Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 21-Nov-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	105.723	105.748	105.773
7.375	105.229	105.254	105.279
7.250	104.723	104.748	104.773
7.125	104.206	104.231	104.381
7.000	103.676	103.701	103.851
6.875	103.134	103.159	103.559
6.750	102.579	102.604	103.129
6.625	102.011	102.036	102.561
6.500	101.425	101.447	101.972
6.375	100.842	100.867	101.392
6.250	100.249	100.274	100.799
6.125	99.644	99.669	100.194
6.000	99.026	99.051	99.576
5.875	98.395	98.420	98.945
5.750	97.751	97.776	98.301

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+	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

People | Products | Performance

Effective Date: 21-Nov-25 8:30 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 -	4.0718
ONE YEAR CMT INDEX -	3.65

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

Jet Mortgage | 4 Hutton Centre Drive | Suite 520 | Santa Ana, CA 92707
jetmortgage.com | 888.238.0789 | NMLS #1165808 | FHA Lender ID #00068000060
VA Lender ID #908091000 | FNMA ID# 31244-000-8 | FHLMC ID# 121555

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OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.632	103.657	103.807
7.375	103.338	103.363	103.513
7.250	103.020	103.045	103.195
7.125	102.705	102.730	103.255
7.000	102.375	102.400	102.925
6.875	102.027	102.052	102.577
6.750	101.658	101.683	102.208
6.625	101.266	101.291	101.816
6.500	100.850	100.875	101.400
6.375	100.409	100.434	100.959
6.250	99.941	99.966	100.366
6.125	99.443	99.468	99.868
6.000	98.915	98.940	99.340
5.875	98.345	98.370	98.145
	97.773	97.798	97.573

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+	0.6250	0.6250	0.6250	0.6250	0.5625	0.3750	0.1250	NA	NA
	760 - 779	0.6250	0.6250	0.6250	0.6250	0.5625	0.3750	0.1250	NA	NA
	740 - 759	0.6250	0.6250	0.6250	0.5000	0.5000	0.2500	0.0625	NA	NA
	720 - 739	0.5000	0.5000	0.5000	0.5000	0.5000	0.2500	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
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	104.430	104.225	103.217
7.375	104.130	103.900	103.001
7.250	103.755	103.525	102.773
7.125	103.380	103.125	102.907
7.000	103.000	102.750	102.649
6.875	102.500	102.300	102.374
6.750	101.938	101.850	102.079
6.625	101.375	101.300	101.753
6.500	100.879	100.904	101.429
6.375	100.534	100.559	101.084
6.250	100.165	100.190	100.590
6.125	99.768	99.793	100.193
6.000	99.344	99.369	99.769
5.875	98.888	98.913	98.688
5.750	98.401	98.426	98.201

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+	0.6250	0.6250	0.6250	0.6250	0.5625	0.3750	0.1250	NA	NA
	760 - 779	0.6250	0.6250	0.6250	0.6250	0.5625	0.3750	0.1250	NA	NA
	740 - 759	0.6250	0.6250	0.6250	0.5000	0.5000	0.2500	0.0625	NA	NA
	720 - 739	0.5000	0.5000	0.5000	0.5000	0.5000	0.2500	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
10.875	107.450	107.200	#N/A
10.750	108.775	108.775	108.725
10.625	108.625	108.625	108.575
10.500	108.475	108.475	108.425
10.375	108.325	108.325	108.275
10.250	108.125	108.125	108.075
10.125	107.875	107.875	107.825
10.000	107.625	107.625	107.575
9.875	107.375	107.375	107.325
9.750	107.125	107.125	107.075
9.625	106.875	106.875	106.825
9.500	106.625	106.625	106.575
9.375	106.469	106.375	106.469
9.250	106.344	106.125	106.344
9.125	106.219	106.213	106.219
9.000	106.094	105.966	106.005
8.875	105.969	105.726	105.880
8.750	105.844	105.490	105.755
8.625	105.594	105.252	105.605
8.500	105.344	105.055	105.455
8.375	105.105	104.855	105.305
8.250	104.905	104.655	105.105
8.125	104.655	104.405	104.099
8.000	104.405	104.155	103.858
7.875	104.155	103.905	103.611
7.750	103.855	103.605	103.354
7.625	103.594	103.312	104.087
7.500	103.344	103.032	103.807
7.375	103.094	102.738	103.513
7.250	102.844	102.420	103.570
7.125	102.500	102.105	103.255
7.000	102.094	101.775	102.925
6.875	101.594	101.427	102.577
6.750	101.033	101.058	102.208
6.625	100.641	100.666	101.816
6.500	100.225	100.250	101.400
6.375	99.784	99.809	100.834
6.250	99.316	99.341	100.366
6.125	98.818	98.843	99.868
6.000	98.290	98.315	98.090
5.875	97.720	97.745	97.520
5.750	97.148	97.173	96.948

