

Effective Date/Time: 1/13/2026 03:28 PM

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
7.875 ▶	105.224	105.224	105.199	105.170	104.942	104.804	104.807	105.409	105.409	105.392	102.345	102.345	102.261	101.451	101.285	101.288
7.750 ▶	104.981	104.981	104.956	104.927	104.733	104.581	104.585	105.166	105.166	105.149	102.150	102.150	102.066	101.220	101.035	101.039
7.625 ▶	104.851	104.851	104.826	104.797	104.652	104.586	104.560	104.804	104.804	104.787	102.810	102.718	102.692	102.310	102.218	102.192
7.500 ▶	104.597	104.597	104.572	104.544	104.439	104.347	104.320	104.528	104.528	104.511	102.659	102.550	102.523	102.159	102.050	102.023
7.375 ▶	104.308	104.308	104.283	104.254	104.288	104.179	104.151	104.224	104.224	104.207	102.430	102.305	102.264	101.930	101.805	101.764
7.250 ▶	104.137	104.138	104.121	104.101	103.934	103.811	103.771	103.899	103.899	103.882	102.058	101.926	101.887	101.558	101.426	101.387
7.125 ▶	103.884	103.860	103.843	103.823	103.830	103.753	103.739	103.625	103.584	103.522	102.652	102.573	102.560	102.152	102.073	102.060
7.000 ▶	103.635	103.611	103.569	103.526	103.526	103.442	103.427	103.349	103.315	103.248	102.350	102.264	102.249	101.850	101.764	101.749
6.875 ▶	103.357	103.333	103.291	103.247	103.174	103.081	103.068	103.095	103.034	102.967	102.001	101.906	101.893	101.501	101.406	101.393
6.750 ▶	103.042	103.017	102.976	102.932	102.718	102.613	102.605	102.770	102.716	102.649	101.623	101.599	101.532	101.048	100.941	100.934
6.625 ▶	103.053	103.005	102.938	102.871	102.988	102.884	102.814	103.144	103.077	103.001	102.219	102.171	102.070	101.601	101.496	101.427
6.500 ▶	102.738	102.690	102.623	102.556	102.684	102.586	102.517	102.814	102.758	102.679	101.958	101.910	101.809	101.300	101.201	101.133
6.375 ▶	102.385	102.337	102.270	102.203	102.291	102.197	102.131	102.447	102.374	102.296	101.648	101.600	101.499	100.912	100.817	100.751
6.250 ▶	101.977	101.929	101.862	101.795	101.854	101.769	101.703	102.059	101.966	101.890	101.301	101.252	101.152	100.478	100.391	100.327
6.125 ▶	102.154	102.098	102.014	101.933	102.114	102.007	101.970	102.451	102.381	102.264	101.932	101.876	101.792	100.899	100.792	100.755
6.000 ▶	101.745	101.688	101.604	101.523	101.688	101.593	101.559	102.063	101.998	101.881	101.569	101.512	101.428	100.475	100.382	100.346
5.875 ▶	101.270	101.213	101.129	101.048	101.196	101.112	101.080	101.743	101.574	101.519	101.179	101.122	101.038	99.988	99.904	99.872
5.750 ▶	100.749	100.693	100.609	100.528	100.645	100.575	100.549	101.225	101.102	100.999	100.739	100.682	100.598	99.440	99.371	99.343
5.625 ▶	100.745	100.704	100.604	100.510	100.636	100.502	100.467	101.336	101.304	101.170	100.205	100.148	100.065	99.279	99.146	99.109
5.500 ▶	100.202	100.162	100.061	99.968	100.090	99.968	99.934	100.865	100.833	100.699	99.609	99.552	99.468	98.735	98.614	98.579
5.375 ▶	99.614	99.573	99.473	99.379	99.498	99.385	99.352	100.344	100.312	100.178	99.010	98.954	98.870	98.146	98.034	97.999
5.250 ▶	98.987	98.947	98.846	98.753	98.543	98.447	98.416	99.799	99.767	99.633	98.355	98.298	98.214	97.195	97.100	97.068
5.125 ▶	98.327	98.287	98.186	98.093	97.996	97.851	97.816	99.235	99.203	99.069	96.329	96.288	96.104	95.415	95.281	95.246

