Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

INVESTOR ELITE PLUS

25 DAY PRICING

RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	105.194	105.219	105.244
7.375	104.689	104.714	104.739
7.250	104.173	104.198	104.223
7.125	103.645	103.670	103.820
7.000	103.104	103.129	103.279
6.875	102.551	102.576	102.976
6.750	101.985	102.010	102.535
6.625	101.406	101.431	101.956
6.500	100.809	100.834	101.359
6.375	100.223	100.248	100.773
6.250	99.625	99.650	100.175
6.125	99.015	99.040	99.565
6.000	98.392	98.417	98.942
5.875	97.757	97.782	98.307
5.750	97.108	97.133	97.658

PRICING ADJUSTMENTS

		LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	0.1875	0.1875	0.1250	0.0000	(0.1875)	(0.5625)	(2.2500)	NA
	780--799	0.1875	0.1875	0.1250	0.0000	(0.1875)	(0.5625)	(2.2500)	NA
	760 - 779	0.1875	0.1250	0.0625	(0.0625)	(0.3750)	(0.7500)	(2.2500)	NA
	740 - 759	0.1250	0.1250	0.0000	(0.1875)	(0.5625)	(1.0625)	(2.5000)	NA
	720 - 739	0.0625	0.0000	(0.1250)	(0.3750)	(0.8125)	(1.3750)	(3.3750)	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA
	640 - 659	NA	NA	NA	NA	NA	NA	NA	NA
Full Doc, Bank Statements (12 & 24), 1099	800+	0.625	0.625	0.500	0.375	0.125	0.000	(0.750)	NA
	780-799	0.625	0.625	0.500	0.375	0.125	0.000	(0.750)	NA
	760 - 779	0.625	0.625	0.500	0.375	0.125	0.000	(0.750)	NA
	740 - 759	0.625	0.625	0.500	0.375	0.125	0.000	(0.750)	NA
	720 - 739	0.500	0.500	0.250	0.125	(0.125)	(0.375)	(1.125)	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA
	640 - 659	NA	NA	NA	NA	NA	NA	NA	NA
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	NA
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	NA
	Interest-Only	(0.500)	(0.500)	(0.750)	(1.000)	(1.000)	(1.250)	(1.375)	NA
Loan Amount	$75,000 - $150,000	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(0.8750)	(1.7500)	(2.0000)	NA
	$150,001 - $250,000	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
	$250,001 - $500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	$500,001 - $1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	NA
	$1,500,001 - $2,000,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.500)	NA	NA
	$2,000,001 - $2,500,000	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
	$2,500,001 - $3,000,000	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	NA	NA	NA
DSCR	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0.75 - 0.99	(1.000)	(1.000)	(1.000)	(1.500)	(2.000)	(3.000)	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA	NA	NA
DTI	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	NA
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	NA
	50.01-55	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	NA
Bank Statements	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	(0.625)	NA
Purpose	Cash-Out Refi & FICO >= 730	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	NA
	Cash-Out Refi & FICO < 730	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	NA
Property Type	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	NA
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA
	Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	NA	NA
Citizenship	Non-Permanent Resident	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	NA
	Foreign Nat'l (DSCR Only)	(3.000)	(3.000)	(3.000)	(3.000)	(4.000)	(4.000)	#N/A	NA
Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA
	FC/SS/DIL/BK <24mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA
PPP Structure		5 Years	4 Years	3 Years	2 Years	1 Year			
	5%	0.625	0.500	0.000	(0.750)	(1.500)			
	4%	0.500	0.250	(0.250)	(1.000)	(1.625)			
	3%	0.250	0.000	(0.500)	(1.250)	(1.625)			
	2%	(0.250)	(0.500)	(0.875)	(1.500)	(1.750)			
	1%	(0.750)	(1.000)	(1.250)	(1.750)	(1.750)			
	5%,4%,3%,3%,3%	0.375	NA	NA	NA	NA			
	5%,4%,3%,2%,1%	0.125	NA	NA	NA	NA			
	5%,4%,3%,3%	NA	0.125	NA	NA	NA			
	5%,4%,3%,2%	NA	0.000	NA	NA	NA			
	4%,3%,2%,1%	NA	(0.250)	NA	NA	NA			
	5%,4%,3%	NA	NA	(0.250)	NA	NA			
	3%,2%,1%	NA	NA	(0.875)	NA	NA			
	5%,4%	NA	NA	NA	(0.750)	NA			
	2%,1%	NA	NA	NA	(1.625)	NA			
	6 Months Interest	0.250	0.000	(0.375)	(1.250)	(1.625)			
	Other Penalty	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
	No Penalty	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)			
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Geography	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

NON QM Underwriting Fee: $ 1,795

Escrow Waiver (N/A > 80% LTV)	
All States	-0.2500

MAX PRICING (Lower of Price or Premium)		
No Prepay - Hard		99.5000
1yr Prepay - Hard		100.5000
2yr Prepay - Hard		100.7500
3yr Prepay - Hard		101.2500
4yr Prepay - Hard		101.5000
5yr Prepay - Hard		102.0000

ARM MARGIN			
	5.000	SOFR	

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

People | Products | Performance

Effective Date: 9-Oct-25 8:55 AM PST

Best In Class NonQM Products

Lender Fees

Agency UW Fee	$1,195
Non-QM Loans	$1,795
NJ & WA Origination Fee	$1,295
NC Commitment Fee	$1,295
Streamlines & IRRRLS	$495
Non QM 2nds	$1,095

Market Index

SOFR INDEX 30 DAY AVERAGE -	4.2427
ONE YEAR CMT INDEX -	3.64

Scenario Desk

Scenarios@JetMortgage.com

Bank Statement Calculator

BKST@JetMortgage.com

Lock Desk Hours: 9:00 AM to 5:00 PM PST

All extension requests must be received no later than 5:00 PM PST the day the lock expires.

Locks@JetMortgage.com

Number of Days Extended	Extension Fee	Non-QM Number of Days Extended	Extension Fee
1-4 day extension	.03/day	1-15 day extension	.04/day
5-day extension	0.125	extension fee per diem	0.04
7-day extension	0.187	relock fee	0.25
10-day extension	0.259		
15-day extension	0.375	(15-day extension max)	

Loss Payee/CPL	HOME MORTGAGE ALLIANCE CORP (HMAC) ITS SUCCESSORS AND/OR ASSIGNS 4 HUTTON CENTRE DRIVE | SUITE 500 | SANTA ANA, CA 92707

Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.310	103.335	103.485
7.375	102.993	103.018	103.168
7.250	102.652	102.677	102.827
7.125	102.320	102.345	102.870
7.000	101.973	101.998	102.523
6.875	101.607	101.632	102.157
6.750	101.218	101.243	101.768
6.625	100.807	100.832	101.357
6.500	100.370	100.395	100.920
6.375	99.908	99.933	100.458
6.250	99.417	99.442	99.842
6.125	98.897	98.922	99.322
6.000	98.345	98.370	98.770

PRICING ADJUSTMENTS

		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Bank Statement / 1099	780+	0.750	0.750	0.750	0.625	0.625	0.500	0.250	NA	NA
	760 - 779	0.750	0.750	0.750	0.625	0.625	0.500	0.125	NA	NA
	740 - 759	0.750	0.750	0.750	0.625	0.625	0.500	0.125	NA	NA
	720 - 739	0.750	0.750	0.750	0.625	0.625	0.500	0.000	NA	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
Alt Doc	Bank Statement - 24 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Asset Qualifier	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Asset Depletion	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product	40yr Fixed	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	Interest-Only	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	-1.000	NA	NA
Loan Amount	$100,000 - $150,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	$750,001 - $1,000,000	-0.125	-0.188	-0.188	-0.250	-0.250	-0.250	-0.313	NA	NA
	$1,000,001 - $1,500,000	-0.375	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	NA	NA
	$1,500,001 - $2,000,000	-0.375	-0.375	-0.375	-0.500	-0.750	-0.875	-1.000	NA	NA
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-0.750	NA	NA
	$2,500,001 - $3,000,000	-0.875	-0.875	-1.000	-1.250	-1.500	NA	NA	NA	NA
	$3,000,001 - $3,500,000	-1.000	-1.000	-1.125	-1.375	-1.625	NA	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Purpose	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	NA	NA
	Cash-Out Refi & FICO >= 730	-0.125	-0.125	-0.250	-0.375	-0.625	-0.750	-1.125	NA	NA
	Cash-Out Refi & FICO < 730	-0.375	-0.375	-0.500	-0.625	-0.875	-1.000	-1.375	NA	NA
Property Occupancy	Second Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA	NA
Lock Term	40 Day	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Escrow Waiver	All States	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

NON QM Underwriting Fee: $ 1,795

ARM MARGIN		
5.000		SOFR

MAX PRICING
102.0000

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

Lock Desk

Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only

Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.480	103.275	103.005
7.375	104.180	102.950	102.775
7.250	103.805	102.575	102.531
7.125	103.430	102.175	102.647
7.000	103.050	101.843	102.368
6.875	102.550	101.544	102.069
6.750	101.988	101.221	101.746
6.625	101.425	100.866	101.391
6.500	100.863	100.521	101.046
6.375	100.238	100.152	100.677
6.250	99.732	99.757	100.157
6.125	99.309	99.334	99.734
6.000	98.854	98.879	99.279

PRICING ADJUSTMENTS										
		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	780+	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	NA	NA
	760 - 779	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	NA	NA
	740 - 759	0.6875	0.6250	0.6250	0.5625	0.5000	0.3750	0.0625	NA	NA
	720 - 739	0.7500	0.7500	0.6875	0.6250	0.5625	0.3750	0.0000	NA	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	NA	NA
Loan Amount	$100,000 - $150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	NA	NA
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	$750,001 - $1,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
	$1,000,001 - $1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	NA	NA
	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	$2,000,001 - $2,500,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	NA	NA
	$2,500,001 - $3,000,000	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	NA	NA	NA
	$3,000,001 - $3,500,000	(0.875)	(0.875)	(1.000)	(1.250)	(1.500)	NA	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Purpose	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	NA	NA
	Cash-Out Refi & FICO >= 730	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.125)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	NA	NA
Geographical	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA	NA
	Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	NA	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	NA	NA
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
Escrow Waiver	All States	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
NON QM Underwriting Fee: $ 1,795										

ARM MARGIN		
tcaSOFRIndex		SOFR

MAX PRICING
102.0000

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED ALT-DOC ELITE

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
11.125	108.275	108.275	108.225
11.000	108.125	108.125	108.075
10.875	107.975	107.975	107.925
10.750	107.825	107.825	107.775
10.625	107.675	107.675	107.625
10.500	107.525	107.525	107.475
10.375	107.375	107.375	107.325
10.250	107.175	107.175	107.125
10.125	106.925	106.925	106.875
10.000	106.800	106.675	106.625
9.875	106.700	106.450	106.375
9.750	106.600	106.350	106.125
9.625	106.500	106.250	105.875
9.500	106.400	106.150	105.625
9.375	106.290	106.040	106.125
9.250	106.180	105.930	106.000
9.125	106.055	106.025	105.875
9.000	105.930	105.778	106.055
8.875	105.805	105.555	105.930
8.750	105.655	105.405	105.805
8.625	105.505	105.255	105.655
8.500	105.355	105.105	105.505
8.375	105.155	104.905	105.355
8.250	104.955	104.705	105.155
8.125	104.705	104.455	103.861
8.000	104.455	104.205	103.608
7.875	104.205	103.955	103.345
7.750	103.905	103.655	103.072
7.625	103.605	103.355	103.786
7.500	103.305	103.055	103.485
7.375	102.930	102.680	103.168
7.250	102.555	102.305	103.202
7.125	102.175	101.925	102.870
7.000	101.750	101.425	102.523
6.875	101.250	101.007	102.157
6.750	100.625	100.618	101.768
6.625	100.182	100.207	101.357
6.500	99.745	99.770	100.920
6.375	99.283	99.308	100.333
6.250	98.792	98.817	99.842
6.125	98.272	98.297	99.322
6.000	97.720	97.745	97.520
5.875	97.130	97.155	96.930
5.750	96.543	96.568	96.343

