

Conventional

Rate	30yr Fixed DU				30yr Fixed LPA				20yr Fixed DU				30yr Fixed HighBal				30yr Fixed SuperConf			
8.000 ►	104.796	104.781	104.762	104.726	104.133	104.093	104.000	104.993	104.985	104.975	101.852	101.782	101.706	100.621	100.581	100.575				
7.875 ►	104.572	104.557	104.539	104.502	103.954	103.914	103.822	104.763	104.756	104.746	101.685	101.615	101.538	100.483	100.443	100.438				
7.750 ►	104.331	104.316	104.297	104.261	103.729	103.687	103.595	104.517	104.509	104.499	101.500	101.430	101.353	100.230	100.189	100.184				
7.625 ►	104.244	104.236	104.225	104.196	104.022	104.010	103.880	104.151	104.143	104.133	102.106	102.094	102.099	101.606	101.594	101.599				
7.500 ►	104.032	104.025	104.015	103.986	103.814	103.802	103.674	103.869	103.862	103.852	101.967	101.955	101.961	101.467	101.455	101.461				
7.375 ►	103.802	103.795	103.785	103.756	103.592	103.579	103.452	103.563	103.558	103.551	101.637	101.615	101.624	101.137	101.115	101.124				
7.250 ►	103.700	103.693	103.683	103.654	103.254	103.231	103.107	103.268	103.269	103.267	101.287	101.265	101.274	100.787	100.765	100.774				
7.125 ►	103.477	103.446	103.414	103.385	103.228	103.188	103.085	103.179	103.114	103.049	101.985	101.944	101.921	101.485	101.444	101.421				
7.000 ►	103.229	103.188	103.147	103.103	102.921	102.880	102.778	102.905	102.840	102.775	101.709	101.668	101.646	101.209	101.168	101.146				
6.875 ►	102.967	102.926	102.884	102.840	102.549	102.507	102.406	102.621	102.556	102.491	101.439	101.375	101.308	100.870	100.828	100.807				
6.750 ►	102.660	102.619	102.577	102.533	102.092	102.047	101.948	102.297	102.233	102.168	101.169	101.105	101.038	100.416	100.371	100.352				
6.625 ►	102.718	102.653	102.586	102.528	102.497	102.409	102.361	102.613	102.515	102.415	101.810	101.713	101.614	101.108	101.018	100.969				
6.500 ►	102.416	102.350	102.284	102.225	102.193	102.104	102.055	102.292	102.194	102.094	101.565	101.468	101.369	100.807	100.717	100.667				
6.375 ►	102.063	101.997	101.931	101.872	101.940	101.851	101.802	101.934	101.836	101.736	101.258	101.161	101.061	100.558	100.467	100.418				
6.250 ►	101.662	101.596	101.529	101.471	101.511	101.421	101.371	101.540	101.442	101.342	100.918	100.821	100.721	100.131	100.040	99.988				
6.125 ►	101.708	101.626	101.543	101.477	101.506	101.473	101.392	102.010	101.896	101.781	101.447	101.365	101.282	100.286	100.251	100.171				
6.000 ►	101.288	101.206	101.123	101.057	101.142	101.110	101.025	101.617	101.503	101.387	101.107	101.025	100.942	99.926	99.893	99.809				
5.875 ►	100.816	100.734	100.652	100.586	100.681	100.651	100.566	101.185	101.072	100.956	100.727	100.645	100.562	99.470	99.438	99.355				
5.750 ►	100.298	100.216	100.133	100.067	100.054	100.027	99.941	100.715	100.601	100.485	100.302	100.220	100.137	98.847	98.819	98.734				
5.625 ►	100.038	99.965	99.891	99.832	99.853	99.820	99.739	100.766	100.662	100.555	99.777	99.695	99.612	98.494	98.460	98.380				
5.500 ►	99.508	99.435	99.361	99.302	99.320	99.288	99.207	100.291	100.187	100.080	99.179	99.097	99.015	97.965	97.931	97.853				
5.375 ►	98.936	98.863	98.789	98.731	98.734	98.703	98.619	99.767	99.663	99.556	98.542	98.460	98.377	97.382	97.348	97.266				
5.250 ►	98.352	98.279	98.205	98.147	97.795	97.763	97.678	99.218	99.115	99.007	97.882	97.800	97.717	96.445	96.412	96.329				

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)	(2.900)	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)	(5.000)	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)	(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)</													