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+	0.6250	0.6250	0.6250	0.6250	0.5000	0.3750	0.2500	(0.2500)	(1.0000)
	760 - 779	0.6250	0.6250	0.6250	0.5000	0.3750	0.2500	0.1250	(0.3750)	(1.1250)
	740 - 759	0.6250	0.6250	0.6250	0.5000	0.3750	0.2500	0.1250	(0.5000)	(1.3750)
	720 - 739	0.5000	0.5000	0.5000	0.3750	0.2500	0.1250	0.0625	(0.8750)	(1.6250)
	700 - 719	0.3750	0.3750	0.3750	0.2500	0.1250	0.0000	(0.3750)	(1.5000)	(2.5000)
	680 - 699	0.2500	0.1250	0.1250	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

OWNER-OCCUPIED FULL-DOC ELITE

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
11.250	110.375	110.375	110.325
11.125	110.225	110.225	110.175
11.000	110.075	110.075	110.025
10.875	109.925	109.925	109.875
10.750	109.775	109.775	109.725
10.625	109.625	109.625	109.575
10.500	109.475	109.475	109.425
10.375	109.325	109.325	109.275
10.250	109.125	109.125	109.075
10.125	108.875	108.875	108.825
10.000	108.625	108.625	108.575
9.875	108.375	108.375	108.325
9.750	108.125	108.125	108.075
9.625	107.875	107.875	107.825
9.500	107.625	107.625	107.575
9.375	107.375	107.375	107.325
9.250	107.125	107.125	107.075
9.125	106.875	106.875	106.825
9.000	106.255	106.625	106.005
8.875	106.375	106.375	105.880
8.750	106.125	106.125	105.755
8.625	105.875	105.875	105.605
8.500	105.705	105.625	105.455
8.375	105.555	105.375	105.305
8.250	105.355	105.125	105.105
8.125	105.155	104.875	103.207
8.000	104.905	104.625	103.018
7.875	104.655	104.375	102.826
7.750	104.405	104.125	102.631
7.625	104.105	103.850	102.424
7.500	103.805	103.600	103.217
7.375	103.505	103.275	103.001
7.250	103.130	102.900	102.773
7.125	102.755	102.500	102.907
7.000	102.375	102.125	102.649
6.875	101.875	101.675	102.374
6.750	101.313	101.225	102.079
6.625	100.750	100.675	101.753
6.500	100.254	100.279	101.429
6.375	99.909	99.934	101.084
6.250	99.540	99.565	100.590
6.125	99.143	99.168	100.193
6.000	98.719	98.744	99.769
5.875	98.263	98.288	98.063
5.750	97.776	97.801	97.576

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

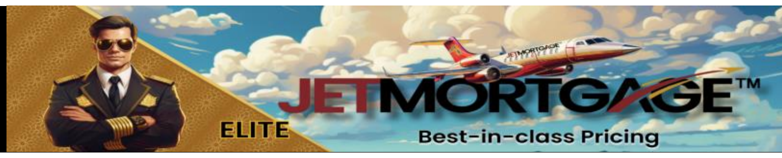
ARM MARGIN		
5.000		SOFR

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: 21-Nov-2025

Price Change Effective: 9:00 AM PST

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

INVESTOR ELITE

25 DAY PRICING

RATE	5/6 ARM	15YR FIX	30YR FIX
10.625	#N/A	#N/A	107.038
10.500	#N/A	#N/A	106.938
10.375	#N/A	#N/A	106.838
10.250	#N/A	#N/A	106.738
10.125	#N/A	#N/A	106.638
10.000	#N/A	#N/A	106.538
9.875	#N/A	#N/A	106.438
9.750	#N/A	#N/A	106.338
9.625	111.877	111.902	111.677
9.500	111.553	111.578	111.353
9.375	111.219	111.244	111.019
9.250	110.875	110.900	110.675
9.125	110.521	110.546	110.321
9.000	110.151	110.176	109.951
8.875	109.788	109.813	109.588
8.750	109.414	109.439	109.214
8.625	109.031	109.056	108.831
8.500	108.637	108.662	108.437
8.375	108.233	108.258	108.033
8.250	107.818	107.843	107.618
8.125	107.393	107.418	107.193
8.000	106.956	106.981	106.756
7.875	106.509	106.534	106.309
7.750	106.050	106.075	105.850
7.625	105.579	105.604	105.379
7.500	105.098	105.123	104.898
7.375	104.604	104.629	104.404
7.250	104.098	104.123	103.898
7.125	103.581	103.606	103.381
7.000	103.051	103.076	102.851
6.875	102.509	102.534	102.309
6.750	101.954	101.979	101.754
6.625	101.386	101.411	101.186
6.500	100.800	100.822	100.597
6.375	100.217	100.242	100.017
6.250	99.624	99.649	99.424
6.125	99.019	99.044	98.819
6.000	98.401	98.426	98.201
5.875	97.770	97.795	97.570
5.750	97.126	97.151	96.926