PRICING ADJUSTMENTS

		LTV								
Documentation	**Credit Score**	**00.01-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
Bank Statement / 1099	780+	0.7500	0.7500	0.7500	0.6250	0.5000	0.5000	0.3750	(0.2500)	(1.0000)
	760 - 779	0.7500	0.7500	0.7500	0.5000	0.3750	0.2500	0.1250	(0.3750)	(1.1250)
	740 - 759	0.7500	0.7500	0.7500	0.5000	0.3750	0.2500	0.1250	(0.5000)	(1.3750)
	720 - 739	0.6250	0.6250	0.5000	0.3750	0.2500	0.1250	0.0625	(0.8750)	(1.6250)
	700 - 719	0.5000	0.5000	0.3750	0.2500	0.1250	0.0000	(0.3750)	(1.5000)	(2.5000)
	680 - 699	0.2500	0.1875	0.1875	0.0625	(0.1250)	(0.6250)	(1.5000)	(2.5000)	NA
	660 - 679	(0.7500)	(0.7500)	(0.8750)	(1.0000)	(1.2500)	(1.5000)	(2.2500)	NA	NA
Alt Doc	Bank Statement - 24 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.6250)	(1.0000)
	Asset Qualifier	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Asset Depletion	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	(1.250)	NA
Loan Amount	$100,000 - $150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$750,001 - $1,000,000	(0.125)	(0.188)	(0.188)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)
	$1,000,001 - $1,500,000	(0.125)	(0.188)	(0.188)	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	(1.250)
	$1,500,001 - $2,000,000	(0.125)	(0.188)	(0.188)	(0.375)	(0.500)	(0.625)	(0.750)	(1.250)	NA
	$2,000,001 - $2,500,000	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(0.875)	(1.250)	NA	NA
	$2,500,001 - $3,000,000	(0.5000)	(0.6250)	(0.7500)	(0.8750)	(1.0000)	(1.5000)	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
Loan Purpose	R/T Refi	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.375)	NA
	Cash-Out Refi & FICO >= 730	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.6250)	(0.7500)	(1.1250)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.7500)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Escrow Waiver	All States	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

NON QM Underwriting Fee: $ 1,795

ARM MARGIN		
5.000		SOFR

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

MAX PRICING
102.0000

Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED FULL-DOC ELITE

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
11.250	109.425	109.425	109.375
11.125	109.275	109.275	109.225
11.000	109.125	109.125	109.075
10.875	108.975	108.975	108.925
10.750	108.825	108.825	108.775
10.625	108.675	108.675	108.625
10.500	108.525	108.525	108.475
10.375	108.375	108.375	108.325
10.250	108.175	108.175	108.125
10.125	107.925	107.925	107.875
10.000	107.675	107.675	107.625
9.875	107.425	107.425	107.375
9.750	107.175	107.175	107.125
9.625	106.925	106.925	106.875
9.500	106.675	106.675	106.625
9.375	106.425	106.425	106.375
9.250	106.175	106.175	106.125
9.125	105.925	105.925	105.875
9.000	106.305	105.675	106.055
8.875	106.180	105.425	105.930
8.750	106.055	105.175	105.805
8.625	105.905	104.925	105.655
8.500	105.755	104.675	105.505
8.375	105.605	104.425	105.355
8.250	105.405	104.175	105.155
8.125	105.205	103.925	103.047
8.000	104.955	103.675	102.850
7.875	104.705	103.425	102.649
7.750	104.455	103.175	102.441
7.625	104.155	102.900	102.223
7.500	103.855	102.650	103.005
7.375	103.555	102.325	102.775
7.250	103.180	101.950	102.531
7.125	102.805	101.550	102.647
7.000	102.425	101.218	102.368
6.875	101.925	100.919	102.069
6.750	101.363	100.596	101.746
6.625	100.800	100.241	101.391
6.500	100.238	99.896	101.046
6.375	99.613	99.527	100.677
6.250	99.107	99.132	100.157
6.125	98.684	98.709	99.734
6.000	98.229	98.254	99.279
5.875	97.742	97.767	97.542
5.750	97.221	97.246	97.021

PRICING ADJUSTMENTS

		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	780+	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	(0.0625)	(0.3750)
	760 - 779	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	(0.1250)	(0.4375)
	740 - 759	0.6875	0.6250	0.6250	0.5625	0.5000	0.3750	0.0625	(0.1875)	(0.5625)
	720 - 739	0.7500	0.7500	0.6875	0.6250	0.5625	0.3750	0.0000	(0.2500)	(0.6875)
	700 - 719	0.6250	0.6250	0.5625	0.5000	0.3750	0.1875	(0.2500)	(0.5625)	(1.0625)
	680 - 699	0.2500	0.2500	0.1875	0.1250	(0.0625)	(0.3125)	(0.7500)	(1.1875)	NA
	660 - 679	(0.3750)	(0.3750)	(0.4375)	(0.5000)	(0.6875)	(1.0000)	(1.5000)	NA	NA
Product	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	(1.250)	NA
Loan Amount	$100,000 - $150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
	$750,001 - $1,000,000	(0.125)	(0.188)	(0.188)	(0.250)	(0.250)	(0.250)	(0.313)	(0.313)	(0.313)
	$1,000,001 - $1,500,000	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)
	$1,500,001 - $2,000,000	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.875)	(1.000)	(1.500)	NA
	$2,000,001 - $2,500,000	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.875)	(0.750)	NA	NA
	$2,500,001 - $3,000,000	(0.375)	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	NA	NA	NA
	$3,000,001 - $3,500,000	(1.000)	(1.000)	(1.250)	(1.500)	(1.750)	NA	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
Loan Purpose	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.375)	NA
	Cash-Out Refi & FICO >= 730	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.125)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
Geographical	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.7500)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Escrow Waiver	All States	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

NON QM Underwriting Fee: $ 1,795

ARM MARGIN		
5.000		SOFR

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

MAX PRICING
102.0000

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™ ELITE
Best-in-class Pricing

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

INVESTOR ELITE

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
10.625	#N/A	#N/A	107.338
10.500	#N/A	#N/A	107.238
10.375	#N/A	#N/A	107.138
10.250	#N/A	#N/A	107.038
10.125	#N/A	#N/A	106.938
10.000	#N/A	#N/A	106.838
9.875	#N/A	#N/A	106.738
9.750	#N/A	#N/A	106.638
9.625	111.548	111.573	111.348
9.500	111.208	111.233	111.008
9.375	110.859	110.884	110.659
9.250	110.499	110.524	110.299
9.125	110.128	110.153	109.928
9.000	109.748	109.773	109.548
8.875	109.374	109.399	109.174
8.750	108.991	109.016	108.791
8.625	108.597	108.622	108.397
8.500	108.193	108.218	107.993
8.375	107.778	107.803	107.578
8.250	107.353	107.378	107.153
8.125	106.917	106.942	106.717
8.000	106.470	106.495	106.270
7.875	106.012	106.037	105.812
7.750	105.542	105.567	105.342
7.625	105.061	105.086	104.861
7.500	104.569	104.594	104.369
7.375	104.064	104.089	103.864
7.250	103.548	103.573	103.348
7.125	103.020	103.045	102.820
7.000	102.479	102.504	102.279
6.875	101.926	101.951	101.726
6.750	101.360	101.385	101.160
6.625	100.781	100.806	100.581
6.500	100.184	100.209	99.984
6.375	99.598	99.623	99.398
6.250	99.000	99.025	98.800
6.125	98.390	98.415	98.190
6.000	97.767	97.792	97.567
5.875	97.132	97.157	96.932
5.750	96.483	96.508	96.283

Escrow Waiver (N/A > 80% LTV)	
All States	-0.2500

MAX PRICING (Lower of Price or Premium)		
No Prepay - Hard		99.5000
1yr Prepay - Hard		100.5000
2yr Prepay - Hard		100.7500
3yr Prepay - Hard		101.2500
4yr Prepay - Hard		101.5000
5yr Prepay - Hard		102.0000

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS

		LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	1.000	1.000	1.000	0.500	0.375	(0.125)	(2.250)	(3.250)
	780--799	1.000	1.000	1.000	0.500	0.250	(0.250)	(2.250)	(3.250)
	760 - 779	1.000	0.875	0.875	0.375	0.125	(0.375)	(2.250)	(3.250)
	740 - 759	0.875	0.875	0.875	0.375	0.000	(0.375)	(2.500)	(3.500)
	720 - 739	0.375	0.250	0.250	0.000	(0.375)	(0.875)	(3.375)	NA
	700 - 719	(0.125)	(0.250)	(0.375)	(0.500)	(0.875)	(1.750)	(4.125)	NA
	680 - 699	(0.750)	(0.875)	(1.000)	(1.375)	(1.875)	(3.250)	NA	NA
	660 - 679	(0.250)	(0.625)	(1.125)	(1.625)	(2.625)	(5.125)	NA	NA
	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)	#N/A	#N/A
Full Doc, Bank Statements (12 & 24), 1099	800+	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	780-799	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	760 - 779	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	740 - 759	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	720 - 739	0.500	0.500	0.250	0.125	(0.125)	(0.375)	(1.125)	#N/A
	700 - 719	0.375	0.375	0.125	0.000	(0.500)	(1.000)	(1.625)	#N/A
	680 - 699	0.375	0.375	0.000	(0.375)	(0.875)	(1.750)	(2.250)	#N/A
	660 - 679	(0.375)	(0.625)	(0.875)	(1.375)	(2.125)	(2.625)	(3.250)	#N/A
	640 - 659	(1.125)	(1.125)	(1.125)	(1.375)	(2.125)	(2.750)	(3.625)	#N/A
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
	Interest-Only	(0.500)	(0.500)	(0.750)	(1.000)	(1.000)	(1.250)	(1.375)	#N/A
Loan Amount	$75,000 - $150,000	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(0.8750)	(1.7500)	(2.0000)	(2.0000)
	$150,001 - $250,000	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)
	$250,001 - $500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$500,001 - $1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	NA
	$1,500,001 - $2,000,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	NA
	$2,000,001 - $2,500,000	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
	$2,500,001 - $3,000,000	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	NA	NA	NA
DSCR	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.75 - 0.99	(1.000)	(1.000)	(1.000)	(1.500)	(2.000)	(3.000)	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA	NA	NA
DTI	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
	50.01-55	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statements	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	(0.625)	#N/A
Purpose	Cash-Out Refi & FICO >= 730	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	#N/A
	Cash-Out Refi & FICO < 730	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	#N/A
Property Type	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA
	Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	NA	NA
Citizenship	Non-Permanent Resident	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#N/A
	Foreign Nat'l (DSCR Only)	(3.000)	(3.000)	(3.000)	(3.000)	(4.000)	(4.000)	#N/A	#N/A
Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	FC/SS/DIL/BK <24mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
PPP Structure		5 Years	4 Years	3 Years	2 Years	1 Year			
	5%	0.750	0.500	0.000	(0.750)	(1.500)			
	4%	0.625	0.250	(0.250)	(1.000)	(1.625)			
	3%	0.250	0.000	(0.500)	(1.250)	(1.625)			
	2%	(0.250)	(0.500)	(0.875)	(1.500)	(1.750)			
	1%	(0.750)	(1.000)	(1.250)	(1.750)	(1.750)			
	5%,4%,3%,3%,3%	0.375	NA	NA	NA	NA			
	5%,4%,3%,2%,1%	0.125	NA	NA	NA	NA			
	5%,4%,3%,3%	NA	0.125	NA	NA	NA			
	5%,4%,3%,2%	NA	0.000	NA	NA	NA			
	4%,3%,2%,1%	NA	(0.250)	NA	NA	NA			
	5%,4%,3%	NA	NA	(0.250)	NA	NA			
	3%,2%,1%	NA	NA	(0.875)	NA	NA			
	5%,4%	NA	NA	NA	(0.750)	NA			
	2%,1%	NA	NA	NA	(1.625)	NA			
	6 Months Interest	0.250	0.000	(0.375)	(1.250)	(1.625)			
	Other Penalty	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
	No Penalty	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)			
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Geography	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME +

25 DAY PRICING		
RATE	5/6 ARM	30YR FIX
11.500	110.887	110.687
11.375	110.637	110.437
11.250	110.387	110.187
11.125	110.137	109.937
11.000	109.887	109.687
10.875	109.637	109.437
10.750	109.387	109.187
10.625	109.137	108.937
10.500	108.887	108.687
10.375	108.637	108.437
10.250	108.387	108.187
10.125	108.137	107.937
10.000	107.887	107.687
9.875	107.637	107.437
9.750	107.387	107.187
9.625	107.137	106.937
9.500	106.887	106.687
9.375	106.637	106.437
9.250	106.387	106.187
9.125	106.137	105.937
9.000	105.887	105.687
8.875	105.637	105.437
8.750	105.387	105.187
8.625	105.137	104.937
8.500	104.887	104.687
8.375	104.637	104.437
8.250	104.387	104.187
8.125	104.137	103.937
8.000	103.887	103.687
7.875	103.605	103.405
7.750	103.324	103.124
7.625	103.012	102.812
7.500	102.699	102.499
7.375	102.324	102.124
7.250	101.949	101.749
7.125	101.574	101.374
7.000	101.199	100.999
6.875	100.762	100.562
6.750	100.324	100.124
6.625	99.887	99.687

