

Jet Mortgage

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4 Hutton Centre, # 570  
Santa Ana, CA 92707



Rate Sheet

jetmortgage.com

800-900-7040

[Secondary@homemac.com](mailto:Secondary@homemac.com)

NMLS # 1165808  
FHA Lender ID # 00068000060  
VA Lender ID # 9080910000

FNMA ID # 31244  
FHLMC ID # 121555

## FHA Premier Rate Sheet

### State Adjusters

| State | Adjuster |
|-------|----------|
| AK    | 0.028    |
| AL    | 0.028    |
| AR    | 0.058    |
| AZ    | -0.078   |
| CA    | -0.110   |
| CO    | -0.004   |
| CT    | 0.000    |
| DC    | -0.071   |
| DE    | -0.033   |
| FL    | 0.094    |
| GA    | 0.064    |
| HI    | -0.113   |
| IA    | 0.039    |
| ID    | -0.088   |
| IL    | 0.067    |
| IN    | -0.013   |
| KS    | 0.016    |
| KY    | 0.062    |
| LA    | 0.058    |
| MA    | -0.038   |
| MD    | -0.189   |
| ME    | -0.060   |
| MI    | 0.063    |
| MN    | -0.005   |
| MO    | 0.078    |
| MS    | 0.038    |
| MT    | -0.018   |
| NC    | 0.018    |
| ND    | 0.015    |
| NE    | 0.000    |
| NH    | 0.015    |
| NJ    | 0.025    |
| NM    | -0.036   |
| NV    | -0.115   |
| NY    | -0.088   |
| OH    | 0.020    |
| OK    | 0.094    |
| OR    | -0.147   |
| PA    | 0.059    |
| RI    | -0.024   |
| SC    | 0.016    |
| SD    | 0.015    |
| TN    | 0.015    |
| TX    | 0.170    |
| UT    | -0.043   |
| VA    | -0.054   |
| VT    | -0.020   |
| WA    | -0.056   |
| WI    | 0.079    |
| WV    | -0.047   |
| WY    | -0.045   |
| PR    | 0.000    |

### FHA PREMIER 30 Yr Fixed

| Rate  | 10 Day  | 25 Day  | 40 Day  |
|-------|---------|---------|---------|
| 5.990 | 98.232  | 98.183  | 98.100  |
| 6.000 | 98.311  | 98.263  | 98.179  |
| 6.125 | 98.706  | 98.658  | 98.574  |
| 6.250 | 98.813  | 98.764  | 98.689  |
| 6.375 | 99.140  | 99.091  | 99.016  |
| 6.500 | 99.705  | 99.656  | 99.581  |
| 6.625 | 100.086 | 100.038 | 99.962  |
| 6.750 | 100.104 | 100.104 | 100.037 |
| 6.875 | 100.494 | 100.494 | 100.427 |
| 6.990 | 100.750 | 100.750 | 100.683 |
| 7.000 | 100.822 | 100.822 | 100.755 |
| 7.125 | 101.121 | 101.121 | 101.054 |
| 7.250 | 101.013 | 101.206 | 101.223 |
| 7.375 | 101.066 | 101.259 | 101.275 |
| 7.500 | 101.353 | 101.546 | 101.563 |

### FICO Adjusters

| FHA       |          |
|-----------|----------|
| FICO      | Adjuster |
| 740+      | 0.100    |
| 700 - 739 | 0.050    |
| 680 - 699 | 0.000    |
| 660 - 679 | -0.100   |
| 640 - 659 | -0.200   |
| 620 - 639 | -0.500   |

### Loan Amount Adjusters

| Loan Amount           | Adjuster |
|-----------------------|----------|
| < \$50,000            | -1.000   |
| \$50,000 - \$149,999  | -0.150   |
| \$150,000 - \$249,999 | -0.075   |
| \$250,000 - \$349,999 | 0.000    |
| \$350,000 - \$499,999 | 0.000    |
| \$500,000 - \$806,500 | 0.025    |
| \$806,501 - \$999,999 | -0.050   |
| \$1MM - \$1.49MM      | -0.100   |
| \$1.5MM+              | -0.200   |

### FHA PREMIER 30 Yr Fixed HB

| Rate  | 10 Day | 25 Day  | 40 Day  |
|-------|--------|---------|---------|
| 6.125 | 98.268 | 98.220  | 98.137  |
| 6.250 | 98.250 | 98.202  | 98.127  |
| 6.375 | 98.577 | 98.529  | 98.454  |
| 6.500 | 99.142 | 99.094  | 99.019  |
| 6.625 | 99.523 | 99.475  | 99.400  |
| 6.750 | 98.791 | 98.791  | 98.724  |
| 6.875 | 99.181 | 99.181  | 99.114  |
| 6.990 | 99.437 | 99.437  | 99.370  |
| 7.000 | 99.509 | 99.509  | 99.442  |
| 7.125 | 99.809 | 99.809  | 99.742  |
| 7.250 | 99.513 | 99.706  | 99.723  |
| 7.375 | 99.566 | 99.759  | 99.776  |
| 7.500 | 99.854 | 100.047 | 100.063 |
| 7.625 | 99.932 | 100.125 | 100.142 |

### Loan Purpose Adjusters

| Loan Purpose        | Adjuster |
|---------------------|----------|
| Purchase            | 0.000    |
| Rate/Term Refinance | 0.000    |
| Cashout Refinance   | -0.250   |

### Other Adjusters

| Loan Characteristic | Adjuster |
|---------------------|----------|
| Condo               | -0.125   |
| 2 Unit              | -0.500   |
| 3-4 Unit            | -1.000   |

### Eligibility

Owner Occupied ONLY  
Wage Earner ONLY (Same Employer at least 2 yrs)

2-4 Units - Purchase Transaction ONLY

Maximum # of Borrowers = 4

### Fees:

Underwriting: \$ 1,395.00

### Ineligible Transactions

Additional Employment  
DPA (Down Payment Assistance)  
Gift of Equity  
Non Occupying Co-Borrower