Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 31-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	105.255	105.280	105.305
7.375	104.755	104.780	104.805
7.250	104.244	104.269	104.294
7.125	103.721	103.746	103.896
7.000	103.185	103.210	103.360
6.875	102.638	102.663	103.063
6.750	102.078	102.103	102.628
6.625	101.505	101.530	102.055
6.500	100.914	100.939	101.464
6.375	100.333	100.358	100.883
6.250	99.741	99.766	100.291
6.125	99.136	99.161	99.686
6.000	98.519	98.544	99.069
5.875	97.890	97.915	98.440
5.750	97.248	97.273	97.798

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

JETMORTGAGE™

People | Products | Performance

Effective Date: 31-Oct-25 8:35 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 -	4.2019
ONE YEAR CMT INDEX -	3.59

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**

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OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.311	103.336	103.486
7.375	103.000	103.025	103.175
7.250	102.666	102.691	102.841
7.125	102.339	102.364	102.889
7.000	101.997	102.022	102.547
6.875	101.636	101.661	102.186
6.750	101.253	101.278	101.803
6.625	100.849	100.874	101.399
6.500	100.420	100.445	100.970
6.375	99.966	99.991	100.516
6.250	99.484	99.509	99.909
6.125	98.975	99.000	99.400
6.000	98.434	98.459	98.859
5.875	97.855	97.880	97.655
	97.280	97.305	97.080

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

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OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.555	103.275	102.980
7.375	104.255	102.950	102.752
7.250	103.880	102.575	102.512
7.125	103.505	102.175	102.632
7.000	103.125	101.834	102.359
6.875	102.625	101.541	102.066
6.750	102.063	101.227	101.751
6.625	101.500	100.880	101.405
6.500	100.938	100.541	101.066
6.375	100.313	100.179	100.704
6.250	99.767	99.792	100.192
6.125	99.353	99.378	99.778
6.000	98.909	98.934	99.334
5.875	98.435	98.460	98.235
5.750	97.929	97.954	97.729

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

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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	106.975	106.925	106.875
10.000	106.875	106.675	106.625
9.875	106.775	106.525	106.375
9.750	106.675	106.425	106.125
9.625	106.575	106.325	105.875
9.500	106.475	106.225	105.625
9.375	106.365	106.115	106.188
9.250	106.255	106.005	106.063
9.125	106.130	105.992	105.938
9.000	106.005	105.755	106.130
8.875	105.880	105.630	106.005
8.750	105.730	105.480	105.880
8.625	105.580	105.330	105.730
8.500	105.430	105.180	105.580
8.375	105.230	104.980	105.430
8.250	105.030	104.780	105.230
8.125	104.780	104.530	103.840
8.000	104.530	104.280	103.589
7.875	104.280	104.030	103.330
7.750	103.980	103.730	103.061
7.625	103.680	103.430	103.780
7.500	103.380	103.130	103.486
7.375	103.005	102.755	103.175
7.250	102.630	102.380	103.216
7.125	102.250	102.000	102.889
7.000	101.813	101.500	102.547
6.875	101.313	101.036	102.186
6.750	100.688	100.653	101.803
6.625	100.224	100.249	101.399
6.500	99.795	99.820	100.970
6.375	99.341	99.366	100.391
6.250	98.859	98.884	99.909
6.125	98.350	98.375	99.400
6.000	97.809	97.834	97.609
5.875	97.230	97.255	97.030
5.750	96.655	96.680	96.455

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
	$3,000,001 - $3,500,000	(0.8750)	(0.8750)	(1.0000)	(1.2500)	(1.5000)	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	0.0000	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: 31-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	106.380	105.675	106.130
8.875	106.255	105.425	106.005
8.750	106.130	105.175	105.880
8.625	105.980	104.925	105.730
8.500	105.830	104.675	105.580
8.375	105.680	104.425	105.430
8.250	105.480	104.175	105.230
8.125	105.280	103.925	103.010
8.000	105.030	103.675	102.815
7.875	104.780	103.425	102.616
7.750	104.530	103.175	102.412
7.625	104.230	102.900	102.196
7.500	103.930	102.650	102.980
7.375	103.630	102.325	102.752
7.250	103.255	101.950	102.512
7.125	102.880	101.550	102.632
7.000	102.500	101.209	102.359
6.875	102.000	100.916	102.066
6.750	101.438	100.602	101.751
6.625	100.875	100.255	101.405
6.500	100.313	99.916	101.066
6.375	99.688	99.554	100.704
6.250	99.142	99.167	100.192
6.125	98.728	98.753	99.778
6.000	98.284	98.309	99.334
5.875	97.810	97.835	97.610
5.750	97.304	97.329	97.104