MAX PRICING OO and 2nd homes	
101.5000	
	OO and 2nd home
ARM MARGIN	
5.000	SOFR

MAX PRICING (Non Owners)	
No Prepay - Hard	99.0000
1yr Prepay - Hard	99.5000
2yr Prepay - Hard	101.7500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	101.7500
5yr Prepay - Hard	102.0000
LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS

		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full doc * see below	> = 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.000	-3.750
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.250	-3.875
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-2.750	-4.750
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.375	#N/A
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.500	#N/A
	680 - 699	0.500	0.375	0.000	-0.375	-1.000	-2.000	-2.625	#N/A	#N/A
	660 - 679	-0.125	-0.250	-0.625	-0.875	-1.875	-2.875	-3.750	#N/A	#N/A
Alt doc * see below	780-799	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.250	-4.000
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.375	-4.125
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.125	-5.625
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-3.750	#N/A
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-4.875	#N/A
	680 - 699	0.500	0.375	0.000	-0.500	-1.125	-2.250	-3.125	#N/A	#N/A
	660 - 679	-0.125	-0.250	-0.875	-1.250	-2.125	-3.000	-3.750	#N/A	#N/A
Loan Amount	150K-250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	250,001 -2 million	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>2million - 2.5 million	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	#N/A	#N/A
	>2.5 million-3 million	0.000	0.000	-0.250	-0.375	-0.375	-0.375	#N/A	#N/A	#N/A
	3.5 mil to > 3 million	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Credit / Housing History	1x30x12	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	FC/SS/DIL/BK7 36-47mo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	FC/SS/DIL/BK7 24-35mo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan type	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	#N/A	#N/A
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	#N/A
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cashout / Debt Consolidatio	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125	#N/A	#N/A
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	#N/A
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	#N/A
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	#N/A
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	#N/A	#N/A
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	#N/A
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	#N/A
	Tier 2 States: Other*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Full doc	12 months	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	#N/A
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt doc	12 Month BKS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	#N/A	#N/A
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	#N/A	#N/A
Prepay Penalty 5 PCT NOO only	No prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A
	1yr Prepay_5Pct	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	2yr Prepay_5Pct	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A
	3yr Prepay_5Pct	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	4yr Prepay_5Pct	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
	5yr Prepay_5Pct	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#N/A

Same as DSCR Below

JET Mortgage Qualifying Income Summary (Expanded Prime Plus Program)

Salaried/Wage Earners

Qualifying Income	Income Summary	Grid
24 Months	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
12 Months	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc

Self Employed Borrowers

Qualifying Income	Income Summary	Grid
24 Months	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
12 Months	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME + DSCR

25 DAY PRICING		
RATE	5/6 ARM	30YR FIX
11.500	112.905	112.705
11.375	112.655	112.455
11.250	112.405	112.205
11.125	112.155	111.955
11.000	111.905	111.705
10.875	111.655	111.455
10.750	111.405	111.205
10.625	111.155	110.955
10.500	110.905	110.705
10.375	110.655	110.455
10.250	110.405	110.205
10.125	110.155	109.955
10.000	109.905	109.705
9.875	109.655	109.455
9.750	109.405	109.205
9.625	109.155	108.955
9.500	108.905	108.705
9.375	108.655	108.455
9.250	108.405	108.205
9.125	108.155	107.955
9.000	107.905	107.705
8.875	107.655	107.455
8.750	107.405	107.205
8.625	107.155	106.955
8.500	106.905	106.705
8.375	106.655	106.455
8.250	106.405	106.205
8.125	106.124	105.924
8.000	105.811	105.611
7.875	105.499	105.299
7.750	105.186	104.986
7.625	104.874	104.674
7.500	104.499	104.299
7.375	104.124	103.924
7.250	103.686	103.486
7.125	103.249	103.049
7.000	102.749	102.549
6.875	102.249	102.049
6.750	101.686	101.486
6.625	101.124	100.924

PRICING ADJUSTMENTS										
		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DSCR	> = 780	0.875	0.625	0.500	0.125	-0.375	-0.875	-1.500	#N/A	#N/A
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	#N/A	#N/A
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	#N/A	#N/A
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	#N/A	#N/A
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	#N/A	#N/A	#N/A
	680 - 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	#N/A	#N/A	#N/A
	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000	#N/A	#N/A	#N/A	#N/A
Loan Amount	150K-250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	#N/A	#N/A
	250,001 -2 million	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
DSCR	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	#N/A	#N/A	#N/A
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	#N/A	#N/A	#N/A
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	DSCR 1.25 and greater	0.250	0.250	0.250	0.375	0.375	0.375	0.375	#N/A	#N/A
Credit / Housing History	FC/SS/DIL/BK7 36-47mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	#N/A	#N/A
Purpose	Cashout / Debt Consolidati	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	#N/A	#N/A	#N/A
Loan type	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	#N/A	#N/A	#N/A
	Escrow Waiver*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	#N/A	#N/A
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	#N/A	#N/A	#N/A
Propety	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	#N/A	#N/A	#N/A
	Florida condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	#N/A	#N/A	#N/A
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	#N/A	#N/A	#N/A
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	#N/A	#N/A	#N/A
Geography	Tier 2 States: Other*	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A	#N/A
Prepay Penalty 5 PCT	No prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A	#N/A
	1yr Prepay_5Pct	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
	2yr Prepay_5Pct	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A	#N/A
	3yr Prepay_5Pct	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	4yr Prepay_5Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	#N/A	#N/A
Lock Term	40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A	#N/A

NON QM Underwriting Fee: $ 1,795

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

ARM MARGIN	
5.000	SOFR

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	99.0000
1yr Prepay - Hard	99.5000
2yr Prepay - Hard	101.7500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	101.7500
5yr Prepay - Hard	102.0000

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

INVESTOR PRIME

25 DAY PRICING		
RATE	5/6 ARM	30YR FIX
9.375	109.875	109.625
9.250	109.625	109.375
9.125	109.375	109.125
9.000	109.125	108.875
8.875	108.875	108.625
8.750	108.625	108.375
8.625	108.375	108.125
8.500	108.000	107.750
8.375	107.625	107.375
8.250	107.250	107.000
8.125	106.875	106.625
8.000	106.500	106.250
7.875	106.125	105.875
7.750	105.750	105.500
7.625	105.250	105.000
7.500	104.750	104.500
7.375	104.250	104.000
7.250	103.750	103.500
7.125	103.250	103.000
7.000	102.750	102.500
6.875	102.125	101.875
6.750	101.500	101.250
6.625	100.875	100.625
6.500	100.250	100.000
6.375	99.625	99.375
6.250	98.875	98.625

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	99.5000
1yr Prepay - Hard	100.5000
2yr Prepay - Hard	100.7500
3yr Prepay - Hard	101.2500
4yr Prepay - Hard	101.5000
5yr Prepay - Hard	102.0000

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS

		LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	#N/A
	780--799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	#N/A
	760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)	#N/A
	740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)	#N/A
	720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)	#N/A
	700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)	#N/A
	680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(6.000)	#N/A
	660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)	#N/A	#N/A
	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)	#N/A	#N/A
Bank Statements (12 & 24)	800+	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)
	780-799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)
	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)
	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)
	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)
	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)	#N/A
	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Asset Depletion	800+	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)	#N/A	#N/A
	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)	#N/A	#N/A
	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)	#N/A	#N/A
	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)	#N/A	#N/A
	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)	#N/A	#N/A
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)	#N/A	#N/A
	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)	#N/A	#N/A
	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)	#N/A	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
P & L	800+	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A
	780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A
	760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A
	740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)	(3.625)	#N/A
	720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)	(4.000)	#N/A
	700 - 719	(0.500)	(0.500)	(0.750)	(1.000)	(1.625)	(2.625)	#N/A	#N/A
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(4.000)	#N/A	#N/A
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.125)	(5.125)	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Full Doc	800+	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)
	780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)
	760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)
	740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)
	720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)
	680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)
	660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(1.250)	#N/A
Loan Amount	100,001-125k	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.7500)	(0.8750)
	125,001-150k	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.6250)	(0.6250)	(0.7500)
	150,001-175k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)
	175,001-200k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
	300,001- 1.5 m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	(0.750)	(0.875)
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A	#N/A
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	#N/A	#N/A
	3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	#N/A	#N/A	#N/A
	3,500,001-4.0m	(1.500)	(1.500)	(1.500)	#N/A	#N/A	#N/A	#N/A	#N/A
DSCR	DSCR ≥1.5	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
	DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)	#N/A
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)	#N/A	#N/A
DTI	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)
	50.01-55	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.375)	(0.375)	(0.500)
Bank Statements	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125
	Rate/Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)	#N/A
Property Type	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	#N/A
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	#N/A	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
Citizenship	Foreign Nat'l (DSCR Only)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A
Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A
	FC/SS/DIL/BK7 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	FC/SS/DIL/BK7 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	BK7 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)
	BK13 DC	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	(1.500)
Other Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	1yr Prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Prepay Penalty 5 PCT	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prepay Penalty step down	1yr Prepay_1	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	2yr Prepay_21	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay_321	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	4yr Prepay_4321	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5yr Prepay_54321	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED PRIME

PRIMARY & SECONDARY HOME		
RATE	5/6 ARM	30YR FIX
9.250	108.250	108.000
9.125	108.125	107.875
9.000	108.000	107.750
8.875	107.875	107.625
8.750	107.625	107.375
8.625	107.375	107.125
8.500	107.125	106.875
8.375	106.875	106.625
8.250	106.625	106.375
8.125	106.250	106.000
8.000	105.875	105.625
7.875	105.500	105.250
7.750	105.125	104.875
7.625	104.750	104.500
7.500	104.375	104.125
7.375	104.000	103.750
7.250	103.625	103.375
7.125	103.125	102.875
7.000	102.625	102.375
6.875	102.125	101.875
6.750	101.625	101.375
6.625	101.000	100.750
6.500	100.375	100.125
6.375	99.750	99.500
6.250	99.125	98.875

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem	.040
Extension Max:	15 Days