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: 21-Nov-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	111.107	110.907
11.375	110.857	110.657
11.250	110.607	110.407
11.125	110.357	110.157
11.000	110.107	109.907
10.875	109.857	109.657
10.750	109.607	109.407
10.625	109.357	109.157
10.500	109.107	108.907
10.375	108.857	108.657
10.250	108.607	108.407
10.125	108.357	108.157
10.000	108.107	107.907
9.875	107.857	107.657
9.750	107.607	107.407
9.625	107.357	107.157
9.500	107.107	106.907
9.375	106.857	106.657
9.250	106.607	106.407
9.125	106.357	106.157
9.000	106.107	105.907
8.875	105.857	105.657
8.750	105.607	105.407
8.625	105.357	105.157
8.500	105.107	104.907
8.375	104.857	104.657
8.250	104.607	104.407
8.125	104.357	104.157
8.000	104.107	103.907
7.875	103.825	103.625
7.750	103.544	103.344
7.625	103.232	103.032
7.500	102.919	102.719
7.375	102.544	102.344
7.250	102.169	101.969
7.125	101.794	101.594
7.000	101.419	101.219
6.875	100.982	100.782
6.750	100.544	100.344
6.625	100.107	99.907

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

Documentation	Credit Score	LTV 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

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PRIME + DSCR

25 DAY PRICING

RATE	5/6 ARM	30YR FIX
11.500	113.025	112.825
11.375	112.775	112.575
11.250	112.525	112.325
11.125	112.275	112.075
11.000	112.025	111.825
10.875	111.775	111.575
10.750	111.525	111.325
10.625	111.275	111.075
10.500	111.025	110.825
10.375	110.775	110.575
10.250	110.525	110.325
10.125	110.275	110.075
10.000	110.025	109.825
9.875	109.775	109.575
9.750	109.525	109.325
9.625	109.275	109.075
9.500	109.025	108.825
9.375	108.775	108.575
9.250	108.525	108.325
9.125	108.275	108.075
9.000	108.025	107.825
8.875	107.775	107.575
8.750	107.525	107.325
8.625	107.275	107.075
8.500	107.025	106.825
8.375	106.775	106.575
8.250	106.525	106.325
8.125	106.244	106.044
8.000	105.931	105.731
7.875	105.619	105.419
7.750	105.306	105.106
7.625	104.994	104.794
7.500	104.619	104.419
7.375	104.244	104.044
7.250	103.806	103.606
7.125	103.369	103.169
7.000	102.869	102.669
6.875	102.369	102.169
6.750	101.806	101.606
6.625	101.244	101.044

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

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INVESTOR PRIME

25 DAY PRICING

RATE	5/6 ARM	30YR FIX
9.250	110.500	110.125
9.125	110.250	109.875
9.000	110.000	109.625
8.875	109.750	109.375
8.750	109.500	109.125
8.625	109.250	108.875
8.500	108.875	108.500
8.375	108.500	108.125
8.250	108.125	107.750
8.125	107.750	107.375
8.000	107.375	107.000
7.875	107.000	106.625
7.750	106.625	106.250
7.625	106.125	105.750
7.500	105.625	105.250
7.375	105.125	104.750
7.250	104.625	104.250
7.125	104.125	103.750
7.000	103.625	103.250
6.875	103.125	102.750
6.750	102.500	102.125
6.625	101.875	101.500
6.500	101.250	100.875
6.375	100.625	100.250
6.250	100.000	99.625
6.125	99.250	98.875

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)
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: 21-Nov-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
9.125	108.500	108.125
9.000	108.375	108.000
8.875	108.250	107.875
8.750	108.000	107.625
8.625	107.750	107.375
8.500	107.500	107.125
8.375	107.250	106.875
8.250	107.000	106.625
8.125	106.625	106.250
8.000	106.250	105.875
7.875	105.875	105.500
7.750	105.500	105.125
7.625	105.125	104.750
7.500	104.750	104.375
7.375	104.375	104.000
7.250	104.000	103.625
7.125	103.625	103.250
7.000	103.125	102.750
6.875	102.625	102.250
6.750	102.125	101.750
6.625	101.625	101.250
6.500	101.000	100.625
6.375	100.375	100.000
6.250	99.750	99.375
6.125	99.125	98.750

ARM MARGIN	
5.000	SOFR

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

NG (Lower of Price or Premium)
101.0000

PRICING ADJUSTMENTS

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

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 21-Nov-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
12.375		111.250
12.250		111.125
12.125		111.000
12.000		110.875
11.875		110.750
11.750		110.625
11.625		110.500
11.500		110.375
11.375		110.250
11.250		110.125
11.125		110.000
11.000		109.875
10.875		109.750
10.750		109.625
10.625		109.375
10.500		109.125
10.375		108.875
10.250		108.625
10.125		108.375
10.000		108.125
9.875		107.875
9.750		107.500
9.625		107.125
9.500		106.750
9.375		106.375
9.250		106.000
9.125		105.625
9.000		105.250
8.875		104.875
8.750		104.500
8.625		104.125
8.500		103.625
8.375		103.125
8.250		102.625
8.125		102.125
8.000		101.500
7.875		100.875
7.750		100.250
7.625		99.500
7.500		98.750
7.375		98.000