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		
780+	>15yr	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	No Impounds - CA	0.150
760-779	>15yr	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	No Impounds - Non CA	0.250
740-759	>15yr	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	ARM LTV > 90	0.250
720-739	>15yr	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	LoanAmt \$100k<\$125k	0.250
700-719	>15yr	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	LoanAmt \$75k<\$100k	1.000
680-699	>15yr	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	LoanAmt \$40k<\$75k	0.750
660-679	>15yr	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	TX Property	0.250
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)	(2.125)	(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 Occ		(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)	(0.625)	(0.625)	(0.625)		
Manufactured Home		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Subordinate Financing		(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)		
HighBal Fixed P/RT		(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
HighBal Fixed C/O Refi		(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	n/a	n/a	n/a	n/a		
HighBal ARM P/RT		(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)		
HighBal ARM C/O Refi		(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	n/a	n/a	n/a	n/a		

improved

PRICING



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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 ▶	104.263	104.898	104.766	102.799	103.336	103.203	102.751	102.980	102.816	101.220	101.448	101.316	104.720	105.167	105.021
7.000 ▶	103.907	104.542	104.409	102.489	102.855	102.722	102.332	102.561	102.397	100.676	100.905	100.772	104.286	104.733	104.587
6.875 ▶	103.313	103.948	103.816	102.282	102.948	102.816	102.157	102.386	102.222	101.157	101.386	101.253	103.717	104.165	104.018
6.750 ▶	103.420	104.055	103.922	103.263	103.930	103.797	102.001	102.230	102.066	101.876	102.105	101.972	103.785	104.232	104.086
6.625 ▶	102.773	103.434	103.304	101.742	102.434	102.304	101.750	102.004	101.842	100.781	101.035	100.905	103.086	103.512	103.391
6.500 ▶	102.323	102.984	102.854	101.542	102.234	102.104	101.336	101.590	101.429	100.617	100.871	100.741	102.699	103.125	103.004
6.375 ▶	101.848	102.509	102.379	101.130	101.821	101.691	101.203	101.457	101.296	100.547	100.801	100.671	102.061	102.487	102.366
6.250 ▶	102.061	102.721	102.591	101.873	102.565	102.435	101.142	101.396	101.235	101.017	101.271	101.141	102.181	102.607	102.486
6.125 ▶	101.917	102.586	102.469	101.624	102.323	102.206	101.092	101.355	101.206	101.061	101.323	101.206	102.215	102.634	102.521
6.000 ▶	101.499	102.167	102.050	101.149	101.848	101.731	100.724	100.986	100.838	100.536	100.798	100.681	101.781	102.200	102.087
5.875 ▶	101.024	101.692	101.575	100.824	101.523	101.406	100.199	100.461	100.313	100.261	100.523	100.406	101.213	101.631	101.518
5.750 ▶	101.130	101.798	101.681	100.992	101.692	101.575	100.555	100.817	100.669	100.680	100.942	100.825	FHA/VA Price Adjustments		