NG (Lower of Price or Premium)
101.0000

PRICING ADJUSTMENTS										
		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	800+	0.6250	0.6250	0.3750	0.2500	0.0000	(0.2500)	(0.3750)	(2.2500)	(4.1250)
	780-799	0.6250	0.6250	0.3750	0.2500	0.0000	(0.2500)	(0.3750)	(2.3750)	(4.2500)
	760 - 779	0.6250	0.6250	0.3750	0.2500	0.0000	(0.2500)	(0.5000)	(2.7500)	(4.7500)
	740 - 759	0.5000	0.5000	0.3750	0.2500	(0.2500)	(0.3750)	(0.7500)	(3.2500)	(5.2500)
	720 - 739	0.3750	0.3750	0.2500	0.1250	(0.3750)	(0.6250)	(1.2500)	(4.0000)	(6.3750)
	700 - 719	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.8750)	(1.3750)	(1.7500)	(4.6250)	(7.1250)
	680 - 699	(0.2500)	(0.2500)	(0.6250)	(1.0000)	(1.3750)	(2.3750)	(2.8750)	(5.6250)	(8.125)
	660 - 679	(0.7500)	(1.1250)	(1.2500)	(2.2500)	(2.7500)	(3.5000)	(4.2500)	#N/A	#N/A
	640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)	#N/A	#N/A
	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)	#N/A	#N/A
Bank Statement / 1099	800+	0.6250	0.6250	0.3750	0.2500	0.0000	(0.3750)	(0.6250)	(2.8750)	(4.7500)
	780-799	0.6250	0.6250	0.3750	0.2500	0.0000	(0.3750)	(0.6250)	(3.0000)	(4.8750)
	760 - 779	0.6250	0.6250	0.3750	0.2500	0.0000	(0.3750)	(0.7500)	(3.3750)	(5.3750)
	740 - 759	0.5000	0.5000	0.3750	0.2500	(0.2500)	(0.5000)	(1.0000)	(3.8750)	(5.8750)
	720 - 739	0.3750	0.3750	0.2500	0.1250	(0.3750)	(0.8750)	(1.6250)	(4.8750)	(7.2500)
	700 - 719	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.8750)	(1.6250)	(2.1250)	(5.6250)	(8.1250)
	680 - 699	(0.5000)	(0.5000)	(0.8750)	(1.2500)	(1.7500)	(2.8750)	(3.6250)	(6.8750)	(9.3750)
	660 - 679	(1.0000)	(1.3750)	(1.5000)	(2.5000)	(3.1250)	(4.0000)	(5.0000)	#N/A	#N/A
	640 - 659	(3.7500)	(3.8750)	(4.1250)	(4.6250)	(5.2500)	(6.5000)	(7.5000)	#N/A	#N/A
	620 - 639	(5.1250)	(5.2500)	(5.6250)	(6.6250)	(7.6250)	(8.8750)	(10.0000)	#N/A	#N/A
Asset Depletion	800+	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)	#N/A	#N/A
	780-799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)	#N/A	#N/A
	760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)	#N/A	#N/A
	740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)	#N/A	#N/A
	720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)	#N/A	#N/A
	700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)	#N/A	#N/A
	680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)	#N/A	#N/A	#N/A
	660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)	#N/A	#N/A	#N/A
P & L Only - WVOE	800+	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)	(4.750)	#N/A
	780-799	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)	(4.750)	#N/A
	760 - 779	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.750)	(5.000)	#N/A
	740 - 759	0.125	0.125	0.000	(0.125)	(0.750)	(1.125)	(2.000)	(5.500)	#N/A
	720 - 739	0.000	0.000	(0.125)	(0.250)	(0.875)	(1.500)	(2.625)	(6.500)	#N/A
	700 - 719	(0.500)	(0.500)	(0.625)	(0.750)	(1.375)	(2.375)	(3.250)	#N/A	#N/A
	680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.500)	(3.750)	(4.750)	#N/A	#N/A
	660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.875)	(4.875)	#N/A	#N/A	#N/A
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)	(0.3750)
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)
Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)
	125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	400,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	750,001-1.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1,000,001-1.5m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.3750)	(0.5000)
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	#N/A	#N/A
	2,500,001-3.0m	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.6250)	#N/A	#N/A	#N/A
	3,000,001-3.5m	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(1.1250)	(1.5000)	#N/A	#N/A	#N/A
	3,500,001-4.0m	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.7500)	(2.1250)	#N/A	#N/A	#N/A
DTI	43.01-45	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)
	50.01-55	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.375)	(0.500)	#N/A
Cash Out		(0.2500)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(1.0000)	(1.7500)	#N/A	#N/A
Second Home		(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.5000)	#N/A
Geographical	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Property Type	Condo-Warrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.5000)	(0.7500)	(1.2500)
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.2500)	#N/A
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)
	Rural-sfr	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
Credit/Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(3.000)	#N/A
	FC/SS/DIL/BK7 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	FC/SS/DIL/BK7 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	BK7 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)
	BK13 DC	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)
Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	No Escrows (No HPML)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
NON QM Underwriting Fee: $ 1,795										

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME OO 2nds

25 day pricing		
RATE		Fixed Rate
12.500		111.000
12.375		110.875
12.250		110.750
12.125		110.625
12.000		110.500
11.875		110.375
11.750		110.250
11.625		110.125
11.500		110.000
11.375		109.875
11.250		109.750
11.125		109.625
11.000		109.500
10.875		109.250
10.750		109.000
10.625		108.750
10.500		108.500
10.375		108.250
10.250		108.000
10.125		107.750
10.000		107.500
9.875		107.250
9.750		106.875
9.625		106.500
9.500		106.125
9.375		105.750
9.250		105.375
9.125		105.000
9.000		104.625
8.875		104.250
8.750		103.875
8.625		103.375
8.500		102.875
8.375		102.375
8.250		101.875
8.125		101.375
8.000		100.750
7.875		100.125
7.750		99.375
7.625		98.625
7.500		97.875

PRICING ADJUSTMENTS

		CLTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	#N/A
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement 1099	≥ 800	0.8750	0.8750	0.5000	0.1250	(0.1250)	(1.3750)	(2.2500)	(6.0000)	(7.750)
	780 - 799	0.8750	0.8750	0.3750	0.0000	(0.2500)	(1.5000)	(2.3750)	(6.2500)	(8.000)
	760 - 779	0.3750	0.3750	(0.1250)	(0.6250)	(0.7500)	(2.0000)	(3.0000)	(6.8750)	(9.000)
	740 - 759	(0.1250)	(0.1250)	(0.6250)	(1.0000)	(1.1250)	(2.6250)	(4.2500)	(8.2500)	(10.750)
	720 - 739	(0.7500)	(0.7500)	(1.2500)	(1.6250)	(1.8750)	(3.0000)	(5.1250)	(9.6250)	(11.750)
	700 - 719	(2.0000)	(2.0000)	(2.6250)	(3.1250)	(3.5000)	(4.1250)	(6.7500)	(11.250)	#N/A
	680 - 699	(4.0000)	(4.0000)	(4.6250)	(5.1250)	(5.6250)	(6.7500)	(9.500)	#N/A	#N/A
	660 - 679	(5.7500)	(5.8750)	(6.2500)	(7.0000)	(7.3750)	(8.750)	#N/A	#N/A	#N/A
P & L Only WVOE	≥ 800	(0.5000)	(0.5000)	(0.8750)	(1.5000)	(1.7500)	(3.1250)	(4.1250)	(8.0000)	#N/A
	780 - 799	(0.5000)	(0.5000)	(1.0000)	(1.6250)	(1.8750)	(3.2500)	(4.3750)	(8.2500)	#N/A
	760 - 779	(1.0000)	(1.0000)	(1.5000)	(2.2500)	(2.3750)	(3.7500)	(5.0000)	(8.8750)	#N/A
	740 - 759	(1.5000)	(1.5000)	(2.0000)	(2.6250)	(2.7500)	(4.3750)	(6.2500)	(10.2500)	#N/A
	720 - 739	(2.2500)	(2.2500)	(2.7500)	(3.3750)	(3.6250)	(4.8750)	(7.2500)	(11.8750)	#N/A
	700 - 719	(3.7500)	(3.7500)	(4.3750)	(5.0000)	(5.3750)	(6.1250)	(9.0000)	#N/A	#N/A
	680 - 699	(5.7500)	(5.7500)	(6.3750)	(7.0000)	(7.5000)	(8.7500)	#N/A	#N/A	#N/A
	660 - 679	(7.7500)	(7.8750)	(8.2500)	(9.2500)	(9.6250)	#N/A	#N/A	#N/A	#N/A
Product	10yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	15yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	20yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	30yr fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30/15 balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	40/15 balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Loan Amount	050,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	175,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	400,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
DTI	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
Occupancy	Second home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
	2-4 units	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
	Rural	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Lock Term	40 day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Relock Fee:	.250
Extension Fee Per Diem	.040
Extension Max:	15 Days

101.0000

NON QM 2nds Underwriting Fee: $ 1,095

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME NON OWNER 2nds

25 day pricing		
RATE		Fixed Rate
13.375		110.875
13.250		110.750
13.125		110.625
13.000		110.500
12.875		110.375
12.750		110.250
12.625		110.125
12.500		110.000
12.375		109.875
12.250		109.750
12.125		109.625
12.000		109.500
11.875		109.375
11.750		109.250
11.625		109.125
11.500		109.000
11.375		108.750
11.250		108.500
11.125		108.250
11.000		108.000
10.875		107.750
10.750		107.500
10.625		107.250
10.500		107.000
10.375		106.750
10.250		106.500
10.125		106.125
10.000		105.750
9.875		105.375
9.750		105.000
9.625		104.625
9.500		104.250
9.375		103.875
9.250		103.375
9.125		102.875
9.000		102.375
8.875		101.875
8.750		101.250
8.625		100.625
8.500		99.875

PRICING ADJUSTMENTS										
		CLTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	#N/A	#N/A
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	#N/A	#N/A
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	#N/A	#N/A
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	#N/A	#N/A
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	#N/A	#N/A
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	#N/A	#N/A
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	#N/A	#N/A	#N/A
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	#N/A	#N/A	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement 1099	≥ 800	0.8750	0.8750	0.5000	0.1250	(0.1250)	(1.3750)	(2.250)	#N/A	#N/A
	780 - 799	0.8750	0.8750	0.3750	0.0000	(0.2500)	(1.5000)	(2.375)	#N/A	#N/A
	760 - 779	0.3750	0.3750	(0.1250)	(0.6250)	(0.7500)	(2.0000)	(3.000)	#N/A	#N/A
	740 - 759	(0.1250)	(0.1250)	(0.6250)	(1.0000)	(1.1250)	(2.6250)	(4.250)	#N/A	#N/A
	720 - 739	(0.7500)	(0.7500)	(1.2500)	(1.6250)	(1.8750)	(3.0000)	(5.125)	#N/A	#N/A
	700 - 719	(2.0000)	(2.0000)	(2.6250)	(3.1250)	(3.5000)	(4.125)	#N/A	#N/A	#N/A
	680 - 699	(4.0000)	(4.0000)	(4.6250)	(5.1250)	(5.625)	#N/A	#N/A	#N/A	#N/A
	660 - 679	(5.7500)	(5.8750)	(6.2500)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
P & L Only WVOE	≥ 800	(0.5000)	(0.5000)	(0.8750)	(1.5000)	(1.7500)	(3.1250)	(4.125)	#N/A	#N/A
	780 - 799	(0.5000)	(0.5000)	(1.0000)	(1.6250)	(1.8750)	(3.2500)	(4.375)	#N/A	#N/A
	760 - 779	(1.0000)	(1.0000)	(1.5000)	(2.2500)	(2.3750)	(3.7500)	(5.000)	#N/A	#N/A
	740 - 759	(1.5000)	(1.5000)	(2.0000)	(2.6250)	(2.7500)	(4.3750)	(6.250)	#N/A	#N/A
	720 - 739	(2.2500)	(2.2500)	(2.7500)	(3.3750)	(3.6250)	(4.8750)	(7.250)	#N/A	#N/A
	700 - 719	(3.7500)	(3.7500)	(4.3750)	(5.0000)	(5.375)	#N/A	#N/A	#N/A	#N/A
	680 - 699	(5.7500)	(5.7500)	(6.3750)	(7.000)	#N/A	#N/A	#N/A	#N/A	#N/A
	660 - 679	(7.7500)	(7.8750)	(8.250)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
DSCR	≥ 800	(1.0000)	(1.0000)	(1.375)	(2.000)	(2.250)	(3.625)	(4.625)	#N/A	#N/A
	780 - 799	(1.0000)	(1.0000)	(1.500)	(2.125)	(2.375)	(3.750)	(4.875)	#N/A	#N/A
	760 - 779	(1.5000)	(1.5000)	(2.000)	(2.750)	(2.875)	(4.250)	(5.500)	#N/A	#N/A
	740 - 759	(2.0000)	(2.0000)	(2.500)	(3.125)	(3.250)	(4.875)	(6.750)	#N/A	#N/A
	720 - 739	(2.7500)	(2.7500)	(3.250)	(3.875)	(4.125)	(5.375)	(7.750)	#N/A	#N/A
	700 - 719	(4.2500)	(4.2500)	(4.875)	(5.500)	(5.875)	(6.625)	#N/A	#N/A	#N/A
	680 - 699	(6.2500)	(6.2500)	(6.875)	(7.500)	(8.000)	#N/A	#N/A	#N/A	#N/A
Product	10yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	#N/A	#N/A
	15yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	#N/A	#N/A
	20yr fixed	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	#N/A	#N/A
	30yr fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	30/15 balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A	#N/A
	40/15 balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
Loan Amount	050,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A	#N/A
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Na	#N/A
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	175,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	400,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
DTI	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
DSCR	DSCR ≥1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A	#N/A
	DSCR 1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	DSCR 1.10-1.24	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	DSCR 1.00-1.09	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
	2-4 units	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A	#N/A
Prepay Penalty	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	1yr Prepay_Standard	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A	#N/A
	2yr Prepay_Standard	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	3yr Prepay_Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	#N/A	#N/A
	4yr Prepay_Standard	1.375	1.375	1.375	1.375	1.375	1.375	1.375	#N/A	#N/A
	5yr Prepay_Standard	1.500	1.500	1.500	1.500	1.500	1.500	1.500	#N/A	#N/A
	1yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A	#N/A
	2yr Prepay_5Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	3yr Prepay_5Pct	1.250	1.250	1.250	1.250	1.250	1.250	1.250	#N/A	#N/A
	4yr Prepay_5Pct	1.625	1.625	1.625	1.625	1.625	1.625	1.625	#N/A	#N/A
	5yr Prepay_5Pct	1.750	1.750	1.750	1.750	1.750	1.750	1.750	#N/A	#N/A
	1yr Prepay_1	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A	#N/A
	2yr Prepay_21	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	3yr Prepay_321	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#N/A	#N/A
	4yr Prepay_4321	1.375	1.375	1.375	1.375	1.375	1.375	1.375	#N/A	#N/A
	5yr Prepay_54321	1.500	1.500	1.500	1.500	1.500	1.500	1.500	#N/A	#N/A
Lock Term	40 day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A