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	(0.2500)	(0.7500)
	760 - 779	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	(0.3750)	(0.8750)
	740 - 759	0.6875	0.6250	0.6250	0.5625	0.5000	0.3750	0.0625	(0.5000)	(1.0000)
	720 - 739	0.7500	0.7500	0.6875	0.6250	0.5625	0.3750	0.0000	(0.6250)	(1.1250)
	700 - 719	0.6250	0.6250	0.5625	0.5000	0.3750	0.1875	(0.2500)	(0.8750)	(1.5000)
	680 - 699	0.2500	0.2500	0.1875	0.1250	(0.0625)	(0.3125)	(0.7500)	(1.5000)	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

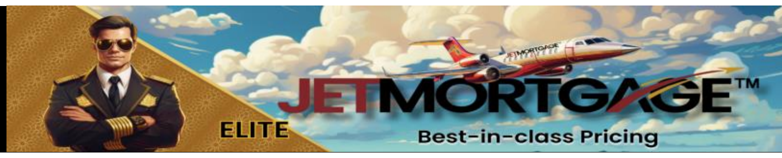
NON QM Underwriting Fee: $ 1,795

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	



Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 31-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
10.500	#N/A	#N/A	107.063
10.375	#N/A	#N/A	106.963
10.250	#N/A	#N/A	106.863
10.125	#N/A	#N/A	106.763
10.000	#N/A	#N/A	106.663
9.875	#N/A	#N/A	106.563
9.750	#N/A	#N/A	106.463
9.625	111.542	111.567	111.342
9.500	111.207	111.232	111.007
9.375	110.863	110.888	110.663
9.250	110.508	110.533	110.308
9.125	110.142	110.167	109.942
9.000	109.765	109.790	109.565
8.875	109.394	109.419	109.194
8.750	109.014	109.039	108.814
8.625	108.623	108.648	108.423
8.500	108.222	108.247	108.022
8.375	107.811	107.836	107.611
8.250	107.389	107.414	107.189
8.125	106.957	106.982	106.757
8.000	106.514	106.539	106.314
7.875	106.060	106.085	105.860
7.750	105.594	105.619	105.394
7.625	105.118	105.143	104.918
7.500	104.630	104.655	104.430
7.375	104.130	104.155	103.930
7.250	103.619	103.644	103.419
7.125	103.096	103.121	102.896
7.000	102.560	102.585	102.360
6.875	102.013	102.038	101.813
6.750	101.453	101.478	101.253
6.625	100.880	100.905	100.680
6.500	100.289	100.314	100.089
6.375	99.708	99.733	99.508
6.250	99.116	99.141	98.916
6.125	98.511	98.536	98.311
6.000	97.894	97.919	97.694
5.875	97.265	97.290	97.065
5.750	96.623	96.648	96.423

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

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Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 31-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	111.087	110.887
11.375	110.837	110.637
11.250	110.587	110.387
11.125	110.337	110.137
11.000	110.087	109.887
10.875	109.837	109.637
10.750	109.587	109.387
10.625	109.337	109.137
10.500	109.087	108.887
10.375	108.837	108.637
10.250	108.587	108.387
10.125	108.337	108.137
10.000	108.087	107.887
9.875	107.837	107.637
9.750	107.587	107.387
9.625	107.337	107.137
9.500	107.087	106.887
9.375	106.837	106.637
9.250	106.587	106.387
9.125	106.337	106.137
9.000	106.087	105.887
8.875	105.837	105.637
8.750	105.587	105.387
8.625	105.337	105.137
8.500	105.087	104.887
8.375	104.837	104.637
8.250	104.587	104.387
8.125	104.337	104.137
8.000	104.087	103.887
7.875	103.805	103.605
7.750	103.524	103.324
7.625	103.212	103.012
7.500	102.899	102.699
7.375	102.524	102.324
7.250	102.149	101.949
7.125	101.774	101.574
7.000	101.399	101.199
6.875	100.962	100.762
6.750	100.524	100.324
6.625	100.087	99.887

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™
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Effective Date: 31-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	112.885	112.685
11.375	112.635	112.435
11.250	112.385	112.185
11.125	112.135	111.935
11.000	111.885	111.685
10.875	111.635	111.435
10.750	111.385	111.185
10.625	111.135	110.935
10.500	110.885	110.685
10.375	110.635	110.435
10.250	110.385	110.185
10.125	110.135	109.935
10.000	109.885	109.685
9.875	109.635	109.435
9.750	109.385	109.185
9.625	109.135	108.935
9.500	108.885	108.685
9.375	108.635	108.435
9.250	108.385	108.185
9.125	108.135	107.935
9.000	107.885	107.685
8.875	107.635	107.435
8.750	107.385	107.185
8.625	107.135	106.935
8.500	106.885	106.685
8.375	106.635	106.435
8.250	106.385	106.185
8.125	106.104	105.904
8.000	105.791	105.591
7.875	105.479	105.279
7.750	105.166	104.966
7.625	104.854	104.654
7.500	104.479	104.279
7.375	104.104	103.904
7.250	103.666	103.466
7.125	103.229	103.029
7.000	102.729	102.529
6.875	102.229	102.029
6.750	101.666	101.466
6.625	101.104	100.904