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

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

101.0000

NON QM 2nds Underwriting Fee: $ 1,095

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 21-Nov-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		111.250
13.250		111.125
13.125		111.000
13.000		110.875
12.875		110.750
12.750		110.625
12.625		110.500
12.500		110.375
12.375		110.250
12.250		110.125
12.125		110.000
12.000		109.875
11.875		109.750
11.750		109.625
11.625		109.500
11.500		109.375
11.375		109.250
11.250		109.125
11.125		108.875
11.000		108.625
10.875		108.375
10.750		108.125
10.625		107.875
10.500		107.625
10.375		107.375
10.250		107.125
10.125		106.875
10.000		106.500
9.875		106.125
9.750		105.750
9.625		105.375
9.500		105.000
9.375		104.625
9.250		104.125
9.125		103.625
9.000		103.125
8.875		102.625
8.750		102.000
8.625		101.375
8.500		100.750

PRICING ADJUSTMENTS

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

NON QM 2nds Underwriting Fee: $ 1,095

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

MAX PRICING (Lower of Price or Premium)
101.0000

Lock Desk
Locks@jetmortgage.com

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Effective Date: 21-Nov-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
9.500	110.665	110.515
9.375	110.415	110.265
9.250	110.165	110.015
9.125	109.915	109.765
9.000	109.665	109.515
8.875	109.415	109.265
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	107.227	107.077
8.000	106.790	106.640
7.875	106.352	106.202
7.750	105.915	105.765
7.625	105.477	105.327
7.500	105.008	104.858
7.375	104.477	104.327
7.250	103.820	103.670
7.125	103.164	103.014
7.000	102.476	102.326
6.875	101.820	101.670
6.750	101.195	101.045

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	105.750	105.750
8.875	105.625	105.625
8.750	105.500	105.500
8.625	105.250	105.250
8.500	105.000	105.000
8.375	104.750	104.750
8.250	104.500	104.500
8.125	104.250	104.250
8.000	104.000	104.000
7.875	103.750	103.750
7.750	103.500	103.500
7.625	103.188	103.188
7.500	102.875	102.875
7.375	102.563	102.563
7.250	102.188	102.188
7.125	101.813	101.813
7.000	101.438	101.438
6.875	100.938	100.938
6.750	100.438	100.438
6.625	99.813	99.813
6.500	99.188	99.188
6.375	98.563	98.563
6.250	97.875	97.875

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

Max Price			
101.500			
ARM Margin			
≥ 780	3.000	700 - 719	3.500
760 - 779	3.000	680 - 699	3.750
740 - 759	3.250	660 - 679	3.750
720 - 739	3.500	640 - 659	4.250

notes

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

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

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

NON QM Underwriting Fee: $ 1,795

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ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same

Rate	Full	Alt
9.000	105.750	105.750
8.875	105.625	105.625
8.750	105.500	105.500
8.625	105.250	105.250
8.500	105.000	105.000
8.375	104.750	104.750
8.250	104.500	104.500
8.125	104.250	104.250
8.000	104.000	104.000
7.875	103.750	103.750
7.750	103.500	103.500
7.625	103.188	103.188
7.500	102.875	102.875
7.375	102.563	102.563
7.250	102.188	102.188
7.125	101.813	101.813
7.000	101.438	101.438
6.875	100.938	100.938
6.750	100.438	100.438
6.625	99.813	99.813
6.500	99.188	99.188
6.375	98.563	98.563
6.250	97.875	97.875

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

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

Notes

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

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

ARM Margin

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

NON QM Underwriting Fee: $ 1,795

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Rate	30 yr/ 7/1 / 5/1
9.000	107.587
8.875	107.462
8.750	107.337
8.625	107.087
8.500	106.837
8.375	106.587
8.250	106.337
8.125	106.056
8.000	105.743
7.875	105.431
7.750	105.118
7.625	104.806
7.500	104.431
7.375	104.056
7.250	103.618
7.125	103.118
7.000	102.618
6.875	101.993
6.750	101.368
6.625	100.743
6.500	100.118
6.375	99.493
6.250	98.868

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

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

Effective Date: 21-Nov-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
9.750	110.140	109.990
9.625	109.890	109.740
9.500	109.640	109.490
9.375	109.390	109.240
9.250	109.140	108.990
9.125	108.890	108.740
9.000	108.640	108.490
8.875	108.390	108.240
8.750	108.077	107.927
8.625	107.702	107.552
8.500	107.327	107.177
8.375	106.952	106.802
8.250	106.577	106.427
8.125	106.202	106.052
8.000	105.765	105.615
7.875	105.327	105.177
7.750	104.890	104.740
7.625	104.452	104.302
7.500	103.983	103.833
7.375	103.452	103.302
7.250	102.795	102.645
7.125	102.139	101.989
7.000	101.451	101.301

