

### 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	
7.875 ►	104.990	104.974	104.944	104.907	104.474	104.436	104.326	105.485	105.476	105.454	102.195	102.120	102.036	101.002	100.964	100.951				
7.750 ►	104.738	104.721	104.691	104.655	104.249	104.207	104.097	105.075	105.067	105.045	102.000	101.925	101.841	100.749	100.701	100.691				
7.625 ►	104.958	104.950	104.932	104.911	104.575	104.542	104.420	104.932	104.932	104.922	102.408	102.371	102.372	101.908	101.871	101.872				
7.500 ►	104.740	104.731	104.714	104.692	104.402	104.366	104.244	104.692	104.692	104.682	102.303	102.265	102.265	101.803	101.765	101.765				
7.375 ►	104.498	104.490	104.472	104.451	104.188	104.142	104.019	104.429	104.429	104.419	102.008	101.970	101.974	101.508	101.470	101.474				
7.250 ►	104.388	104.380	104.362	104.341	103.764	103.717	103.598	104.140	104.140	104.131	101.850	101.816	101.776	101.046	100.994	100.999				
7.125 ►	104.119	104.097	104.075	104.053	103.726	103.690	103.588	103.981	103.914	103.873	102.609	102.542	102.480	101.857	101.820	101.811				
7.000 ►	103.846	103.804	103.772	103.744	103.417	103.377	103.274	103.693	103.626	103.584	102.395	102.328	102.267	101.580	101.539	101.529				
6.875 ►	103.569	103.528	103.489	103.453	103.043	103.000	102.899	103.399	103.332	103.290	102.150	102.083	102.022	101.239	101.196	101.189				
6.750 ►	103.222	103.181	103.142	103.106	102.583	102.522	102.428	103.055	102.988	102.946	101.855	101.788	101.727	100.782	100.721	100.720				
6.625 ►	103.188	103.121	103.064	103.013	102.949	102.873	102.822	103.311	103.210	103.123	102.215	102.114	102.027	101.559	101.481	101.431				
6.500 ►	102.866	102.799	102.743	102.692	102.552	102.475	102.422	102.954	102.854	102.767	101.947	101.847	101.759	101.166	101.087	101.035				
6.375 ►	102.494	102.427	102.370	102.319	102.299	102.236	102.184	102.568	102.468	102.381	101.613	101.513	101.426	100.916	100.852	100.801				
6.250 ►	102.064	101.997	101.941	101.890	101.869	101.785	101.734	102.148	102.047	101.960	101.247	101.147	101.059	100.488	100.402	100.353				
6.125 ►	101.925	101.850	101.785	101.727	101.759	101.720	101.669	102.542	102.433	102.338	101.622	101.547	101.483	101.069	101.029	100.978				
6.000 ►	101.496	101.421	101.357	101.298	101.381	101.336	101.288	102.121	102.012	101.917	101.259	101.184	101.120	100.694	100.649	100.601				
5.875 ►	101.030	100.955	100.890	100.832	100.920	100.869	100.822	101.665	101.556	101.461	100.858	100.783	100.718	100.238	100.187	100.141				
5.750 ►	100.516	100.441	100.377	100.318	100.311	100.254	100.214	101.174	101.065	100.971	100.401	100.326	100.262	99.633	99.576	99.536				
5.625 ►	100.153	100.086	100.025	99.966	100.051	100.025	99.945	101.032	100.931	100.839	99.885	99.851	99.771	99.377	99.351	99.271				
5.500 ►	99.608	99.541	99.480	99.421	99.478	99.452	99.374	100.541	100.440	100.348	99.308	99.282	99.204	98.808	98.782	98.704				
5.375 ►	99.024	98.957	98.896	98.837	98.890	98.856	98.779	99.997	99.897	99.805	98.722	98.688	98.611	98.222	98.188	98.111				
5.250 ►	98.406	98.339	98.277	98.219	97.946	97.908	97.834	99.431	99.331	99.238	98.030	97.955	97.891	97.281	97.243	97.169				
5.125 ►	97.895	97.845	97.755	97.645	97.737	97.721	97.453	98.991	98.890	98.764	95.946	95.902	95.831	95.446	95.402	95.331				

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)	n/a	n/a	n/a	n/a										
760-779		(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	n/a	n/a	n/a	n/a										
740-759		(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	n/a	n/a	n/a	n/a										
720-739		(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	n/a	n/a	n/a	n/a										
700-719		(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	n/a	n/a	n/a	n/a										
680-699		(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	n/a	n/a	n/a	n/a										
660-679		(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	n/a	n/a	n/a	n/a										
640-659		(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	n/a	n/a	n/a	n/a										
<640		(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	n/a	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</																	