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

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

INVESTOR PRIME

25 DAY PRICING

RATE	5/6 ARM	30YR FIX
9.375	110.500	110.250
9.250	110.250	110.000
9.125	110.000	109.750
9.000	109.750	109.500
8.875	109.500	109.250
8.750	109.250	109.000
8.625	109.000	108.750
8.500	108.625	108.375
8.375	108.250	108.000
8.250	107.875	107.625
8.125	107.500	107.250
8.000	107.125	106.875
7.875	106.750	106.500
7.750	106.375	106.125
7.625	105.875	105.625
7.500	105.375	105.125
7.375	104.875	104.625
7.250	104.375	104.125
7.125	103.875	103.625
7.000	103.375	103.125
6.875	102.750	102.500
6.750	102.125	101.875
6.625	101.500	101.250
6.500	100.875	100.625
6.375	100.250	100.000
6.250	99.500	99.250

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

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 31-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	108.875	108.625
9.125	108.750	108.500
9.000	108.625	108.375
8.875	108.500	108.250
8.750	108.250	108.000
8.625	108.000	107.750
8.500	107.750	107.500
8.375	107.500	107.250
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	105.375	105.125
7.500	105.000	104.750
7.375	104.625	104.375
7.250	104.250	104.000
7.125	103.750	103.500
7.000	103.250	103.000
6.875	102.750	102.500
6.750	102.250	102.000
6.625	101.625	101.375
6.500	101.000	100.750
6.375	100.375	100.125
6.250	99.750	99.500

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
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Effective Date: 31-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		111.500
12.375		111.375
12.250		111.250
12.125		111.125
12.000		111.000
11.875		110.875
11.750		110.750
11.625		110.625
11.500		110.500
11.375		110.375
11.250		110.250
11.125		110.125
11.000		110.000
10.875		109.750
10.750		109.500
10.625		109.250
10.500		109.000
10.375		108.750
10.250		108.500
10.125		108.250
10.000		108.000
9.875		107.750
9.750		107.375
9.625		107.000
9.500		106.625
9.375		106.250
9.250		105.875
9.125		105.500
9.000		105.125
8.875		104.750
8.750		104.375
8.625		103.875
8.500		103.375
8.375		102.875
8.250		102.375
8.125		101.875
8.000		101.250
7.875		100.625
7.750		99.875
7.625		99.125
7.500		98.375

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

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Effective Date: 31-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		111.375
13.250		111.250
13.125		111.125
13.000		111.000
12.875		110.875
12.750		110.750
12.625		110.625
12.500		110.500
12.375		110.375
12.250		110.250
12.125		110.125
12.000		110.000
11.875		109.875
11.750		109.750
11.625		109.625
11.500		109.500
11.375		109.250
11.250		109.000
11.125		108.750
11.000		108.500
10.875		108.250
10.750		108.000
10.625		107.750
10.500		107.500
10.375		107.250
10.250		107.000
10.125		106.625
10.000		106.250
9.875		105.875
9.750		105.500
9.625		105.125
9.500		104.750
9.375		104.375
9.250		103.875
9.125		103.375
9.000		102.875
8.875		102.375
8.750		101.750
8.625		101.125
8.500		100.375

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
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Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 31-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	111.289	111.139
9.500	111.039	110.889
9.375	110.789	110.639
9.250	110.539	110.389
9.125	110.227	110.077
9.000	109.852	109.702
8.875	109.477	109.327
8.750	109.102	108.952
8.625	108.727	108.577
8.500	108.352	108.202
8.375	107.977	107.827
8.250	107.602	107.452
8.125	107.164	107.014
8.000	106.727	106.577
7.875	106.258	106.108
7.750	105.789	105.639
7.625	105.320	105.170
7.500	104.757	104.607
7.375	104.070	103.920
7.250	103.382	103.232
7.125	102.695	102.545
7.000	102.007	101.857
6.875	101.320	101.170