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

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 21-Nov-25 8:27 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	(3.000)	(2.875)	(2.750)	6.750	(3.750)	(3.625)	(3.500)	6.250	(2.250)	(2.125)	(2.000)
6.625	(4.125)	(4.000)	(3.875)	6.125	(2.875)	(2.750)	(2.625)	6.625	(3.750)	(3.625)	(3.500)	6.125	(2.500)	(2.375)	(2.250)
6.500	(3.750)	(3.625)	(3.500)	6.000	(2.500)	(2.375)	(2.250)	6.500	(3.500)	(3.375)	(3.250)	6.000	(2.250)	(2.125)	(2.000)
6.375	(3.375)	(3.250)	(3.125)	5.875	(2.125)	(2.000)	(1.875)	6.375	(3.000)	(2.875)	(2.750)	5.875	(1.875)	(1.750)	(1.625)
6.250	(3.250)	(3.125)	(3.000)	5.750	(2.125)	(2.000)	(1.875)	6.250	(2.875)	(2.750)	(2.625)	5.750	(1.500)	(1.375)	(1.250)
6.125	(3.000)	(2.875)	(2.750)	5.625	(2.125)	(2.000)	(1.875)	6.125	(3.000)	(2.875)	(2.750)	5.625	(1.750)	(1.625)	(1.500)
6.000	(2.750)	(2.625)	(2.500)	5.500	(1.625)	(1.500)	(1.375)	6.000	(2.500)	(2.375)	(2.250)	5.500	(1.375)	(1.250)	(1.125)
5.875	(2.125)	(2.000)	(1.875)	5.375	(1.250)	(1.125)	(1.000)	5.875	(1.875)	(1.750)	(1.625)	5.375	(1.000)	(0.875)	(0.750)
5.750	(2.250)	(2.125)	(2.000)	5.250	(1.250)	(1.125)	(1.000)	5.750	(1.750)	(1.625)	(1.500)	5.250	(0.625)	(0.500)	(0.375)
5.625	(1.750)	(1.625)	(1.500)	5.125	(1.250)	(1.125)	(1.000)	5.625	(1.625)	(1.500)	(1.375)	5.125	(1.000)	(0.875)	(0.750)
5.500	(1.250)	(1.125)	(1.000)	5.000	(0.750)	(0.625)	(0.500)	5.500	(1.125)	(1.000)	(0.875)	5.000	(0.625)	(0.500)	(0.375)
5.375	(0.875)	(0.750)	(0.625)	4.875	(0.375)	(0.250)	(0.125)	5.375	(0.625)	(0.500)	(0.375)	4.875	(0.250)	(0.125)	0.000
5.250	(0.375)	(0.250)	(0.125)	4.750	0.250	0.375	0.500	5.250	(0.125)	0.000	0.125	4.750	0.250	0.375	0.500
5.125	0.375	0.500	0.625	4.625	0.000	0.125	0.250	5.125	0.625	0.750	0.875	4.625	0.125	0.250	0.375
5.000	0.750	0.875	1.000	4.500	0.625	0.750	0.875	5.000	1.000	1.125	1.250	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
7.000	(3.875)	(3.750)	(3.625)	6.625	(0.875)	(0.750)	(0.625)	7.000	(3.125)	(3.000)	(2.875)	6.625	(0.625)	(0.500)	(0.375)
6.875	(3.375)	(3.250)	(3.125)	6.500	(0.750)	(0.625)	(0.500)	6.875	(2.875)	(2.750)	(2.625)	6.500	(0.500)	(0.375)	(0.250)
6.750	(3.750)	(3.625)	(3.500)	6.375	(0.250)	(0.125)	0.000	6.750	(3.125)	(3.000)	(2.875)	6.375	0.000	0.125	0.250
6.625	(3.375)	(3.250)	(3.125)	6.250	(0.625)	(0.500)	(0.375)	6.625	(2.875)	(2.750)	(2.625)	6.250	(0.375)	(0.250)	(0.125)
6.500	(3.125)	(3.000)	(2.875)	6.125	0.125	0.250	0.375	6.500	(2.500)	(2.375)	(2.250)	6.125	0.375	0.500	0.625
6.375	(2.625)	(2.500)	(2.375)	6.000	0.375	0.500	0.625	6.375	(2.125)	(2.000)	(1.875)	6.000	0.625	0.750	0.875
6.250	(2.750)	(2.625)	(2.500)	5.875	0.750	0.875	1.000	6.250	(2.250)	(2.125)	(2.000)	5.875	1.000	1.125	1.250
6.125	(2.500)	(2.375)	(2.250)	5.750	1.000	1.125	1.250	6.125	(2.000)	(1.875)	(1.750)	5.750	1.250	1.375	1.500
6.000	(2.000)	(1.875)	(1.750)	5.625	1.875	2.000	2.125	6.000	(1.750)	(1.625)	(1.500)	5.625	2.125	2.250	2.375
5.875	(1.625)	(1.500)	(1.375)	5.500	2.375	2.500	2.625	5.875	(1.250)	(1.125)	(1.000)	5.500	2.625	2.750	2.875
5.750	(1.125)	(1.000)	(0.875)	5.375	2.750	2.875	3.000	5.750	(0.875)	(0.750)	(0.625)	5.375	3.000	3.125	3.250
5.625	(1.125)	(1.000)	(0.875)	5.250	2.875	3.000	3.125	5.625	(0.875)	(0.750)	(0.625)	5.250	3.125	3.250	3.375
5.500	(0.750)	(0.625)	(0.500)	5.125	3.250	3.375	3.500	5.500	(0.500)	(0.375)	(0.250)	5.125	3.875	4.000	4.125
5.375	0.000	0.125	0.250	5.000	3.625	3.750	3.875	5.375	0.125	0.250	0.375	5.000	4.250	4.375	4.500
5.250	0.750	0.875	1.000	4.875	4.125	4.250	4.375	5.250	0.750	0.875	1.000	4.875	4.750	4.875	5.000