NON QM 2nds Underwriting Fee: $ 1,095

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem	.040
Extension Max:	15 Days

MAX PRICING (Lower of Price or Premium)
101.0000

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

DSCR NON PRIME NO RATIO

25 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
9.625	111.339	111.189
9.500	111.089	110.939
9.375	110.839	110.689
9.250	110.589	110.439
9.125	110.277	110.127
9.000	109.902	109.752
8.875	109.527	109.377
8.750	109.152	109.002
8.625	108.777	108.627
8.500	108.402	108.252
8.375	108.027	107.877
8.250	107.652	107.502
8.125	107.214	107.064
8.000	106.777	106.627
7.875	106.308	106.158
7.750	105.839	105.689
7.625	105.370	105.220
7.500	104.807	104.657
7.375	104.120	103.970
7.250	103.432	103.282
7.125	102.745	102.595
7.000	102.057	101.907
6.875	101.370	101.220

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	98.5000
1yr Prepay - Hard	99.2500
2yr Prepay - Hard	99.5000
3yr Prepay - Hard	99.7500
4yr Prepay - Hard	100.0000
5yr Prepay - Hard	100.2500

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS

		LTV					
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
FICO	760 +	1.875	1.625	1.375	0.875	0.250	(0.250)
	740 - 759	1.750	1.500	1.250	0.750	(0.000)	(0.500)
	720 - 739	1.500	1.250	1.000	0.500	(0.250)	(0.750)
	700 - 719	1.125	0.875	0.375	(0.125)	(1.000)	(1.375)
	680 - 699	0.500	0.125	(0.125)	(0.625)	(2.000)	(3.250)
	660 - 679	0.250	(0.125)	(0.625)	(1.125)	(2.500)	(5.000)
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	na
	7/6 30yr ARM SOFR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	na
	10/6 30 yr ARM SOFR	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	na
	15 year (off the 30 yr)	0.150	0.150	0.150	0.150	0.150	na
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
	40 year	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)
Loan Amount	150,000-250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	250,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000
	1,500,001-2.0m	0.000	0.000	(0.125)	(0.125)	(0.250)	na
	2,000,001-2.5m	(0.375)	(0.375)	(0.500)	(0.750)	na	na
	2,500,001-3.0m	(0.750)	(1.500)	(1.500)	(1.500)	na	na
LTV with No ratio		(2.625)	(2.625)	(2.625)	(3.250)	(3.625)	(5.000)
Purpose	Cash-Out FICO >=700	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	na
	Cash-Out FICO < 700	(0.500)	(0.500)	(0.500)	(0.500)	(1.750)	na
	Rate and term	0.000	0.000	0.000	0.000	0.000	(1.000)
Property Type	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)
	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	na
Credit / Housing History	0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	na
	>=36 Mo	0.000	0.000	0.000	0.000	0.000	na
	24 - 35 Mo	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	na
Other Miscellaneous	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Prepay Penalty	No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)
	1yr Prepay	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	(1.750)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.500	0.500	0.500	0.500	0.625	0.500
	5yr Prepay	0.750	0.750	0.750	0.750	0.875	1.000
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

NON QM Underwriting Fee: $ 1,795

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Ca	5/1/5
Reset Frequency	6 mo

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

Program Restrictions	
Housing	1x30x12
(BK/FC/SS/D	24.0
Min FICO	640
Max LTV	75

Lock Desk
Locks@jetmortgage.com

People | Products | Performance

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	Full	Alt
9.000	105.925	105.925
8.875	105.675	105.675
8.750	105.425	105.425
8.625	105.175	105.175
8.500	104.925	104.925
8.375	104.675	104.675
8.250	104.425	104.425
8.125	104.175	104.175
8.000	103.925	103.925
7.875	103.675	103.675
7.750	103.425	103.425
7.625	103.050	103.050
7.500	102.675	102.675
7.375	102.300	102.300
7.250	101.925	101.925
7.125	101.550	101.550
7.000	101.113	101.113
6.875	100.613	100.613
6.750	100.113	100.113
6.625	99.488	99.488
6.500	98.738	98.738
6.375	97.988	97.988
6.250	97.113	97.113

Adjustments to Price	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Full Doc FICO/LTV	≥ 780	1.000	1.000	0.750	0.625	0.375	0.250
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125
	740 - 759	0.875	0.875	0.625	0.500	0.250	0.000
	720 - 739	0.750	0.750	0.500	0.375	0.125	-0.375
	700 - 719	0.625	0.625	0.375	0.250	-0.250	-0.875
	680 - 699	0.500	0.500	-0.125	-0.500	-1.000	-2.000
	660 - 679	-0.125	-0.375	-0.750	-1.125	-2.000	-2.875
	650-659	-1.750	-2.250	-2.250	-2.500	N/A	N/A
Adjustments to Price	CLTV						
Alt Doc FICO/LTV	≥ 780	1.125	1.000	0.875	0.750	0.375	0.250
	760 - 779	1.000	1.000	0.750	0.625	0.375	0.125
	740 - 759	1.000	0.875	0.625	0.500	0.250	0.000
	720 - 739	0.875	0.750	0.500	0.375	0.125	-0.500
	700 - 719	0.750	0.625	0.375	0.250	-0.375	-1.125
	680 - 699	0.500	0.500	-0.125	-0.625	-1.125	-2.250
	660 - 679	-0.125	-0.375	-0.750	-1.125	-2.000	-2.875
	650 - 659	-1.750	-2.250	-2.250	-2.500	N/A	N/A
Loan Amount	<$200k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	≥ $200k to <$350k	0.000	0.000	0.000	0.000	0.000	0.000
	≥ $350k to ≤$1.0M	0.000	0.000	0.000	0.000	0.000	0.000
Income Documentation	Bank Statements - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	1099 - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	P&L - 24 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500
	P&L - 12 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500
	WVOE	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	ATR-in-Full	-1.000	-1.000	-1.000	-1.000	-1.000	
ITIN	LTV	-1.500	-1.750	-1.750	-1.750	-2.000	-2.000
Loan Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000
	C/O Refi	-0.250	-0.250	-0.500	-0.500	-0.500	-0.875
Occupancy	Primary	0.000	0.000	0.000	0.000	0.000	0.000
	Second	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375
Property Type	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
	2-4 Unit	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	Rural	-1.500	-1.500	-1.500	-1.500	-1.500	N/A
	Manufactured Homes	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
Mortgage history	1x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	0x60x12	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	0x90x12	-4.750	-4.750	-4.750	-4.750		
Previous Credit Events (BK, Foreclosure, DIL, Short Sale)	24 Mo - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	12 Mo - 23 Mo	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	< 12 Mo	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
Amortization	IO	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Impounds	Waive	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Other	Short-Term Rental						
	Limited Tradelines	-0.750	-0.750	-0.750	-0.750		
	Declining Market	0.000	0.000	0.000	0.000	0.000	0.000
	1 Yr Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Max Price	
101.500	

ARM Margin			
≥ 780	3.000	700 - 719	3.500
760 - 779	3.000	680 - 699	3.750
740 - 759	3.250	660 - 679	3.750
720 - 739	3.500	640 - 659	4.250

notes

(1)Reserves: None for < 75% LTV / 6 mos for >75% LTV

(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)

1 year self employed		-0.500	-0.500	-0.500	-0.500	-0.500
Asset Depletion	Yes	-1.000	-1.000	-1.000	-1.000	-1.000
1099 Only / P&L Programs		-0.750	-0.750	-0.750	-0.750	-0.750

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	**Full**	**Alt**
9.000	105.925	105.925
8.875	105.675	105.675
8.750	105.425	105.425
8.625	105.175	105.175
8.500	104.925	104.925
8.375	104.675	104.675
8.250	104.425	104.425
8.125	104.175	104.175
8.000	103.925	103.925
7.875	103.675	103.675
7.750	103.425	103.425
7.625	103.050	103.050
7.500	102.675	102.675
7.375	102.300	102.300
7.250	101.925	101.925
7.125	101.550	101.550
7.000	101.113	101.113
6.875	100.613	100.613
6.750	100.113	100.113
6.625	99.488	99.488
6.500	98.738	98.738
6.375	97.988	97.988
6.250	97.113	97.113

Adjustments to Price	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Full Doc FICO/LTV	≥ 780	1.000	1.000	0.750	0.375	0.125	0.000
	760 - 779	1.000	0.875	0.750	0.375	0.125	-0.125
	740 - 759	0.875	0.875	0.625	0.250	0.000	-0.250
	720 - 739	0.750	0.750	0.500	0.125	-0.125	-0.625
	700 - 719	0.625	0.625	0.375	0.000	-0.500	-1.125
	680 - 699	0.500	0.500	-0.125	-0.750	-1.250	-2.250
	660 - 679	-0.125	-0.375	-0.750	-1.375	-2.250	
	650 - 659	-1.750	-2.250	-2.250	-2.750		
Adjustments to Price		**0.00-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**
Alt Doc FICO/LTV	≥ 780	1.125	1.000	0.875	0.500	0.125	0.000
	760 - 779	1.000	1.000	0.750	0.375	0.125	-0.125
	740 - 759	1.000	0.875	0.625	0.250	0.000	-0.250
	720 - 739	0.875	0.750	0.500	0.125	-0.125	-0.750
	700 - 719	0.750	0.625	0.375	0.000	-0.625	-1.375
	680 - 699	0.500	0.500	-0.125	-0.875	-1.375	-2.500
	660 - 679	-0.125	-0.375	-0.750	-1.375	-2.250	
	650 - 659	-1.750	-2.250	-2.250	-2.750		
		0.00-50	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**
Loan Amount	<$200k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	≥ $200k to <$350k	0.000	0.000	0.000	0.000	0.000	0.000
	≥ $350k to ≤$1.0M	0.000	0.000	0.000	0.000	0.000	0.000
Income Documentation	Bank Statements - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	1099 - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	P&L - 24 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500
	P&L - 12 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500
	WVOE	NA	NA	NA	NA	NA	NA
	ATR-in-Full	NA	NA	NA	NA	NA	NA
ITIN	LTV	-1.500	-1.750	-1.750	-1.750	-2.000	-2.000
Loan Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000
	C/O Refi	-0.250	-0.250	-0.500	-0.500	-0.500	-0.875
Property Type	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
	2-4 Unit	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	Rural	-1.000	-1.000	-1.000	-1.000	-1.000	
	Manufactured Homes	-1.500	-1.500	-1.500	-1.500	-1.500	
Mortgage history	1x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	0x60x12	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	0x90x12	-4.750	-4.750	-4.750	-4.750		
Previous Credit Events (BK, Foreclosure, DIL, Short Sale)	24 Mo - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	12 Mo - 23 Mo	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	< 12 Mo	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
Amortization	IO	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Impounds	Waive	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Other	Short-Term Rental	-1.250	-1.250	-1.250	-1.250	-1.250	
	Limited Tradelines	-0.750	-0.750	-0.750	-0.750		
	Declining Market	0.000	0.000	0.000	0.000	0.000	0.000
	1 Yr Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Prepay Penalty	5-Year Prepay (5%)	0.750	0.750	0.750	0.750	0.750	0.750
	4-Year Prepay (5%)	0.375	0.375	0.375	0.375	0.375	0.375
	3-Year Prepay (5%)	0.000	0.000	0.000	0.000	0.000	0.000
	2-Year Prepay (5%)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1-Year Prepay (5%)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	Buy Out Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

Max Price	
1 year ppp	98.5
2 year ppp	100.5
3 year ppp	101.5
4 year ppp	101.5
5 year ppp	101.5