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

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ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	Full	Alt
9.000	106.425	106.425
8.875	106.175	106.175
8.750	105.925	105.925
8.625	105.675	105.675
8.500	105.425	105.425
8.375	105.175	105.175
8.250	104.925	104.925
8.125	104.675	104.675
8.000	104.425	104.425
7.875	104.175	104.175
7.750	103.925	103.925
7.625	103.550	103.550
7.500	103.175	103.175
7.375	102.800	102.800
7.250	102.425	102.425
7.125	102.050	102.050
7.000	101.613	101.613
6.875	101.113	101.113
6.750	100.613	100.613
6.625	99.988	99.988
6.500	99.238	99.238
6.375	98.488	98.488
6.250	97.613	97.613

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

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

(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

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ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	**Full**	**Alt**
9.000	106.175	106.175
8.875	105.925	105.925
8.750	105.675	105.675
8.625	105.425	105.425
8.500	105.175	105.175
8.375	104.925	104.925
8.250	104.675	104.675
8.125	104.425	104.425
8.000	104.175	104.175
7.875	103.925	103.925
7.750	103.675	103.675
7.625	103.300	103.300
7.500	102.925	102.925
7.375	102.550	102.550
7.250	102.175	102.175
7.125	101.800	101.800
7.000	101.363	101.363
6.875	100.863	100.863
6.750	100.363	100.363
6.625	99.738	99.738
6.500	98.988	98.988
6.375	98.238	98.238
6.250	97.363	97.363

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

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

NON QM Underwriting Fee: $ 1,795

Lock Desk

Locks@jetmortgage.com

JETMORTGAGE™

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ITIN DSCR PRIME +

Rate	30 yr/ 7/1 / 5/1
9.000	109.013
8.875	108.638
8.750	108.263
8.625	107.888
8.500	107.513
8.375	107.138
8.250	106.763
8.125	106.388
8.000	106.013
7.875	105.638
7.750	105.263
7.625	104.888
7.500	104.450
7.375	104.013
7.250	103.513
7.125	103.013
7.000	102.513
6.875	102.013
6.750	101.513
6.625	100.763
6.500	100.013
6.375	99.263
6.250	98.388

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

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

Effective Date: 31-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	110.914	110.764
9.750	110.664	110.514
9.625	110.414	110.264
9.500	110.164	110.014
9.375	109.914	109.764
9.250	109.664	109.514
9.125	109.352	109.202
9.000	108.977	108.827
8.875	108.602	108.452
8.750	108.227	108.077
8.625	107.852	107.702
8.500	107.477	107.327
8.375	107.102	106.952
8.250	106.727	106.577
8.125	106.289	106.139
8.000	105.852	105.702
7.875	105.383	105.233
7.750	104.914	104.764
7.625	104.445	104.295
7.500	103.882	103.732
7.375	103.195	103.045
7.250	102.507	102.357
7.125	101.820	101.670

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
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

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Lock Hours: 9:00 A.M. - 5:00 P.M. PST	Price Change Effective: 31-Oct-25 8:32 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)	6.750	(3.750)	(3.625)	(3.500)	6.250	(2.125)	(2.000)	(1.875)
6.625	(4.000)	(3.875)	(3.750)	6.125	(2.875)	(2.750)	(2.625)	6.625	(3.375)	(3.250)	(3.125)	6.125	(2.500)	(2.375)	(2.250)
6.500	(3.750)	(3.625)	(3.500)	6.000	(2.375)	(2.250)	(2.125)	6.500	(3.250)	(3.125)	(3.000)	6.000	(2.125)	(2.000)	(1.875)
6.375	(3.250)	(3.125)	(3.000)	5.875	(2.125)	(2.000)	(1.875)	6.375	(2.750)	(2.625)	(2.500)	5.875	(1.875)	(1.750)	(1.625)
6.250	(3.500)	(3.375)	(3.250)	5.750	(2.125)	(2.000)	(1.875)	6.250	(3.000)	(2.875)	(2.750)	5.750	(1.500)	(1.375)	(1.250)
6.125	(3.125)	(3.000)	(2.875)	5.625	(1.875)	(1.750)	(1.625)	6.125	(2.875)	(2.750)	(2.625)	5.625	(1.500)	(1.375)	(1.250)
6.000	(2.875)	(2.750)	(2.625)	5.500	(1.625)	(1.500)	(1.375)	6.000	(2.375)	(2.250)	(2.125)	5.500	(1.125)	(1.000)	(0.875)
5.875	(2.375)	(2.250)	(2.125)	5.375	(1.250)	(1.125)	(1.000)	5.875	(1.875)	(1.750)	(1.625)	5.375	(0.750)	(0.625)	(0.500)
5.750	(2.500)	(2.375)	(2.250)	5.250	(1.250)	(1.125)	(1.000)	5.750	(2.125)	(2.000)	(1.875)	5.250	(0.375)	(0.250)	(0.125)
5.625	(2.125)	(2.000)	(1.875)	5.125	(1.250)	(1.125)	(1.000)	5.625	(1.875)	(1.750)	(1.625)	5.125	(1.000)	(0.875)	(0.750)
5.500	(1.625)	(1.500)	(1.375)	5.000	(0.750)	(0.625)	(0.500)	5.500	(1.375)	(1.250)	(1.125)	5.000	(0.625)	(0.500)	(0.375)
5.375	(1.125)	(1.000)	(0.875)	4.875	(0.500)	(0.375)	(0.250)	5.375	(0.875)	(0.750)	(0.625)	4.875	(0.125)	0.000	0.125
5.250	(0.375)	(0.250)	(0.125)	4.750	0.125	0.250	0.375	5.250	(0.125)	0.000	0.125	4.750	0.250	0.375	0.500
5.125	0.000	0.125	0.250	4.625	0.000	0.125	0.250	5.125	0.375	0.500	0.625	4.625	0.125	0.250	0.375
5.000	0.375	0.500	0.625	4.500	0.625	0.750	0.875	5.000	0.625	0.750	0.875	4.500	0.625	0.750	0.875