GOVERNMENT PRICE ADJUSTMENTS

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

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

MAX NET PRICING IS 104.000

EQUAL HOUSING LENDER

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 21-Nov-25 8:27 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR			
Rate	10 Day	25 Day	40 Day
7.250	(4.250)	(4.125)	(4.000)
7.125	(4.125)	(4.000)	(3.875)
7.000	(3.875)	(3.750)	(3.625)
6.875	(3.375)	(3.250)	(3.125)
6.750	(3.000)	(2.875)	(2.750)
6.625	(3.000)	(2.875)	(2.750)
6.500	(2.625)	(2.500)	(2.375)
6.375	(2.250)	(2.125)	(2.000)
6.250	(1.750)	(1.625)	(1.500)
6.125	(1.875)	(1.750)	(1.625)
6.000	(1.375)	(1.250)	(1.125)
5.875	(0.875)	(0.750)	(0.625)
5.750	(0.250)	(0.125)	0.000
5.625	0.000	0.125	0.250
5.500	0.500	0.625	0.750

DU CONF CONV 20 YEAR			
Rate	10 Day	25 Day	40 Day
7.000	(3.750)	(3.625)	(3.500)
6.875	(3.375)	(3.250)	(3.125)
6.750	(3.000)	(2.875)	(2.750)
6.625	(3.375)	(3.250)	(3.125)
6.500	(3.125)	(3.000)	(2.875)
6.375	(2.625)	(2.500)	(2.375)
6.250	(2.000)	(1.875)	(1.750)
6.125	(2.250)	(2.125)	(2.000)
6.000	(1.750)	(1.625)	(1.500)
5.875	(1.250)	(1.125)	(1.000)
5.750	(0.875)	(0.750)	(0.625)
5.625	(0.875)	(0.750)	(0.625)
5.500	(0.375)	(0.250)	(0.125)
5.375	0.125	0.250	0.375
5.250	0.750	0.875	1.000

DU CONF CONV 15 YEAR			
Rate	10 Day	25 Day	40 Day
6.625	(3.625)	(3.500)	(3.375)
6.500	(3.625)	(3.500)	(3.375)
6.375	(3.250)	(3.125)	(3.000)
6.250	(2.875)	(2.750)	(2.625)
6.125	(2.750)	(2.625)	(2.500)
6.000	(2.500)	(2.375)	(2.250)
5.875	(2.125)	(2.000)	(1.875)
5.750	(1.750)	(1.625)	(1.500)
5.625	(1.750)	(1.625)	(1.500)
5.500	(1.375)	(1.250)	(1.125)
5.375	(1.000)	(0.875)	(0.750)
5.250	(0.625)	(0.500)	(0.375)
5.125	(0.375)	(0.250)	(0.125)
5.000	0.000	0.125	0.250
4.875	0.375	0.500	0.625

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

LP CONF CONV 30 YEAR			
Rate	10 Day	25 Day	40 Day
6.875	(3.375)	(3.250)	(3.125)
6.750	(2.875)	(2.750)	(2.625)
6.625	(3.125)	(3.000)	(2.875)
6.500	(2.750)	(2.625)	(2.500)
6.375	(2.125)	(2.000)	(1.875)
6.250	(1.625)	(1.500)	(1.375)
6.125	(1.750)	(1.625)	(1.500)
6.000	(1.375)	(1.250)	(1.125)
5.875	(0.875)	(0.750)	(0.625)
5.750	(0.125)	0.000	0.125
5.625	0.000	0.125	0.250
5.500	0.625	0.750	0.875

LP CONF CONV 20 YEAR			
Rate	10 Day	25 Day	40 Day
6.625	(3.375)	(3.250)	(3.125)
6.500	(3.125)	(3.000)	(2.875)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.125)	(2.000)	(1.875)
6.125	(2.500)	(2.375)	(2.250)
6.000	(1.750)	(1.625)	(1.500)
5.875	(1.375)	(1.250)	(1.125)
5.750	(1.000)	(0.875)	(0.750)
5.625	(0.875)	(0.750)	(0.625)
5.500	(0.375)	(0.250)	(0.125)
5.375	0.250	0.375	0.500
5.250	0.750	0.875	1.000

LP CONF CONV 15 YEAR			
Rate	10 Day	25 Day	40 Day
6.125	(2.750)	(2.625)	(2.500)
6.000	(2.500)	(2.375)	(2.250)
5.875	(2.250)	(2.125)	(2.000)
5.750	(1.875)	(1.750)	(1.625)
5.625	(1.750)	(1.625)	(1.500)
5.500	(1.500)	(1.375)	(1.250)
5.375	(1.125)	(1.000)	(0.875)
5.250	(0.625)	(0.500)	(0.375)
5.125	(0.375)	(0.250)	(0.125)
5.000	(0.125)	0.000	0.125
4.875	0.250	0.375	0.500
4.750	0.750	0.875	1.000