Notes

(1)Reserves: None for < 75% LTV / 6 mos for >75% LTV

(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)

ARM Margin			
≥ 780	3.000	700 - 719	3.500
760 - 779	3.000	680 - 699	3.750
740 - 759	3.250	660 - 679	3.750
720 - 739	3.500	640 - 659	4.250

NON QM Underwriting Fee: $ 1,795

Lock Desk

Locks@jetmortgage.com

JETMORTGAGE™

People | Products | Performance

ITIN DSCR PRIME +

Rate	30 yr/ 7/1 / 5/1
9.000	108.513
8.875	108.138
8.750	107.763
8.625	107.388
8.500	107.013
8.375	106.638
8.250	106.263
8.125	105.888
8.000	105.513
7.875	105.138
7.750	104.763
7.625	104.388
7.500	103.950
7.375	103.513
7.250	103.013
7.125	102.513
7.000	102.013
6.875	101.513
6.750	101.013
6.625	100.263
6.500	99.513
6.375	98.763
6.250	97.888

Adjustments to Price	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
FICO/LTV	≥ 780	1.625	1.375	1.250	0.750	0.250	-0.375
	760 - 779	1.625	1.375	1.125	0.625	0.125	-0.375
	740 - 759	1.500	1.250	1.000	0.625	0.000	-0.500
	720 - 739	1.375	1.125	0.875	0.375	-0.250	-0.750
	700 - 719	1.125	0.750	0.375	-0.125	-0.875	-1.750
	680 - 699	0.625	0.250	-0.125	-1.000	-2.125	-3.000
	660 - 679	0.375	0.000	-0.500	-1.375	-2.500	
	640 - 659	-2.750	-3.250	-3.875	-4.875		
Adjustments to Price	**DSCR/LTV**	**0.00-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**
DSCR Ratio	≥ 1.25	0.500	0.500	0.500	0.500	0.500	0.500
	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
	0.75-0.99	-0.375	-0.375	-0.375	-0.875	-1.500	N/A
	≤ 0.75	-1.750	-1.750	-1.750	-2.125	N/A	N/A
Loan Amount	< $200,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$200,000 - $349,999	0.000	0.000	0.000	0.000	0.000	0.000
	$350,000 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
Borrower	ITIN	-1.500	-1.750	-1.750	-1.750	-2.000	-2.000
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000
	Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out Refinance	-0.375	-0.375	-0.500	-0.500	-1.000	-1.375
Property Type	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
	2-4 Units	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	Manufactured Home	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
	Rural Property	-1.500	-1.500	-1.500	-1.500	-1.500	N/A
Mortgage History	1x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	0x60x12	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	0x90x12	-4.750	-4.750	-4.750	-4.750	N/a	N/a
Previous Credit Events	24 Mo - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	12 Mo - 23 Mo	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	< 12 Mo	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
Product	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Escrows	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Other	Short-Term Rental	-1.250	-1.250	-1.250	-1.250	-1.250	N/A
	Limited Tradelines	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	Declining Market	0.000	0.000	0.000	0.000	0.000	0.000
	1 Yr Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Prepay Penalty	5-Year Prepay (5%)	0.875	0.875	0.875	0.875	1.000	1.000
	4-Year Prepay (5%)	0.500	0.500	0.500	0.500	0.625	0.625
	3-Year Prepay (5%)	0.000	0.000	0.000	0.000	0.000	0.000
	2-Year Prepay (5%)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	1-Year Prepay (5%)	-1.000	-1.000	-1.125	-1.125	-1.250	-1.250
	None	-1.500	-1.500	-1.625	-1.625	-1.750	-1.750

Max Price	
1 year ppp	98.5
2 year ppp	100.5
3 year ppp	101.5
4 year ppp	101.5
5 year ppp	101.5

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only

Effective Date: 09-Oct-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

NON PRIME FOREIGN NATIONAL

30 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
9.875	110.964	110.814
9.750	110.714	110.564
9.625	110.464	110.314
9.500	110.214	110.064
9.375	109.964	109.814
9.250	109.714	109.564
9.125	109.402	109.252
9.000	109.027	108.877
8.875	108.652	108.502
8.750	108.277	108.127
8.625	107.902	107.752
8.500	107.527	107.377
8.375	107.152	107.002
8.250	106.777	106.627
8.125	106.339	106.189
8.000	105.902	105.752
7.875	105.433	105.283
7.750	104.964	104.814
7.625	104.495	104.345
7.500	103.932	103.782
7.375	103.245	103.095
7.250	102.557	102.407
7.125	101.870	101.720

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	98.5000
1yr Prepay - Hard	99.2500
2yr Prepay - Hard	99.5000
3yr Prepay - Hard	99.7500
4yr Prepay - Hard	100.0000
5yr Prepay - Hard	100.2500

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS

Documentation		Credit Score	LTV 00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Doc Type	DSCR	680+	0.500	0.000	(0.125)	(0.625)	(1.375)	(2.500)
		Foreign Credit	0.500	0.000	(0.125)	(0.625)	(1.375)	(2.500)
	DSCR additional Adjustments	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
		1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
		.75-.99	(1.250)	(1.250)	(1.250)	(1.500)	NA	NA
		<.75	(1.750)	(1.750)	(1.750)	NA	NA	NA
Product		5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	na	na
		7/6 30yr ARM SOFR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
		10/6 30 yr ARM SOFR	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
		15yr fixed (from 30 yr)	0.100	0.100	0.100	0.100	0.100	0.100
		Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
		40 Year Term	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)
Loan Amount		150,001 - $250,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
		$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000
		$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
		$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
		$1,500,001 - $2,000,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	na
Purpose		Cash-Out	(0.500)	(0.625)	(0.750)	(1.000)	na	na
Occupancy		2nd Home (Full doc only)	NA	NA	NA	NA	NA	NA
Property Type		Condo	(0.250)	(0.250)	(0.250)	(0.375)	na	na
		2-4 Unit	(0.375)	(0.375)	(0.375)	(0.500)	na	na
Other Miscellaneous		No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		< 12 months Reerves	(0.250)	(0.250)	(0.250)	(0.250)	na	na
Prepay Penalty		No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)
		1yr Prepay	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	(1.750)
		2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
		3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000
		4yr Prepay	0.375	0.375	0.375	0.375	0.500	0.500
		5yr Prepay	0.500	0.500	0.500	0.500	0.625	0.750
Lock Term		40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

NON QM Underwriting Fee: $ 1,795

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin (D	5.0
ARM Margin (D	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Ca	5/1/5
Reset Frequenc	6 mo

Product - Standard Doc	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr A	360	360	NA
5yr ARM I/O & 7yr ARM I/O &	240	360	120
5yr ARM I/O & 7yr ARM I/O &	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

** Qualifying Rate: All ARMs qualified at the Greater of the Fully Ind*
All Fixed Rate qualified at the Note Rate.

Product - DSCR	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

* Qualifying Rate: Note Rate

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/I	48 mo
Min FICO	680 or Foreign Credit
Max LTV	65

JETMORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 9-Oct-25 8:51 AM PST

GOVERNMENT PRODUCT PRICING

30 FIXED FHA				15 FIXED FHA				30 YR FIXED VA				15 YR FIXED VA			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.750	(4.375)	(4.250)	(4.125)	6.250	(2.875)	(2.750)	(2.625)	6.875	(3.625)	(3.500)	(3.375)	6.500	(2.750)	(2.625)	(2.500)
6.625	(4.000)	(3.875)	(3.750)	6.125	(2.750)	(2.625)	(2.500)	6.750	(3.875)	(3.750)	(3.625)	6.375	(2.375)	(2.250)	(2.125)
6.500	(3.750)	(3.625)	(3.500)	6.000	(2.375)	(2.250)	(2.125)	6.625	(3.625)	(3.500)	(3.375)	6.250	(2.000)	(1.875)	(1.750)
6.375	(3.375)	(3.250)	(3.125)	5.875	(2.125)	(2.000)	(1.875)	6.500	(3.375)	(3.250)	(3.125)	6.125	(2.500)	(2.375)	(2.250)
6.250	(3.125)	(3.000)	(2.875)	5.750	(2.000)	(1.875)	(1.750)	6.375	(2.875)	(2.750)	(2.625)	6.000	(2.125)	(2.000)	(1.875)
6.125	(3.000)	(2.875)	(2.750)	5.625	(1.875)	(1.750)	(1.625)	6.250	(2.875)	(2.750)	(2.625)	5.875	(1.750)	(1.625)	(1.500)
6.000	(2.625)	(2.500)	(2.375)	5.500	(1.500)	(1.375)	(1.250)	6.125	(2.875)	(2.750)	(2.625)	5.750	(1.375)	(1.250)	(1.125)
5.875	(2.125)	(2.000)	(1.875)	5.375	(1.125)	(1.000)	(0.875)	6.000	(2.375)	(2.250)	(2.125)	5.625	(1.500)	(1.375)	(1.250)
5.750	(2.250)	(2.125)	(2.000)	5.250	(0.875)	(0.750)	(0.625)	5.875	(1.875)	(1.750)	(1.625)	5.500	(1.125)	(1.000)	(0.875)
5.625	(1.750)	(1.625)	(1.500)	5.125	(1.125)	(1.000)	(0.875)	5.750	(1.750)	(1.625)	(1.500)	5.375	(0.750)	(0.625)	(0.500)
5.500	(1.375)	(1.250)	(1.125)	5.000	(0.625)	(0.500)	(0.375)	5.625	(1.500)	(1.375)	(1.250)	5.250	(0.375)	(0.250)	(0.125)
5.375	(0.875)	(0.750)	(0.625)	4.875	(0.125)	0.000	0.125	5.500	(1.000)	(0.875)	(0.750)	5.125	(0.875)	(0.750)	(0.625)
5.250	(0.125)	0.000	0.125	4.750	0.500	0.625	0.750	5.375	(0.625)	(0.500)	(0.375)	5.000	(0.500)	(0.375)	(0.250)
5.125	0.375	0.500	0.625	4.625	0.375	0.500	0.625	5.250	0.125	0.250	0.375	4.875	0.000	0.125	0.250
5.000	0.750	0.875	1.000	4.500	0.875	1.000	1.125	5.125	0.625	0.750	0.875	4.750	0.375	0.500	0.625

30 FIXED FHA HIGH BALANCE				15 FIXED FHA HIGH BALANCE				30 YR FIXED VA HB				15 YR FIXED VA HB			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.875	(3.375)	(3.250)	(3.125)	6.625	(0.750)	(0.625)	(0.500)	7.000	(2.875)	(2.750)	(2.625)	6.625	(0.500)	(0.375)	(0.250)
6.750	(3.625)	(3.500)	(3.375)	6.500	(0.625)	(0.500)	(0.375)	6.875	(2.625)	(2.500)	(2.375)	6.500	(0.375)	(0.250)	(0.125)
6.625	(3.250)	(3.125)	(3.000)	6.375	(0.125)	0.000	0.125	6.750	(3.000)	(2.875)	(2.750)	6.375	0.125	0.250	0.375
6.500	(2.875)	(2.750)	(2.625)	6.250	(0.250)	(0.125)	0.000	6.625	(2.625)	(2.500)	(2.375)	6.250	0.000	0.125	0.250
6.375	(2.500)	(2.375)	(2.250)	6.125	0.000	0.125	0.250	6.500	(2.375)	(2.250)	(2.125)	6.125	0.250	0.375	0.500
6.250	(2.625)	(2.500)	(2.375)	6.000	0.375	0.500	0.625	6.375	(2.000)	(1.875)	(1.750)	6.000	0.625	0.750	0.875
6.125	(2.375)	(2.250)	(2.125)	5.875	0.750	0.875	1.000	6.250	(2.250)	(2.125)	(2.000)	5.875	1.000	1.125	1.250
6.000	(2.000)	(1.875)	(1.750)	5.750	1.000	1.125	1.250	6.125	(1.875)	(1.750)	(1.625)	5.750	1.250	1.375	1.500
5.875	(1.500)	(1.375)	(1.250)	5.625	1.875	2.000	2.125	6.000	(1.750)	(1.625)	(1.500)	5.625	2.125	2.250	2.375
5.750	(1.250)	(1.125)	(1.000)	5.500	2.250	2.375	2.500	5.875	(1.125)	(1.000)	(0.875)	5.500	2.500	2.625	2.750
5.625	(1.000)	(0.875)	(0.750)	5.375	2.625	2.750	2.875	5.750	(0.875)	(0.750)	(0.625)	5.375	2.875	3.000	3.125
5.500	(0.625)	(0.500)	(0.375)	5.250	2.750	2.875	3.000	5.625	(0.750)	(0.625)	(0.500)	5.250	3.000	3.125	3.250
5.375	(0.125)	0.000	0.125	5.125	3.000	3.125	3.250	5.500	(0.375)	(0.250)	(0.125)	5.125	4.000	4.125	4.250
5.250	0.750	0.875	1.000	5.000	3.500	3.625	3.750	5.375	0.250	0.375	0.500	5.000	4.375	4.500	4.625
5.125	1.125	1.250	1.375	4.875	4.000	4.125	4.250	5.250	0.875	1.000	1.125	4.875	4.750	4.875	5.000