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	(3.500)	(3.375)	(3.250)	6.250	4.625	4.750	4.875	7.000	(3.000)	(2.875)	(2.750)	6.250	(0.375)	(0.250)	(0.125)
6.750	(3.875)	(3.750)	(3.625)	6.125	4.125	4.250	4.375	6.875	(2.625)	(2.500)	(2.375)	6.125	0.125	0.250	0.375
6.625	(3.500)	(3.375)	(3.250)	6.000	4.375	4.500	4.625	6.750	(3.125)	(3.000)	(2.875)	6.000	0.375	0.500	0.625
6.500	(3.000)	(2.875)	(2.750)	5.875	4.750	4.875	5.000	6.625	(2.750)	(2.625)	(2.500)	5.875	0.750	0.875	1.000
6.375	(2.500)	(2.375)	(2.250)	5.750	5.000	5.125	5.250	6.500	(2.500)	(2.375)	(2.250)	5.750	1.000	1.125	1.250
6.250	(2.875)	(2.750)	(2.625)	5.625	2.750	2.875	3.000	6.375	(2.125)	(2.000)	(1.875)	5.625	2.125	2.250	2.375
6.125	(2.625)	(2.500)	(2.375)	5.500	3.125	3.250	3.375	6.250	(2.375)	(2.250)	(2.125)	5.500	2.500	2.625	2.750
6.000	(2.125)	(2.000)	(1.875)	5.375	3.500	3.625	3.750	6.125	(1.875)	(1.750)	(1.625)	5.375	2.875	3.000	3.125
5.875	(1.750)	(1.625)	(1.500)	5.250	3.875	4.000	4.125	6.000	(1.500)	(1.375)	(1.250)	5.250	3.000	3.125	3.250
5.750	(1.500)	(1.375)	(1.250)	5.125	3.125	3.250	3.375	5.875	(1.125)	(1.000)	(0.875)	5.125	3.000	3.125	3.250
5.625	(1.375)	(1.250)	(1.125)	5.000	3.500	3.625	3.750	5.750	(0.750)	(0.625)	(0.500)	5.000	3.250	3.375	3.500
5.500	(0.875)	(0.750)	(0.625)	4.875	4.000	4.125	4.250	5.625	(1.125)	(1.000)	(0.875)	4.875	3.375	3.500	3.625
5.375	(0.375)	(0.250)	(0.125)	4.750	4.625	4.750	4.875	5.500	(0.625)	(0.500)	(0.375)	4.750	3.625	3.750	3.875
5.250	0.375	0.500	0.625	4.625	2.625	2.750	2.875	5.375	0.000	0.125	0.250	4.625	1.250	1.375	1.500
5.125	0.750	0.875	1.000	4.500	3.250	3.375	3.500	5.250	0.625	0.750	0.875	4.500	1.500	1.625	1.750