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 ►	103.527	104.195	104.083	101.948	102.633	102.520	102.014	102.277	102.133	100.483	100.745	100.633	104.012	104.431	104.318
7.000 ►	103.171	103.839	103.726	101.636	102.152	102.039	101.596	101.858	101.714	99.939	100.202	100.089	103.578	103.997	103.884
6.875 ►	102.577	103.245	103.133	101.546	102.245	102.133	101.421	101.683	101.539	100.421	100.683	100.570	103.010	103.428	103.315
6.750 ►	102.683	103.352	103.239	102.527	103.227	103.114	101.264	101.527	101.383	101.139	101.402	101.289	103.077	103.496	103.383
6.625 ►	102.449	103.059	102.887	101.417	102.059	101.887	101.612	101.816	101.614	100.644	100.847	100.676	102.718	103.187	103.016
6.500 ►	101.999	102.609	102.437	101.217	101.859	101.687	101.199	101.402	101.200	100.480	100.684	100.512	102.331	102.800	102.629
6.375 ►	101.524	102.134	101.962	100.805	101.446	101.275	101.066	101.270	101.067	100.410	100.614	100.442	101.693	102.162	101.991
6.250 ►	101.736	102.346	102.175	101.549	102.190	102.019	101.005	101.209	101.006	100.880	101.084	100.912	101.813	102.282	102.111
6.125 ►	101.453	102.113	101.992	101.159	101.851	101.730	100.628	100.882	100.730	100.597	100.851	100.730	101.744	102.169	102.048
6.000 ►	101.034	101.695	101.573	100.684	101.376	101.255	100.259	100.513	100.361	100.072	100.326	100.205	101.310	101.736	101.615
5.875 ►	100.559	101.220	101.098	100.359	101.051	100.930	99.734	99.988	99.836	99.797	100.051	99.930	100.741	101.167	101.046
5.750 ►	100.666	101.326	101.205	100.528	101.220	101.098	100.091	100.345	100.192	100.216	100.470	100.348	FHA/VA Price Adjustments		
5.625 ►	100.435	101.053	100.890	100.235	100.884	100.721	99.891	100.103	99.909	99.954	100.166	100.003	680+	0.000	
5.500 ►	100.016	100.634	100.471	99.791	100.441	100.278	99.522	99.734	99.540	99.460	99.672	99.509	660-679	(0.750)	
5.375 ►	99.510	100.128	99.965	99.404	100.053	99.890	98.966	99.178	98.984	99.122	99.334	99.171	640-659	(1.750)	
5.250 ►	99.254	99.872	99.709	99.147	99.797	99.634	98.960	99.172	98.978	99.116	99.328	99.165	620-639	(2.250)	
5.125 ►	98.201	98.853	98.724	98.034	98.717	98.587	97.589	97.834	97.674	97.695	97.941	97.811	600-619	(3.250)	
5.000 ►	97.866	98.518	98.389	97.568	98.251	98.121	97.294	97.540	97.379	97.033	97.278	97.149	Cashout Refi	(0.250)	
4.875 ►	97.289	97.941	97.811	97.170	97.853	97.724	96.381	96.627	96.466	96.389	96.634	96.505	2 units	(0.500)	
4.750 ►	97.014	97.666	97.536	96.889	97.572	97.442	95.960	96.205	96.045	95.858	96.103	95.974	3-4 units	(1.000)	
4.625 ►	94.314	94.234	94.188	94.314	94.234	94.188	91.202	91.121	91.076	91.202	91.121	91.076	\$100k < \$125k	(0.125)	
4.500 ►	93.623	93.543	93.497	93.623	93.543	93.497	90.510	90.430	90.385	90.510	90.430	90.385	\$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									
10.250 ►													Price all NonQM loans in Soar		
10.125 ►															
10.000 ►															
9.875 ►															
9.750 ►	107.275	107.125	106.975												
9.625 ►	107.025	106.875	106.725												
9.500 ►	106.775	106.625	106.475												
9.375 ►	106.525	106.375	106.225												
9.250 ►	106.275	106.125	105.975												
9.125 ►	106.025	105.875	105.725	107.815	107.665	107.515									
9.000 ►															
8.875 ►	105.525	105.375	105.225	107.284	107.134	106.984									
8.750 ►	105.275	105.125	104.975	107.003	106.853	106.703									
8.625 ►	105.025	104.875	104.725	106.721	106.571	106.421									
8.500 ►	104.775	104.625	104.475	106.440	106.290	106.140									
8.375 ►	104.525	104.375	104.225	106.140	105.990	105.840									
8.250 ►	104.275	104.125	103.975	105.840	105.690	105.540									
8.125 ►	104.025	103.875	103.725	105.500	105.350	105.200									
8.000 ►															
7.875 ►	103.525	103.375	103.225	104.750	104.600	104.450									
7.750 ►	103.275	103.125	102.975	104.375	104.225	104.075									
7.625 ►	103.000	102.850	102.700	104.000	103.850	103.700									
7.500 ►	102.750	102.600	102.450	103.625	103.475	103.325									
7.375 ►	102.425	102.275	102.125	103.250	103.100	102.950									
7.250 ►	102.050	101.900	101.750	102.875	102.725	102.575									
7.125 ►	101.650	101.500	101.350	102.425	102.275	102.125									
7.000 ►															
6.875 ►	100.825	100.675	100.525	101.525	101.375	101.225									
6.750 ►	100.375	100.225	100.075	101.050	100.900	100.750									
6.625 ►	99.925	99.775	99.625	100.550	100.400	100.250									
6.500 ►	99.375	99.225	99.075	100.050	99.900	99.750									
6.375 ►	98.750	98.600	98.450	99.450	99.300	99.150									
6.250 ►	98.125	97.975	97.825	98.750	98.600	98.450									
6.125 ►	97.375	97.225	97.075	97.875	97.725	97.575									
6.000 ►															
5.875 ►															

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