GOVERNMENT PRICE ADJUSTMENTS

Loan Size Adjustors: (total loan amount)		Credit Score Adjustors:		VA LOAN TYPE		OTHER ADJUSTMENTS		Long Term Locks
Loan Amount: $>1,500,000	0.75	>=740	-0.250			2 Unit	0.250	
Loan Amount: $225,00 - Conform Max	-0.125	720 - 739	-0.150	IRRRL (95.01 - 110%)	0.500	3 - 4 Units	0.500	N/ A
Loan Amount: $200,000 - $224,999	-0.250	680 - 719	0.000	IRRRL (110.01 - 125%)	2.250	Manual UW	0.000	
Loan Amount: $175,000 - $199,999	-0.375	660 - 679	0.250	Max Cash out 90% LTV		Manf. Housing	1.250	
Loan Amount: $125,000 - $174,999	-0.250	640 - 659	0.500			25 yr (fixed only)	0.250	
Loan Amount: $75,000 - $99,999	-0.375	620 - 639	1.250			20 yr (fixed only)	0.500	
		600 - 619	1.500					
		580- 599	3.000					

FHA and VA Underwriting Fee: $ 1,195 * NJ and WA Origination Fee $1,295 * NC Commitment Fee $1,295 * Streamlines & IRRRLS $ 495

MAX NET PRICING IS 104.000

JET MORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Price Change Effective: 9-Oct-25 8:51 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
7.250	(4.125)	(4.000)	(3.875)
7.125	(4.125)	(4.000)	(3.875)
7.000	(3.875)	(3.750)	(3.625)
6.875	(3.375)	(3.250)	(3.125)
6.750	(2.875)	(2.750)	(2.625)
6.625	(3.125)	(3.000)	(2.875)
6.500	(2.625)	(2.500)	(2.375)
6.375	(2.125)	(2.000)	(1.875)
6.250	(1.625)	(1.500)	(1.375)
6.125	(1.875)	(1.750)	(1.625)
6.000	(1.250)	(1.125)	(1.000)
5.875	(0.750)	(0.625)	(0.500)
5.750	(0.125)	0.000	0.125
5.625	0.125	0.250	0.375
5.500	0.625	0.750	0.875

DU CONF CONV 20 YEAR

Rate	10 Day	25 Day	40 Day
6.875	(3.375)	(3.250)	(3.125)
6.750	(2.875)	(2.750)	(2.625)
6.625	(3.375)	(3.250)	(3.125)
6.500	(3.125)	(3.000)	(2.875)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.250)	(2.125)	(2.000)
6.125	(2.625)	(2.500)	(2.375)
6.000	(2.125)	(2.000)	(1.875)
5.875	(1.750)	(1.625)	(1.500)
5.750	(1.250)	(1.125)	(1.000)
5.625	(1.500)	(1.375)	(1.250)
5.500	(1.000)	(0.875)	(0.750)
5.375	(0.500)	(0.375)	(0.250)
5.250	0.000	0.125	0.250
5.125	0.750	0.875	1.000

DU CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
6.500	(3.375)	(3.250)	(3.125)
6.375	(3.125)	(3.000)	(2.875)
6.250	(2.875)	(2.750)	(2.625)
6.125	(2.500)	(2.375)	(2.250)
6.000	(2.375)	(2.250)	(2.125)
5.875	(2.250)	(2.125)	(2.000)
5.750	(1.875)	(1.750)	(1.625)
5.625	(1.500)	(1.375)	(1.250)
5.500	(1.375)	(1.250)	(1.125)
5.375	(1.125)	(1.000)	(0.875)
5.250	(0.750)	(0.625)	(0.500)
5.125	(0.375)	(0.250)	(0.125)
5.000	(0.125)	0.000	0.125
4.875	0.250	0.375	0.500
4.750	0.500	0.625	0.750

DU CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
6.375	(3.000)	(2.875)	(2.750)
6.250	(2.875)	(2.750)	(2.625)
6.125	(2.500)	(2.375)	(2.250)
6.000	(2.250)	(2.125)	(2.000)
5.875	(2.125)	(2.000)	(1.875)
5.750	(1.750)	(1.625)	(1.500)
5.625	(1.750)	(1.625)	(1.500)
5.500	(1.625)	(1.500)	(1.375)
5.375	(1.375)	(1.250)	(1.125)
5.250	(1.000)	(0.875)	(0.750)
5.125	(0.625)	(0.500)	(0.375)
5.000	(0.500)	(0.375)	(0.250)
4.875	(0.125)	0.000	0.125
4.750	0.125	0.250	0.375
4.625	0.625	0.750	0.875

LP CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
6.875	(3.375)	(3.250)	(3.125)
6.750	(2.875)	(2.750)	(2.625)
6.625	(3.000)	(2.875)	(2.750)
6.500	(2.750)	(2.625)	(2.500)
6.375	(2.125)	(2.000)	(1.875)
6.250	(1.500)	(1.375)	(1.250)
6.125	(1.750)	(1.625)	(1.500)
6.000	(1.250)	(1.125)	(1.000)
5.875	(0.750)	(0.625)	(0.500)
5.750	(0.125)	0.000	0.125
5.625	0.250	0.375	0.500
5.500	0.750	0.875	1.000

LP CONF CONV 20 YEAR

Rate	10 Day	25 Day	40 Day
6.500	(3.000)	(2.875)	(2.750)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.250)	(2.125)	(2.000)
6.125	(2.625)	(2.500)	(2.375)
6.000	(2.125)	(2.000)	(1.875)
5.875	(1.625)	(1.500)	(1.375)
5.750	(1.250)	(1.125)	(1.000)
5.625	(1.125)	(1.000)	(0.875)
5.500	(0.625)	(0.500)	(0.375)
5.375	(0.125)	0.000	0.125
5.250	0.500	0.625	0.750
5.125	1.125	1.250	1.375

LP CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
6.125	(2.750)	(2.625)	(2.500)
6.000	(2.500)	(2.375)	(2.250)
5.875	(2.375)	(2.250)	(2.125)
5.750	(1.875)	(1.750)	(1.625)
5.625	(1.750)	(1.625)	(1.500)
5.500	(1.625)	(1.500)	(1.375)
5.375	(1.250)	(1.125)	(1.000)
5.250	(0.750)	(0.625)	(0.500)
5.125	(0.500)	(0.375)	(0.250)
5.000	(0.250)	(0.125)	0.000
4.875	0.250	0.375	0.500
4.750	0.500	0.625	0.750

LP CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
5.875	(2.125)	(2.000)	(1.875)
5.750	(1.875)	(1.750)	(1.625)
5.625	(2.125)	(2.000)	(1.875)
5.500	(1.875)	(1.750)	(1.625)
5.375	(1.500)	(1.375)	(1.250)
5.250	(1.125)	(1.000)	(0.875)
5.125	(1.000)	(0.875)	(0.750)
5.000	(0.750)	(0.625)	(0.500)
4.875	(0.375)	(0.250)	(0.125)
4.750	(0.125)	0.000	0.125
4.625	0.125	0.250	0.375
4.500	0.500	0.625	0.750

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR

Rate	10 Day	25 Day	40 Day
7.125	(3.125)	(3.000)	(2.875)
7.000	(2.875)	(2.750)	(2.625)
6.875	(2.625)	(2.500)	(2.375)
6.750	(2.250)	(2.125)	(2.000)
6.625	(2.250)	(2.125)	(2.000)
6.500	(1.875)	(1.750)	(1.625)
6.375	(1.500)	(1.375)	(1.250)
6.250	(1.000)	(0.875)	(0.750)
6.125	(1.000)	(0.875)	(0.750)
6.000	(0.500)	(0.375)	(0.250)
5.875	0.000	0.125	0.250
5.750	0.500	0.625	0.750

DU HIGH BALANCE 15 YEAR

Rate	10 Day	25 Day	40 Day
6.500	(0.750)	(0.625)	(0.500)
6.375	(0.375)	(0.250)	(0.125)
6.250	(1.875)	(1.750)	(1.625)
6.125	(1.500)	(1.375)	(1.250)
6.000	(1.375)	(1.250)	(1.125)
5.875	(1.125)	(1.000)	(0.875)
5.750	(0.750)	(0.625)	(0.500)
5.625	(0.500)	(0.375)	(0.250)
5.500	(0.375)	(0.250)	(0.125)
5.375	(0.125)	0.000	0.125
5.250	0.125	0.250	0.375
5.125	0.500	0.625	0.750

SUPER CONFORMING 30 YEAR

Rate	10 Day	25 Day	40 Day
7.125	(3.250)	(3.125)	(3.000)
7.000	(3.000)	(2.875)	(2.750)
6.875	(2.500)	(2.375)	(2.250)
6.750	(2.375)	(2.250)	(2.125)
6.625	(2.125)	(2.000)	(1.875)
6.500	(1.750)	(1.625)	(1.500)
6.375	(1.375)	(1.250)	(1.125)
6.250	(0.875)	(0.750)	(0.625)
6.125	(0.750)	(0.625)	(0.500)
6.000	(0.375)	(0.250)	(0.125)
5.875	0.250	0.375	0.500
5.750	0.750	0.875	1.000

SUPER CONFORMING 15 YEAR

Rate	10 Day	25 Day	40 Day
6.500	(0.875)	(0.750)	(0.625)
6.375	(0.500)	(0.375)	(0.250)
6.250	(1.875)	(1.750)	(1.625)
6.125	(1.500)	(1.375)	(1.250)
6.000	(1.375)	(1.250)	(1.125)
5.875	(1.125)	(1.000)	(0.875)
5.750	(0.750)	(0.625)	(0.500)
5.625	(0.500)	(0.375)	(0.250)
5.500	(0.375)	(0.250)	(0.125)
5.375	(0.125)	0.000	0.125
5.250	0.125	0.250	0.375
5.125	0.500	0.625	0.750

Agency Underwriting Fee: $ 1,195 * NJ and WA Origination Fee $1,295 * NC Commitment Fee $1,295

MAX NET PRICING IS 104.000 **HIGH BALANCE MAX NET PRICING IS 103.000** **Rates and pricing are subject to change without notice.**

JETMORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 9-Oct-25 8:51 AM PST

ADJUSTABLE RATE

10/6 ARM				7/6 ARM				5/6 ARM			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.125	(1.375)	(1.250)	(1.125)	6.750	(1.625)	(1.500)	(1.375)	6.500	(1.500)	(1.375)	(1.250)
7.000	(1.250)	(1.125)	(1.000)	6.625	(1.500)	(1.375)	(1.250)	6.375	(1.375)	(1.250)	(1.125)
6.875	(1.125)	(1.000)	(0.875)	6.500	(1.500)	(1.375)	(1.250)	6.250	(1.375)	(1.250)	(1.125)
6.750	(1.375)	(1.250)	(1.125)	6.375	(1.500)	(1.375)	(1.250)	6.125	(1.375)	(1.250)	(1.125)
6.625	(1.000)	(0.875)	(0.750)	6.250	(1.375)	(1.250)	(1.125)	6.000	(1.125)	(1.000)	(0.875)
6.500	(1.000)	(0.875)	(0.750)	6.125	(1.125)	(1.000)	(0.875)	5.875	(0.875)	(0.750)	(0.625)
6.375	(0.875)	(0.750)	(0.625)	6.000	(0.875)	(0.750)	(0.625)	5.750	(0.750)	(0.625)	(0.500)
6.250	(0.625)	(0.500)	(0.375)	5.875	(0.625)	(0.500)	(0.375)	5.625	(0.500)	(0.375)	(0.250)
6.125	(0.375)	(0.250)	(0.125)	5.750	(0.375)	(0.250)	(0.125)	5.500	(0.250)	(0.125)	0.000
6.000	(0.125)	0.000	0.125	5.625	(0.125)	0.000	0.125	5.375	(0.125)	0.000	0.125
5.875	0.125	0.250	0.375	5.500	0.125	0.250	0.375	5.250	0.125	0.250	0.375
5.750	0.375	0.500	0.625	5.375	0.375	0.500	0.625	5.125	0.500	0.625	0.750

LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	10 Day	25 Day	40 Day

COMING SOON!

