428
6.375 ►	101.290	101.933	101.811	100.571	101.246	101.123	100.645	100.882	100.728	99.989	100.226	100.103	101.488	101.929	101.791
6.250 ►	101.502	102.146	102.023	101.315	101.990	101.867	100.584	100.821	100.667	100.459	100.696	100.573	101.608	102.048	101.910
6.125 ►	101.414	102.083	101.970	101.120	101.820	101.707	100.589	100.851	100.707	100.558	100.820	100.707	101.712	102.130	102.018
6.000 ►	100.995	101.664	101.551	100.645	101.345	101.232	100.220	100.483	100.339	100.033	100.295	100.182	101.278	101.697	101.584
5.875 ►	100.520	101.189	101.076	100.320	101.020	100.907	99.695	99.958	99.814	99.758	100.020	99.907	100.709	101.128	101.015
5.750 ►	100.627	101.295	101.182	100.489	101.189	101.076	100.052	100.314	100.170	100.177	100.439	100.326	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.405	101.073	100.950	100.205	100.905	100.782	99.861	100.123	99.969	99.923	100.186	100.063	680+	0.000	
5.500 ►	99.986	100.655	100.532	99.761	100.461	100.338	99.492	99.755	99.600	99.430	99.692	99.569	660-679	(0.750)	
5.375 ►	99.480	100.148	100.025	99.373	100.073	99.950	98.936	99.198	99.044	99.092	99.355	99.232	640-659	(1.750)	
5.250 ►	99.223	99.892	99.769	99.117	99.817	99.694	98.930	99.192	99.038	99.086	99.348	99.225	620-639	(2.250)	
5.125 ►	98.525	99.210	99.099	98.358	99.074	98.963	97.913	98.192	98.049	98.019	98.298	98.187	600-619	(3.250)	
5.000 ►	98.190	98.875	98.764	97.892	98.608	98.497	97.618	97.897	97.755	97.356	97.635	97.524	Cashout Refi	(0.250)	
4.875 ►	97.613	98.298	98.187	97.494	98.210	98.099	96.705	96.984	96.842	96.713	96.992	96.881	2 units	(0.500)	
4.750 ►	97.338	98.023	97.912	97.213	97.929	97.818	96.284	96.563	96.420	96.181	96.460	96.349	3-4 units	(1.000)	
4.625 ►	93.135	93.103	93.061	93.081	93.050	93.008	90.410	90.378	90.336	90.356	90.325	90.283	\$100k < \$125k	(0.125)	
4.500 ►	92.547	92.516	92.474	92.494	92.462	92.420	89.822	89.791	89.749	89.769	89.737	89.695	\$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 ►													<b>NonQM Max Prices</b>		
10.125 ►													Standard Residential	Max Price	
10.000 ►													Loan Amt <=\$1.75m	101.000	
9.875 ►	107.365	107.215	107.065										Loan Amt: \$1.75m-<\$2.0m	100.500	
9.750 ►	107.115	106.965	106.815										Loan Amt \$2.0m-\$3.0m	100.000	
9.625 ►	106.865	106.715	106.565										Standard DSCR		
9.500 ►	106.615	106.465	106.315										Prepay	101.000	
9.375 ►	106.365	106.215	106.065										No Prepay	100.000	
9.250 ►	106.115	105.965	105.815	107.968	107.818	107.668							Plus Residential	Min Price	Max Price
9.125 ►	105.865	105.715	105.565	107.780	107.630	107.480							Full Doc	99.500	103.000
9.000 ►													Alt Doc	99.500	103.000
8.875 ►	105.365	105.215	105.065	107.249	107.099	106.949							Inv w/Prepay	99.500	103.000
8.750 ►	105.115	104.965	104.815	106.968	106.818	106.668							Plus DSCR		
8.625 ►	104.865	104.715	104.565	106.686	106.536	106.386							No Prepay	99.500	100.000
8.500 ►	104.615	104.465	104.315	106.405	106.255	106.105							1yr Prepay	99.500	103.500
8.375 ►	104.365	104.215	104.065	106.105	105.955	105.805							2-4yr Prepay	99.500	104.000
8.250 ►	104.115	103.965	103.815	105.805	105.655	105.505							5yr Prepay	99.500	104.500
8.125 ►	103.865	103.715	103.565	105.465	105.315	105.165							5-9 units DSCR	Max Price	
8.000 ►													Syr Hard PP	101.500	
7.875 ►	103.365	103.215	103.065	104.715	104.565	104.415							4yr Hard PP	101.500	
7.750 ►	103.115	102.965	102.815	104.340	104.190	104.040							3yr Hard PP	101.500	
7.625 ►	102.840	102.690	102.540	103.965	103.815	103.665							2yr Hard PP	100.500	
7.500 ►	102.590	102.440	102.290	103.590	103.440	103.290							1yr Hard PP	100.000	
7.375 ►	102.265	102.115	101.965	103.215	103.065	102.915							No Prepay	99.500	
7.250 ►	101.890	101.740	101.590	102.840	102.690	102.540									
7.125 ►	101.490	101.340	101.190	102.390	102.240	102.090									
7.000 ►															
6.875 ►	100.665	100.515	100.365	101.490	101.340	101.190									
6.750 ►	100.215	100.065	99.915	101.015	100.865	100.715									
6.625 ►	99.665	99.515	99.365	100.515	100.365	100.215									
6.500 ►	99.065	98.915	98.765	100.015	99.865	99.715									
6.375 ►	98.290	98.140	97.990	99.340	99.190	99.040									
6.250 ►				98.340	98.190	98.040									
6.125 ►															
6.000 ►															
5.875 ►															

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