### 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 ►	104.137	104.806	104.695	102.545	103.243	103.132	102.625	102.887	102.745	101.094	101.356	101.245	104.623	105.041	104.928
7.000 ►	103.781	104.450	104.338	102.224	102.762	102.651	102.206	102.468	102.326	100.550	100.812	100.701	104.189	104.607	104.495
6.875 ►	103.187	103.856	103.745	102.156	102.856	102.745	102.031	102.293	102.151	101.031	101.293	101.182	103.620	104.039	103.926
6.750 ►	103.294	103.962	103.851	103.137	103.837	103.726	101.875	102.137	101.995	101.750	102.012	101.901	103.688	104.106	103.993
6.625 ►	103.005	103.556	103.347	101.973	102.556	102.347	102.106	102.251	102.010	101.137	101.282	101.073	103.223	103.743	103.513
6.500 ►	102.555	103.106	102.897	101.773	102.356	102.147	101.692	101.837	101.597	100.973	101.118	100.909	102.836	103.356	103.126
6.375 ►	102.080	102.631	102.422	101.361	101.943	101.734	101.560	101.705	101.464	100.903	101.048	100.839	102.198	102.718	102.488
6.250 ►	102.292	102.843	102.634	102.105	102.687	102.478	101.498	101.643	101.403	101.373	101.518	101.309	102.318	102.838	102.608
6.125 ►	102.010	102.636	102.486	101.716	102.374	102.223	101.302	101.522	101.341	101.270	101.491	101.341	102.271	102.726	102.571
6.000 ►	101.591	102.217	102.067	101.241	101.899	101.748	100.933	101.153	100.972	100.745	100.966	100.816	101.837	102.292	102.137
5.875 ►	101.116	101.742	101.592	100.916	101.574	101.423	100.408	100.628	100.447	100.470	100.691	100.541	101.268	101.723	101.569
5.750 ►	101.222	101.849	101.698	101.085	101.742	101.592	100.764	100.985	100.803	100.889	101.110	100.959	<b>FHA/VA Price Adjustments</b>		
5.625 ►	100.779	101.372	101.194	100.579	101.204	101.025	100.204	100.391	100.181	100.267	100.454	100.275	680+	0.000	
5.500 ►	100.360	100.954	100.775	100.135	100.760	100.581	99.835	100.022	99.813	99.773	99.960	99.781	660-679	(0.750)	
5.375 ►	99.854	100.447	100.269	99.748	100.372	100.194	99.279	99.466	99.256	99.435	99.622	99.444	640-659	(1.750)	
5.250 ►	99.598	100.191	100.013	99.492	100.116	99.938	99.273	99.460	99.250	99.429	99.616	99.438	620-639	(2.250)	
5.125 ►	98.334	98.994	98.882	98.166	98.858	98.745	97.846	98.100	97.957	97.952	98.206	98.094	600-619	(3.250)	
5.000 ►	97.999	98.659	98.547	97.700	98.392	98.279	97.551	97.805	97.662	97.290	97.544	97.432	Cashout Refi	(0.250)	
4.875 ►	97.421	98.081	97.969	97.302	97.994	97.882	96.639	96.893	96.749	96.646	96.900	96.788	2 units	(0.500)	
4.750 ►	97.146	97.806	97.694	97.021	97.713	97.600	96.217	96.471	96.328	96.115	96.369	96.257	3-4 units	(1.000)	
4.625 ►	94.296	94.218	94.175	94.296	94.218	94.175	91.184	91.105	91.062	91.184	91.105	91.062	\$100k < \$125k	(0.125)	
4.500 ►	93.601	93.522	93.480	93.601	93.522	93.480	90.488	90.410	90.367	90.488	90.410	90.367	\$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 ►													Loan Amt: \$1.75m<\$2.0m	100.500	
9.750 ►													Loan Amt: \$2.0m-\$3.0m	100.000	
9.625 ►	108.050	107.900	107.750										Standard DSCR		
9.500 ►	107.800	107.650	107.500										Prepay	101.000	
9.375 ►	107.550	107.400	107.250										No Prepay	100.000	
9.250 ►	107.300	107.150	107.000												
9.125 ►	107.050	106.900	106.750												
9.000 ►															
8.875 ►	106.550	106.400	106.250	108.309	108.159	108.009									
8.750 ►	106.300	106.150	106.000	108.028	107.878	107.728									
8.625 ►	106.050	105.900	105.750	107.746	107.596	107.446									
8.500 ►	105.800	105.650	105.500	107.465	107.315	107.165									
8.375 ►	105.550	105.400	105.250	107.165	107.015	106.865									
8.250 ►	105.300	105.150	105.000	106.865	106.715	106.565									
8.125 ►	105.050	104.900	104.750	106.525	106.375	106.225									
8.000 ►															
7.875 ►	104.550	104.400	104.250	105.775	105.625	105.475									
7.750 ►	104.300	104.150	104.000	105.400	105.250	105.100									
7.625 ►	104.025	103.875	103.725	105.025	104.875	104.725									
7.500 ►	103.775	103.625	103.475	104.650	104.500	104.350									
7.375 ►	103.450	103.300	103.150	104.275	104.125	103.975									
7.250 ►	103.075	102.925	102.775	103.900	103.750	103.600									
7.125 ►	102.675	102.525	102.375	103.450	103.300	103.150									
7.000 ►															
6.875 ►	101.850	101.700	101.550	102.550	102.400	102.250									
6.750 ►	101.400	101.250	101.100	102.075	101.925	101.775									
6.625 ►	100.950	100.800	100.650	101.575	101.425	101.275									
6.500 ►	100.400	100.250	100.100	101.075	100.925	100.775									
6.375 ►	99.825	99.675	99.525	100.525	100.375	100.225									
6.250 ►	99.200	99.050	98.900	99.875	99.725	99.575									
6.125 ►	98.450	98.300	98.150	99.000	98.850	98.700									
6.000 ►															
5.875 ►															

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