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

Lock Hours: 9:00 A.M. - 5:00 P.M. PST — Price Change Effective: 31-Oct-25 8:32 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR				DU CONF CONV 20 YEAR				DU CONF CONV 15 YEAR				DU CONF CONV 10 YEAR			
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
7.125	(4.125)	(4.000)	(3.875)	6.875	(3.625)	(3.500)	(3.375)	6.500	(3.875)	(3.750)	(3.625)	6.500	(3.375)	(3.250)	(3.125)
7.000	(3.875)	(3.750)	(3.625)	6.750	(3.125)	(3.000)	(2.875)	6.375	(3.500)	(3.375)	(3.250)	6.375	(3.000)	(2.875)	(2.750)
6.875	(3.375)	(3.250)	(3.125)	6.625	(3.750)	(3.625)	(3.500)	6.250	(3.125)	(3.000)	(2.875)	6.250	(2.750)	(2.625)	(2.500)
6.750	(3.000)	(2.875)	(2.750)	6.500	(3.500)	(3.375)	(3.250)	6.125	(3.000)	(2.875)	(2.750)	6.125	(2.500)	(2.375)	(2.250)
6.625	(3.125)	(3.000)	(2.875)	6.375	(3.000)	(2.875)	(2.750)	6.000	(2.875)	(2.750)	(2.625)	6.000	(2.375)	(2.250)	(2.125)
6.500	(2.750)	(2.625)	(2.500)	6.250	(2.375)	(2.250)	(2.125)	5.875	(2.375)	(2.250)	(2.125)	5.875	(2.000)	(1.875)	(1.750)
6.375	(2.375)	(2.250)	(2.125)	6.125	(2.750)	(2.625)	(2.500)	5.750	(2.000)	(1.875)	(1.750)	5.750	(1.625)	(1.500)	(1.375)
6.250	(1.875)	(1.750)	(1.625)	6.000	(2.375)	(2.250)	(2.125)	5.625	(1.875)	(1.750)	(1.625)	5.625	(1.625)	(1.500)	(1.375)
6.125	(2.125)	(2.000)	(1.875)	5.875	(2.000)	(1.875)	(1.750)	5.500	(1.750)	(1.625)	(1.500)	5.500	(1.500)	(1.375)	(1.250)
6.000	(1.625)	(1.500)	(1.375)	5.750	(1.375)	(1.250)	(1.125)	5.375	(1.250)	(1.125)	(1.000)	5.375	(1.250)	(1.125)	(1.000)
5.875	(1.000)	(0.875)	(0.750)	5.625	(1.250)	(1.125)	(1.000)	5.250	(0.750)	(0.625)	(0.500)	5.250	(0.750)	(0.625)	(0.500)
5.750	(0.375)	(0.250)	(0.125)	5.500	(0.875)	(0.750)	(0.625)	5.125	(0.500)	(0.375)	(0.250)	5.125	(0.625)	(0.500)	(0.375)
5.625	(0.250)	(0.125)	0.000	5.375	(0.375)	(0.250)	(0.125)	5.000	(0.250)	(0.125)	0.000	5.000	(0.500)	(0.375)	(0.250)
5.500	0.375	0.500	0.625	5.250	0.125	0.250	0.375	4.875	0.250	0.375	0.500	4.875	0.000	0.125	0.250
5.375	0.875	1.000	1.125	5.125	0.875	1.000	1.125	4.750	0.500	0.625	0.750	4.750	0.250	0.375	0.500

LP CONF CONV 30 YEAR				LP CONF CONV 20 YEAR				LP CONF CONV 15 YEAR				LP CONF CONV 10 YEAR			
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	(3.000)	(2.875)	(2.750)	6.500	(3.250)	(3.125)	(3.000)	6.125	(2.875)	(2.750)	(2.625)	6.000	(2.500)	(2.375)	(2.250)
6.625	(3.250)	(3.125)	(3.000)	6.375	(3.000)	(2.875)	(2.750)	6.000	(2.500)	(2.375)	(2.250)	5.875	(2.000)	(1.875)	(1.750)
6.500	(2.875)	(2.750)	(2.625)	6.250	(2.375)	(2.250)	(2.125)	5.875	(2.375)	(2.250)	(2.125)	5.750	(1.750)	(1.625)	(1.500)
6.375	(2.375)	(2.250)	(2.125)	6.125	(3.000)	(2.875)	(2.750)	5.750	(1.875)	(1.750)	(1.625)	5.625	(1.875)	(1.750)	(1.625)
6.250	(1.875)	(1.750)	(1.625)	6.000	(2.500)	(2.375)	(2.250)	5.625	(1.750)	(1.625)	(1.500)	5.500	(1.625)	(1.500)	(1.375)
6.125	(2.000)	(1.875)	(1.750)	5.875	(1.875)	(1.750)	(1.625)	5.500	(1.625)	(1.500)	(1.375)	5.375	(1.375)	(1.250)	(1.125)
6.000	(1.500)	(1.375)	(1.250)	5.750	(1.500)	(1.375)	(1.250)	5.375	(1.250)	(1.125)	(1.000)	5.250	(1.000)	(0.875)	(0.750)
5.875	(0.875)	(0.750)	(0.625)	5.625	(1.250)	(1.125)	(1.000)	5.250	(0.750)	(0.625)	(0.500)	5.125	(0.750)	(0.625)	(0.500)
5.750	(0.375)	(0.250)	(0.125)	5.500	(0.750)	(0.625)	(0.500)	5.125	(0.500)	(0.375)	(0.250)	5.000	(0.625)	(0.500)	(0.375)
5.625	(0.125)	0.000	0.125	5.375	(0.250)	(0.125)	0.000	5.000	(0.250)	(0.125)	0.000	4.875	(0.250)	(0.125)	0.000
5.500	0.375	0.500	0.625	5.250	0.250	0.375	0.500	4.875	0.125	0.250	0.375	4.750	0.000	0.125	0.250
5.375	1.000	1.125	1.250	5.125	1.875	2.000	2.125	4.750	0.375	0.500	0.625	4.625	0.250	0.375	0.500