LP CONF CONV 10 YEAR			
Rate	10 Day	25 Day	40 Day
6.000	(2.500)	(2.375)	(2.250)
5.875	(2.000)	(1.875)	(1.750)
5.750	(1.750)	(1.625)	(1.500)
5.625	(1.875)	(1.750)	(1.625)
5.500	(1.500)	(1.375)	(1.250)
5.375	(1.250)	(1.125)	(1.000)
5.250	(0.875)	(0.750)	(0.625)
5.125	(0.875)	(0.750)	(0.625)
5.000	(0.750)	(0.625)	(0.500)
4.875	(0.250)	(0.125)	0.000
4.750	0.125	0.250	0.375
4.625	0.125	0.250	0.375

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR			
Rate	10 Day	25 Day	40 Day
7.125	(3.125)	(3.000)	(2.875)
7.000	(2.875)	(2.750)	(2.625)
6.875	(2.500)	(2.375)	(2.250)
6.750	(2.125)	(2.000)	(1.875)
6.625	(2.125)	(2.000)	(1.875)
6.500	(1.875)	(1.750)	(1.625)
6.375	(1.500)	(1.375)	(1.250)
6.250	(1.125)	(1.000)	(0.875)
6.125	(0.875)	(0.750)	(0.625)
6.000	(0.375)	(0.250)	(0.125)
5.875	0.000	0.125	0.250
5.750	0.500	0.625	0.750

DU HIGH BALANCE 15 YEAR			
Rate	10 Day	25 Day	40 Day
7.000	(2.000)	(1.875)	(1.750)
6.875	(1.625)	(1.500)	(1.375)
6.750	(1.500)	(1.375)	(1.250)
6.625	(1.125)	(1.000)	(0.875)
6.500	(0.875)	(0.750)	(0.625)
6.375	(0.750)	(0.625)	(0.500)
6.250	(0.375)	(0.250)	(0.125)
6.125	(0.125)	0.000	0.125
6.000	0.125	0.250	0.375
5.875	0.250	0.375	0.500
5.750	0.750	0.875	1.000
5.625	1.125	1.250	1.375

SUPER CONFORMING 30 YEAR			
Rate	10 Day	25 Day	40 Day
7.250	(3.625)	(3.500)	(3.375)
7.125	(3.250)	(3.125)	(3.000)
7.000	(3.000)	(2.875)	(2.750)
6.875	(2.500)	(2.375)	(2.250)
6.750	(2.250)	(2.125)	(2.000)
6.625	(2.000)	(1.875)	(1.750)
6.500	(1.750)	(1.625)	(1.500)
6.375	(1.500)	(1.375)	(1.250)
6.250	(0.875)	(0.750)	(0.625)
6.125	(0.375)	(0.250)	(0.125)
6.000	0.000	0.125	0.250
5.875	1.125	1.250	1.375

SUPER CONFORMING 15 YEAR			
Rate	10 Day	25 Day	40 Day
6.750	(1.625)	(1.500)	(1.375)
6.625	(1.250)	(1.125)	(1.000)
6.500	(0.875)	(0.750)	(0.625)
6.375	(0.625)	(0.500)	(0.375)
6.250	(0.375)	(0.250)	(0.125)
6.125	(0.125)	0.000	0.125
6.000	0.125	0.250	0.375
5.875	0.250	0.375	0.500
5.750	0.750	0.875	1.000
5.625	1.125	1.250	1.375
5.500	0.750	0.875	1.000
5.375	1.000	1.125	1.250

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: 21-Nov-25 8:27 AM PST

ADJUSTABLE RATE

10/6 ARM				7/6 ARM				5/6 ARM				LP HOME POSSIBLE HIGH BALANCE 30 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	(1.375)	(1.250)	(1.125)	6.625	(1.750)	(1.625)	(1.500)	6.375	(1.625)	(1.500)	(1.375)				
6.875	(1.250)	(1.125)	(1.000)	6.500	(1.625)	(1.500)	(1.375)	6.250	(1.500)	(1.375)	(1.250)				
6.750	(1.250)	(1.125)	(1.000)	6.375	(1.625)	(1.500)	(1.375)	6.125	(1.500)	(1.375)	(1.250)				
6.625	(1.250)	(1.125)	(1.000)	6.250	(1.625)	(1.500)	(1.375)	6.000	(1.375)	(1.250)	(1.125)	COMING SOON!			
6.500	(1.125)	(1.000)	(0.875)	6.125	(1.375)	(1.250)	(1.125)	5.875	(1.125)	(1.000)	(0.875)				
6.375	(1.125)	(1.000)	(0.875)	6.000	(1.125)	(1.000)	(0.875)	5.750	(0.875)	(0.750)	(0.625)				
6.250	(0.875)	(0.750)	(0.625)	5.875	(0.875)	(0.750)	(0.625)	5.625	(0.750)	(0.625)	(0.500)				
6.125	(0.625)	(0.500)	(0.375)	5.750	(0.625)	(0.500)	(0.375)	5.500	(0.500)	(0.375)	(0.250)				
6.000	(0.375)	(0.250)	(0.125)	5.625	(0.375)	(0.250)	(0.125)	5.375	(0.375)	(0.250)	(0.125)				
5.875	(0.125)	0.000	0.125	5.500	(0.125)	0.000	0.125	5.250	(0.125)	0.000	0.125				
5.750	0.125	0.250	0.375	5.375	0.000	0.125	0.250	5.125	0.250	0.375	0.500				
5.625	0.500	0.625	0.750	5.250	0.250	0.375	0.500	5.000	0.625	0.750	0.875				