HOME AFFORDABLE PRODUCTS

DU HOMEREADY 30 YEAR				DU HOMEREADY HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day
6.750	(2.500)	(2.375)	(2.250)	7.250	(1.750)	(1.625)	(1.500)
6.625	(2.750)	(2.625)	(2.500)	7.125	(1.750)	(1.625)	(1.500)
6.500	(2.250)	(2.125)	(2.000)	7.000	(1.500)	(1.375)	(1.250)
6.375	(1.750)	(1.625)	(1.500)	6.875	(1.250)	(1.125)	(1.000)
6.250	(1.250)	(1.125)	(1.000)	6.750	(0.875)	(0.750)	(0.625)
6.125	(1.500)	(1.375)	(1.250)	6.625	(1.000)	(0.875)	(0.750)
6.000	(1.000)	(0.875)	(0.750)	6.500	(0.750)	(0.625)	(0.500)
5.875	(0.500)	(0.375)	(0.250)	6.375	(0.375)	(0.250)	(0.125)
5.750	0.250	0.375	0.500	6.250	0.125	0.250	0.375
5.625	0.250	0.375	0.500	6.125	0.125	0.250	0.375

LP HOME POSSIBLE 30 YEAR				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	10 Day	25 Day	40 Day
6.625	(3.375)	(3.250)	(3.125)	7.125	(1.875)	(1.750)	(1.625)
6.500	(3.000)	(2.875)	(2.750)	7.000	(1.625)	(1.500)	(1.375)
6.375	(2.500)	(2.375)	(2.250)	6.875	(1.250)	(1.125)	(1.000)
6.250	(1.875)	(1.750)	(1.625)	6.750	(0.875)	(0.750)	(0.625)
6.125	(2.000)	(1.875)	(1.750)	6.625	(1.125)	(1.000)	(0.875)
6.000	(1.375)	(1.250)	(1.125)	6.500	(0.750)	(0.625)	(0.500)
5.875	(0.875)	(0.750)	(0.625)	6.375	(0.375)	(0.250)	(0.125)
5.750	(0.375)	(0.250)	(0.125)	6.250	0.125	0.250	0.375
5.625	0.000	0.125	0.250	6.125	0.000	0.125	0.250
5.500	0.625	0.750	0.875	6.000	0.500	0.625	0.750

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

Primary Residence / FTHB	LTV <=80	LTV >=80
FICO >=680	0.000	0.000
FICO <680	0.000	0.000

**Caps do not apply to: Fee buyout, Escrow waiver, loan amount d

** FTHB with income at or below AMI limits requirements

Agency Underwriting Fee: $ 1,095 * NJ and WA Origination Fee $1,195 * NC Commitment Fee $1,195

MAX NET PRICING IS 104.000 **HIGH BALANCE MAX NET PRICING IS 103.000** **Rates and pricing are subject to change without notice.**

JETMORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 9-Oct-25 8:51 AM PST

CONVENTIONAL PRICING ADJUSTMENTS

PURCHASE

Credit Score / LTV Loan Terms > 15 years	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
780 +	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
620-639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Limited Cash Out

Limited Cash Out Credit Score / LTV Loan Terms > 15 years	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
780 +	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
620-639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Cash Out

Cash Out (Ex. Student Loan Only) All Loan Terms. Cumulative with above adjust.	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
780 +	0.375	0.375	0.625	0.875	1.375	NA	NA	NA	NA
760-779	0.375	0.375	0.875	1.250	1.875	NA	NA	NA	NA
740-759	0.375	0.375	1.000	1.625	2.375	NA	NA	NA	NA
720 - 739	0.375	0.500	1.375	2.000	2.750	NA	NA	NA	NA
700 - 719	0.375	0.500	1.625	2.625	3.250	NA	NA	NA	NA
680 - 699	0.375	0.625	2.000	2.875	3.750	NA	NA	NA	NA
660 - 679	0.375	0.875	2.750	4.000	4.750	NA	NA	NA	NA
640 - 659	0.375	1.375	3.125	4.625	5.125	NA	NA	NA	NA
620-639	0.375	1.375	3.375	4.875	5.125	NA	NA	NA	NA

Agency Underwriting Fee: $ 1,195 * NJ and WA Origination Fee $1,295 * NC Commitment Fee $1,295

	APOR:	15/20 YR.:	2.500%	1 YR CMT:	0.120%
MAX NET PRICING IS 104.000 **Rates and prices are subject to change without notice.**		25/30 YR.:	2.960%	1 YR Libor:	0.360%

Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Price Change Effective: 9-Oct-25 8:51 AM PST

PURCHASE

Additional LLPAS for all applicable purchase loans

	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
Adjustable-Rate Mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two to Four Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-Balance Fixed rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	0.500	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Subordinate financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Limited Cash Out

Additional LLPAS for all applicable Limited Cash out loans

	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
Adjustable-Rate Mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two to Four Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-Balance Fixed rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Subordinate financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash out

Additional LLPAS for all applicable Cash out loans

	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
Condo	0.000	0.000	0.125	0.125	0.750	NA	NA	NA	NA
Investment Property	1.125	1.125	1.625	2.125	3.375	NA	NA	NA	NA
Second Home	1.125	1.125	1.625	2.125	3.375	NA	NA	NA	NA
Manufactured Home	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
Two to Four Unit Property	0.000	0.000	0.375	0.375	0.625	NA	NA	NA	NA
High-Balance Fixed rate	1.250	1.250	1.500	1.500	1.750	NA	NA	NA	NA
High Balance ARM	2.000	2.000	2.250	2.250	3.250	NA	NA	NA	NA
Subordinate financing	0.625	0.625	0.625	0.875	1.125	NA	NA	NA	NA
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

LOCK EXTENSIONS - RELOCKS - OTHER CHANGES

Lock Extensions:

1-4 days	.03 / day
5 days	0.125
7 days	0.187
10 days	0.250
15 days	0.375

10 Day Lock Expires:	**10/19/25**
25 Day Lock Expires:	**11/03/25**
40 Day Lock Expires:	**11/18/25**

Relocks:

Worse Case pricing *plus* additional .250 hit

Other Changes:

Loan Program	Worse Case if moving into different delivery type
Rate Change	Not subject to worse case pricing

Locks expiring on a non business day are good through the following business day.

Agency Underwriting Fee: $ 1,195 * NJ and WA Origination Fee $1,295 * NC Commitment Fee $1,295

APOR: 15/20 YR.:	2.500%	1 YR CMT:	0.120%
25/30 YR.:	2.960%	1 YR Libor:	0.360%

MAX NET PRICING IS 104.000 **Rates and prices are subject to change without notice.**

Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second		
Rate	25	40
6.750	100.250	100.125
8.125	103.125	102.875
8.000	102.625	102.500
8.000	102.750	102.500
7.875	102.250	102.000
7.750	103.250	103.000
7.625	102.875	102.625
7.500	102.375	102.125
7.500	102.375	102.250
7.375	101.875	101.750
7.125	101.750	101.625
7.000	101.250	101.125
7.000	101.250	101.125
6.875	100.750	100.625
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second		
Rate	25	40
6.750	97.625	97.500
8.125	100.500	100.250
8.000	100.000	99.875
8.000	100.125	99.875
7.875	99.625	99.375
7.750	100.625	100.375
7.625	100.250	100.000
7.500	99.750	99.500
7.500	99.750	99.625
7.375	99.250	99.125
7.125	99.125	99.000
7.000	98.625	98.500
7.000	98.625	98.500
6.875	98.125	98.000
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second		
Rate	25	40
6.750	98.250	98.125
8.125	101.125	100.875
8.000	100.625	100.500
8.000	100.750	100.500
7.875	100.250	100.000
7.750	101.250	101.000
7.625	100.875	100.625
7.500	100.375	100.125
7.500	100.375	100.250
7.375	99.875	99.750
7.125	99.750	99.625
7.000	99.250	99.125
7.000	99.250	99.125
6.875	98.750	98.625
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second		
Rate	25	40
6.750	95.625	95.500
8.125	98.500	98.250
8.000	98.000	97.875
8.000	98.125	97.875
7.875	97.625	97.375
7.750	98.625	98.375
7.625	98.250	98.000
7.500	97.750	97.500
7.500	97.750	97.625
7.375	97.250	97.125
7.125	97.125	97.000
7.000	96.625	96.500
7.000	96.625	96.500
6.875	96.125	96.000
6.875	95.875	95.750

Price Adjustments

FICO	
680 and greater	-0.500
660-679	0.250
640-659	0.500
620-639	1.000
600-619	1.500

DTI	
>50%	0.250
Property Type	
Manufactured Home	0.250
2- Units	0.250
State Fee	
Kentucy	0.500

FHA 100% DPA Program Comments

• DPA Second is 3.50% of Purchase Price or Appraised Value whichever is less •
• DPA Forgivable 2nd 30Yr Fixed Deferred Payment at 0% Rate •
• DPA 10Yr Fixed Fully Amortizing Plus 2% of the 1st Lien Rate •
• DTI per DU Approval • Maximum Origination Fee allowed is 2% •
• Manufactured Housing (Double Wide Only) •
• SFR, 2 Units, PUDs, Townhomes, Condo (must not be in litigation) •
1st Min Loan Amount 100K

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Down Payment Assistance Programs

JET FHA 100

Loan Level Price Adjustments for All FHA products (apply to pricing, if applies to Loan)	
FICO >=680	0.250
FICO 620-639	-0.375
FICO 600-619	-0.500
Manufactured Home (Single Wide not Permitted)	-0.250
2 Units	-0.250
Manual Underwrite (Suspended)	-0.250

State Pricing Adjustments (Due to $5,000 min loan amount)	
3.5% DPA SC & AK Loan Amount <$100,000	-1.500
3.5% DPA SC & AK Loan Amount >=$100,000 and <$120,000	-1.000
3.5% DPA SC & AK Loan Amount >=$120,000 and <$140,000	-0.500
5% DPA SC & AK Loan Amount <$100,000 and >=$90,000	-0.500
5% DPA SC & AK Loan Amount <$90,000 and >=$80,000	-1.250
5% DPA SC & AK Loan Amount <$80,000 and >=70,000	-2.125
5% DPA SC & AK Loan Amount <$70,000	-3.000

JET 100 Fund - FHA 3.5% Repayable			
	15 Day	30 Day	45 Day
8.125	100.922	100.822	100.728
8.000	100.820	100.720	100.626
7.875	100.688	100.588	100.494
7.750	100.576	100.476	100.383
7.625	99.574	99.474	99.381
7.500	99.443	99.343	99.249
7.375	99.311	99.211	99.117
7.250	99.179	99.079	98.985
7.125	97.581	97.528	97.473

JET 100 Fund - FHA 5% Repayable			
	15 Day	30 Day	45 Day
8.125	99.922	99.822	99.728
8.000	99.820	99.720	99.626
7.875	99.688	99.588	99.494
7.750	99.576	99.476	99.383
7.625	98.574	98.474	98.381
7.500	98.443	98.343	98.249
7.375	98.311	98.211	98.117
7.250	98.179	98.079	97.985
7.125	96.581	96.528	96.473

JET 100 Fund - FHA 3.5% Forgivable			
	15 Day	30 Day	45 Day
8.125	99.672	99.572	99.478
8.000	99.570	99.470	99.376
7.875	99.438	99.338	99.244
7.750	99.326	99.226	99.133
7.625	98.324	98.224	98.131
7.500	98.193	98.093	97.999
7.375	98.061	97.961	97.867
7.250	97.929	97.829	97.735
7.125	96.331	96.278	96.223

JET 100 Fund - FHA 5% Forgivable			
	15 Day	30 Day	45 Day
8.125	97.622	97.522	97.428
8.000	97.520	97.420	97.326
7.875	97.388	97.288	97.194
7.750	97.276	97.176	97.083
7.625	96.274	96.174	96.081
7.500	96.143	96.043	95.949
7.375	96.011	95.911	95.817
7.250	95.879	95.779	95.685
7.125	94.281	94.228	94.173