5.625 ▶	100.936	101.596	101.453	100.736	101.427	101.284	100.392	100.646	100.471	100.455	100.709	100.565	680+		0.000
5.500 ▶	100.517	101.177	101.034	100.292	100.984	100.840	100.023	100.277	100.103	99.961	100.215	100.071	660-679		(0.750)
5.375 ▶	100.011	100.671	100.528	99.905	100.596	100.453	99.467	99.721	99.546	99.623	99.877	99.734	640-659		(1.750)
5.250 ▶	99.755	100.415	100.271	99.648	100.340	100.196	99.461	99.715	99.540	99.617	99.871	99.728	620-639		(2.250)
5.125 ▶	99.078	99.771	99.652	98.910	99.635	99.516	98.465	98.752	98.602	98.571	98.859	98.740	600-619		(3.250)
5.000 ▶	98.743	99.436	99.317	98.444	99.169	99.050	98.170	98.458	98.308	97.909	98.196	98.077	Cashout Refi		(0.250)
4.875 ▶	98.165	98.859	98.740	98.046	98.771	98.652	97.258	97.545	97.395	97.265	97.552	97.434	2 units		(0.500)
4.750 ▶	97.890	98.584	98.465	97.765	98.490	98.371	96.836	97.123	96.973	96.734	97.021	96.902	3-4 units		(1.000)
4.625 ▶	95.027	94.971	94.938	95.027	94.971	94.938	91.915	91.859	91.825	91.915	91.859	91.825	\$100k < \$125k		(0.125)
4.500 ▶	94.338	94.282	94.249	94.338	94.282	94.249	91.225	91.170	91.136	91.225	91.170	91.136	\$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 ▶							NonQM Max Prices		
10.125 ▶									
10.000 ▶							Standard Residential		
9.875 ▶	108.415	108.265	108.115				Loan Amt <=\$1.75m		
9.750 ▶	108.165	108.015	107.865				Loan Amt \$1.75m-\$2.0m		
9.625 ▶	107.915	107.765	107.615				Loan Amt \$2.0m-\$3.0m		
9.500 ▶	107.665	107.515	107.365				Standard DSCR		
9.375 ▶	107.415	107.265	107.115				Prepay		
9.250 ▶	107.165	107.015	106.865	109.118	108.968	108.818	No Prepay		
9.125 ▶	106.915	106.765	106.615	108.930	108.780	108.630	Plus Residential		
9.000 ▶							Full Doc		
8.875 ▶	106.415	106.265	106.115	108.399	108.249	108.099	Alt Doc		
8.750 ▶	106.165	106.015	105.865	108.118	107.968	107.818	Inv w/Prepay		
8.625 ▶	105.915	105.765	105.615	107.836	107.686	107.536	Plus DSCR		
8.500 ▶	105.665	105.515	105.365	107.555	107.405	107.255	No Prepay		
8.375 ▶	105.415	105.265	105.115	107.255	107.105	106.955	1yr Prepay		
8.250 ▶	105.165	105.015	104.865	106.955	106.805	106.655	2-4yr Prepay		
8.125 ▶	104.915	104.765	104.615	106.615	106.465	106.315	5yr Prepay		
8.000 ▶							5-9 units DSCR		
7.875 ▶	104.415	104.265	104.115	105.865	105.715	105.565	Max Price		
7.750 ▶	104.165	104.015	103.865	105.490	105.340	105.190	5yr Hard PP		
7.625 ▶	103.890	103.740	103.590	105.115	104.965	104.815	4yr Hard PP		
7.500 ▶	103.640	103.490	103.340	104.740	104.590	104.440	3yr Hard PP		
7.375 ▶	103.315	103.165	103.015	104.365	104.215	104.065	2yr Hard PP		
7.250 ▶	102.940	102.790	102.640	103.990	103.840	103.690	1yr Hard PP		
7.125 ▶	102.540	102.390	102.240	103.540	103.390	103.240	No Prepay		
7.000 ▶									
6.875 ▶	101.715	101.565	101.415	102.640	102.490	102.340			
6.750 ▶	101.265	101.115	100.965	102.165	102.015	101.865			
6.625 ▶	100.715	100.565	100.415	101.665	101.515	101.365			
6.500 ▶	100.115	99.965	99.815	101.165	101.015	100.865			
6.375 ▶	99.340	99.190	99.040	100.490	100.340	100.190			
6.250 ▶				99.490	99.340	99.190			
6.125 ▶									
6.000 ▶									
5.875 ▶									

NonQM Price Adjustments

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