

Effective Date/Time: 11/17/2025 10:13 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 ▶	103.013	103.690	103.544	101.800	102.128	101.981	101.313	101.584	101.406	99.865	100.053	99.906	103.506	103.917	103.813	
7.000 ▶	102.657	103.334	103.188	101.272	101.647	101.500	100.895	101.165	100.988	99.337	99.509	99.363	103.072	103.483	103.379	
6.875 ▶	102.063	102.740	102.594	101.032	101.740	101.594	100.720	100.990	100.813	99.720	99.990	99.844	102.503	102.915	102.810	
6.750 ▶	102.170	102.847	102.700	102.013	102.722	102.575	100.563	100.834	100.656	100.438	100.709	100.563	102.571	102.982	102.878	
6.625 ▶	101.955	102.657	102.563	100.955	101.689	101.594	100.994	101.290	101.164	100.057	100.352	100.258	102.336	102.725	102.646	
6.500 ▶	101.568	102.270	102.175	100.755	101.489	101.394	100.643	100.939	100.813	99.893	100.189	100.094	101.948	102.338	102.259	
6.375 ▶	101.124	101.826	101.731	100.280	101.014	100.919	100.542	100.837	100.711	99.760	100.056	99.961	101.311	101.700	101.621	
6.250 ▶	101.305	102.007	101.913	101.024	101.757	101.663	100.449	100.745	100.619	100.230	100.526	100.431	101.430	101.820	101.741	
6.125 ▶	101.013	101.690	101.606	100.751	101.459	101.375	100.282	100.553	100.438	100.282	100.553	100.469	101.350	101.761	101.657	
6.000 ▶	100.532	101.209	101.125	100.276	100.984	100.900	99.851	100.122	100.006	99.757	100.028	99.944	100.916	101.327	101.223	
5.875 ▶	99.995	100.672	100.588	99.795	100.503	100.419	99.263	99.534	99.419	99.326	99.597	99.513	100.347	100.758	100.654	
5.750 ▶	100.195	100.872	100.788	99.932	100.640	100.556	99.713	99.984	99.869	99.713	99.984	99.900	FHA/VA Price Adjustments			
5.625 ▶	99.821	100.464	100.341	99.559	100.233	100.109	99.184	99.421	99.266	99.184	99.421	99.297	680+		0.000	
5.500 ▶	99.340	99.983	99.859	99.115	99.789	99.666	98.752	98.989	98.834	98.690	98.927	98.803	660-679		(0.750)	
5.375 ▶	98.834	99.477	99.353	98.696	99.371	99.247	98.196	98.433	98.278	98.321	98.558	98.434	640-659		(1.750)	
5.250 ▶	98.609	99.252	99.128	98.377	99.052	98.928	98.221	98.458	98.303	98.252	98.489	98.366	620-639		(2.250)	
5.125 ▶	97.512	98.214	98.144	97.219	97.952	97.883	96.649	96.945	96.844	96.630	96.926	96.856	600-619		(3.250)	
5.000 ▶	97.177	97.879	97.809	96.753	97.486	97.417	96.354	96.650	96.549	95.968	96.264	96.194	Cashout Refi		(0.250)	
4.875 ▶	96.599	97.301	97.231	96.418	97.151	97.081	95.442	95.737	95.636	95.387	95.682	95.613	2 units		(0.500)	
4.750 ▶	96.262	96.964	96.894	96.043	96.776	96.706	94.958	95.253	95.152	94.762	95.057	94.988	3-4 units		(1.000)	
4.625 ▶	93.666	93.622	93.609	93.666	93.622	93.609	90.553	90.509	90.496	90.553	90.509	90.496	\$100k < \$125k		(0.125)	
4.500 ▶	92.964	92.921	92.907	92.964	92.921	92.907	89.852	89.808	89.795	89.852	89.808	89.795	\$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 ▶										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	

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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>		
10.500 ▶									<u>Max Price</u>		
10.375 ▶									Loan Amt <=\$1.75m 101.000		
10.250 ▶									Loan Amt \$1.75m<\$2.0m 100.500		
10.125 ▶									Loan Amt \$2.0m-\$3.0m 100.000		
10.000 ▶									<u>Standard DSCR</u>		
9.990 ▶	107.450	107.300	107.150						Prepay 101.000		
9.875 ▶	107.200	107.050	106.900						No Prepay 100.000		
9.750 ▶	106.950	106.800	106.650						<u>Plus Residential</u> <u>Min Price</u> <u>Max Price</u>		
9.625 ▶	106.700	106.550	106.400						Full Doc 99.500 103.000		
9.500 ▶	106.450	106.300	106.150						Alt Doc 99.500 103.000		
9.375 ▶	106.200	106.050	105.900			107.865	107.715		107.565	Inv w/Prepay 99.500 103.000	
9.250 ▶	105.950	105.800	105.650			107.678	107.528		107.378	<u>Plus DSCR</u>	
9.125 ▶	105.700	105.550	105.400			107.490	107.340		107.190	No Prepay 99.500 100.000	
9.000 ▶										1yr Prepay 99.500 103.500	
8.990 ▶	105.450	105.300	105.150			107.224	107.074		106.924	2-4yr Prepay 99.500 104.000	
8.875 ▶	105.200	105.050	104.900			106.959	106.809		106.659	5yr Prepay 99.500 104.500	
8.750 ▶	104.950	104.800	104.650			106.678	106.528		106.378		
8.625 ▶	104.700	104.550	104.400			106.396	106.246		106.096	<u>5-9 units DSCR</u> <u>Max Price</u>	
8.500 ▶	104.450	104.300	104.150			106.115	105.965		105.815	5yr Hard PP 101.500	
8.375 ▶	104.200	104.050	103.900			105.815	105.665		105.515	4yr Hard PP 101.500	
8.250 ▶	103.950	103.800	103.650			105.515	105.365		105.215	3yr Hard PP 101.500	
8.125 ▶	103.700	103.550	103.400			105.175	105.025		104.875	2yr Hard PP 100.500	
8.000 ▶										1yr Hard PP 100.000	
7.990 ▶	103.450	103.300	103.150			104.800	104.650		104.500	No Prepay 99.500	
7.875 ▶	103.200	103.050	102.900			104.425	104.275		104.125		
7.750 ▶	102.950	102.800	102.650			104.050	103.900		103.750		
7.625 ▶	102.675	102.525	102.375			103.675	103.525		103.375		
7.500 ▶	102.425	102.275	102.125			103.300	103.150		103.000		
7.375 ▶	102.100	101.950	101.800			102.875	102.725		102.575		
7.250 ▶	101.725	101.575	101.425		102.450	102.300	102.150				
7.125 ▶	101.325	101.175	101.025		102.000	101.850	101.700				
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**

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NonQM Price Adjustments

Price all NonQM loans on our new website

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