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR				DU HIGH BALANCE 15 YEAR				SUPER CONFORMING 30 YEAR				SUPER CONFORMING 15 YEAR			
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
7.000	(3.000)	(2.875)	(2.750)	6.875	(1.500)	(1.375)	(1.250)	7.125	(3.250)	(3.125)	(3.000)	6.875	(1.625)	(1.500)	(1.375)
6.875	(2.625)	(2.500)	(2.375)	6.750	(1.375)	(1.250)	(1.125)	7.000	(3.000)	(2.875)	(2.750)	6.750	(1.500)	(1.375)	(1.250)
6.750	(2.250)	(2.125)	(2.000)	6.625	(1.000)	(0.875)	(0.750)	6.875	(2.625)	(2.500)	(2.375)	6.625	(1.125)	(1.000)	(0.875)
6.625	(2.250)	(2.125)	(2.000)	6.500	(0.750)	(0.625)	(0.500)	6.750	(2.125)	(2.000)	(1.875)	6.500	(0.750)	(0.625)	(0.500)
6.500	(1.875)	(1.750)	(1.625)	6.375	(0.625)	(0.500)	(0.375)	6.625	(2.250)	(2.125)	(2.000)	6.375	(0.500)	(0.375)	(0.250)
6.375	(1.500)	(1.375)	(1.250)	6.250	(0.250)	(0.125)	0.000	6.500	(1.875)	(1.750)	(1.625)	6.250	(0.375)	(0.250)	(0.125)
6.250	(1.125)	(1.000)	(0.875)	6.125	0.000	0.125	0.250	6.375	(1.500)	(1.375)	(1.250)	6.125	0.000	0.125	0.250
6.125	(1.375)	(1.250)	(1.125)	6.000	0.250	0.375	0.500	6.250	(1.000)	(0.875)	(0.750)	6.000	0.250	0.375	0.500
6.000	(0.875)	(0.750)	(0.625)	5.875	0.500	0.625	0.750	6.125	(0.625)	(0.500)	(0.375)	5.875	0.375	0.500	0.625
5.875	(0.375)	(0.250)	(0.125)	5.750	0.875	1.000	1.125	6.000	(0.250)	(0.125)	0.000	5.750	0.750	0.875	1.000
5.750	0.250	0.375	0.500	5.625	1.125	1.250	1.375	5.875	0.875	1.000	1.125	5.625	1.000	1.125	1.250
5.625	0.375	0.500	0.625	5.500	1.375	1.500	1.625	5.750	1.375	1.500	1.625	5.500	1.250	1.375	1.500

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: 31-Oct-25 8:32 AM PST

ADJUSTABLE RATE

10/6 ARM			
Rate	10 Day	25 Day	40 Day
6.375	0.500	0.625	0.750
6.250	0.625	0.750	0.875
6.125	0.750	0.875	1.000
6.000	1.125	1.250	1.375
5.875	1.375	1.500	1.625
5.750	1.625	1.750	1.875
5.625	2.000	2.125	2.250
5.500	2.375	2.500	2.625
5.375	2.625	2.750	2.875
5.250	3.125	3.250	3.375
5.125	3.500	3.625	3.750
5.000	3.875	4.000	4.125

7/6 ARM			
Rate	10 Day	25 Day	40 Day
6.375	(0.750)	(0.625)	(0.500)
6.250	(0.500)	(0.375)	(0.250)
6.125	(0.250)	(0.125)	0.000
6.000	0.000	0.125	0.250
5.875	0.375	0.500	0.625
5.750	0.625	0.750	0.875
5.625	1.000	1.125	1.250
5.500	1.375	1.500	1.625
5.375	1.625	1.750	1.875
5.250	2.125	2.250	2.375
5.125	2.500	2.625	2.750
5.000	2.875	3.000	3.125

5/6 ARM			
Rate	10 Day	25 Day	40 Day
6.625	(1.125)	(1.000)	(0.875)
6.500	(1.125)	(1.000)	(0.875)
6.375	(1.125)	(1.000)	(0.875)
6.250	(1.125)	(1.000)	(0.875)
6.125	(1.125)	(1.000)	(0.875)
6.000	(0.875)	(0.750)	(0.625)
5.875	(0.625)	(0.500)	(0.375)
5.750	(0.500)	(0.375)	(0.250)
5.625	(0.250)	(0.125)	0.000
5.500	(0.125)	0.000	0.125
5.375	0.125	0.250	0.375
5.250	0.250	0.375	0.500

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

COMING SOON!

HOME AFFORDABLE PRODUCTS

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

DU HOMEREADY HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day
7.250	(1.750)	(1.625)	(1.500)
7.125	(1.875)	(1.750)	(1.625)
7.000	(1.625)	(1.500)	(1.375)
6.875	(1.250)	(1.125)	(1.000)
6.750	(0.875)	(0.750)	(0.625)
6.625	(1.000)	(0.875)	(0.750)
6.500	(0.750)	(0.625)	(0.500)
6.375	(0.375)	(0.250)	(0.125)
6.250	0.000	0.125	0.250
6.125	0.000	0.125	0.250

LP HOME POSSIBLE 30 YEAR			
Rate	25 Day	40 Day	55 Day
6.500	(3.250)	(3.125)	(3.000)
6.375	(2.625)	(2.500)	(2.375)
6.250	(2.125)	(2.000)	(1.875)
6.125	(2.375)	(2.250)	(2.125)
6.000	(1.750)	(1.625)	(1.500)
5.875	(1.250)	(1.125)	(1.000)
5.750	(0.500)	(0.375)	(0.250)
5.625	(0.375)	(0.250)	(0.125)
5.500	0.125	0.250	0.375
5.375	0.875	1.000	1.125

LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	10 Day	25 Day	40 Day
6.875	(3.125)	(3.000)	(2.875)
6.750	(2.625)	(2.500)	(2.375)
6.625	(2.625)	(2.500)	(2.375)
6.500	(2.375)	(2.250)	(2.125)
6.375	(1.875)	(1.750)	(1.625)
6.250	(1.500)	(1.375)	(1.250)
6.125	(1.125)	(1.000)	(0.875)
6.000	(0.750)	(0.625)	(0.500)
5.875	0.375	0.500	0.625
5.750	0.875	1.000	1.125

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: 31-Oct-25 8:32 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%

JETMORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 31-Oct-25 8:32 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:	**11/10/25**
25 Day Lock Expires:	**11/25/25**
40 Day Lock Expires:	**12/10/25**

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

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

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

EQUAL HOUSING LENDER

Lock Desk
Locks@jetmortgage.com

People | Products | Performance

Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second

Rate	25	40
6.750	100.750	100.625
8.125	103.375	103.000
8.000	102.875	102.625
8.000	102.875	102.625
7.875	102.500	102.250
7.750	103.625	103.375
7.625	103.250	103.000
7.500	102.750	102.500
7.500	102.750	102.500
7.375	102.250	102.000
7.125	102.250	102.000
7.000	101.750	101.500
7.000	101.875	101.625
6.875	101.250	101.125
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second

Rate	25	40
6.750	98.125	98.000
8.125	100.750	100.375
8.000	100.250	100.000
8.000	100.250	100.000
7.875	99.875	99.625
7.750	101.000	100.750
7.625	100.625	100.375
7.500	100.125	99.875
7.500	100.125	99.875
7.375	99.625	99.375
7.125	99.625	99.375
7.000	99.125	98.875
7.000	99.250	99.000
6.875	98.625	98.500
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second

Rate	25	40
6.750	98.750	98.625
8.125	101.375	101.000
8.000	100.875	100.625
8.000	100.875	100.625
7.875	100.500	100.250
7.750	101.625	101.375
7.625	101.250	101.000
7.500	100.750	100.500
7.500	100.750	100.500
7.375	100.250	100.000
7.125	100.250	100.000
7.000	99.750	99.500
7.000	99.875	99.625
6.875	99.250	99.125
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second

Rate	25	40
6.750	96.125	96.000
8.125	98.750	98.375
8.000	98.250	98.000
8.000	98.250	98.000
7.875	97.875	97.625
7.750	99.000	98.750
7.625	98.625	98.375
7.500	98.125	97.875
7.500	98.125	97.875
7.375	97.625	97.375
7.125	97.625	97.375
7.000	97.125	96.875
7.000	97.250	97.000
6.875	96.625	96.500
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

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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