HOME AFFORDABLE PRODUCTS

DU HOMEREADY 30 YEAR				DU HOMEREADY HIGH BALANCE 30 YEAR				LP HOME POSSIBLE 30 YEAR				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	10 Day	25 Day	40 Day
6.750	(2.500)	(2.375)	(2.250)	7.125	(2.125)	(2.000)	(1.875)	6.500	(3.125)	(3.000)	(2.875)	6.875	(3.000)	(2.875)	(2.750)
6.625	(2.750)	(2.625)	(2.500)	7.000	(1.875)	(1.750)	(1.625)	6.375	(2.500)	(2.375)	(2.250)	6.750	(2.500)	(2.375)	(2.250)
6.500	(2.375)	(2.250)	(2.125)	6.875	(1.500)	(1.375)	(1.250)	6.250	(1.875)	(1.750)	(1.625)	6.625	(2.500)	(2.375)	(2.250)
6.375	(1.875)	(1.750)	(1.625)	6.750	(1.125)	(1.000)	(0.875)	6.125	(2.125)	(2.000)	(1.875)	6.500	(2.250)	(2.125)	(2.000)
6.250	(1.250)	(1.125)	(1.000)	6.625	(1.125)	(1.000)	(0.875)	6.000	(1.625)	(1.500)	(1.375)	6.375	(1.750)	(1.625)	(1.500)
6.125	(1.625)	(1.500)	(1.375)	6.500	(0.875)	(0.750)	(0.625)	5.875	(1.000)	(0.875)	(0.750)	6.250	(1.375)	(1.250)	(1.125)
6.000	(1.125)	(1.000)	(0.875)	6.375	(0.375)	(0.250)	(0.125)	5.750	(0.375)	(0.250)	(0.125)	6.125	(0.875)	(0.750)	(0.625)
5.875	(0.500)	(0.375)	(0.250)	6.250	0.125	0.250	0.375	5.625	(0.250)	(0.125)	0.000	6.000	(0.500)	(0.375)	(0.250)
5.750	0.125	0.250	0.375	6.125	0.000	0.125	0.250	5.500	0.375	0.500	0.625	5.875	0.625	0.750	0.875
5.625	0.125	0.250	0.375	6.000	0.375	0.500	0.625	5.375	1.000	1.125	1.250	5.750	1.125	1.250	1.375

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.

EQUAL HOUSING LENDER

JETMORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 21-Nov-25 8:27 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

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%

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

Price Change Effective: 21-Nov-25 8:27 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:	**12/01/25**
25 Day Lock Expires:	**12/16/25**
40 Day Lock Expires:	**12/31/25**

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%

Lock Desk
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JETMORTGAGE™
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Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second

Rate	25	40
6.250	99.250	99.125
7.625	103.000	102.875
7.500	102.625	102.375
7.500	102.625	102.375
7.375	102.125	101.875
7.250	102.625	102.500
7.125	102.250	102.000
7.000	101.750	101.500
7.000	101.750	101.625
6.875	101.250	101.000
6.625	100.625	100.500
6.500	100.125	100.000
6.500	100.125	100.000
6.375	99.500	99.500
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second

Rate	25	40
6.250	96.625	96.500
7.625	100.375	100.250
7.500	100.000	99.750
7.500	100.000	99.750
7.375	99.500	99.250
7.250	100.000	99.875
7.125	99.625	99.375
7.000	99.125	98.875
7.000	99.125	99.000
6.875	98.625	98.375
6.625	98.000	97.875
6.500	97.500	97.375
6.500	97.500	97.375
6.375	96.875	96.875
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second

Rate	25	40
6.250	97.250	97.125
7.625	101.000	100.875
7.500	100.625	100.375
7.500	100.625	100.375
7.375	100.125	99.875
7.250	100.625	100.500
7.125	100.250	100.000
7.000	99.750	99.500
7.000	99.750	99.625
6.875	99.250	99.000
6.625	98.625	98.500
6.500	98.125	98.000
6.500	98.125	98.000
6.375	97.500	97.500
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second

Rate	25	40
6.250	94.625	94.500
7.625	98.375	98.250
7.500	98.000	97.750
7.500	98.000	97.750
7.375	97.500	97.250
7.250	98.000	97.875
7.125	97.625	97.375
7.000	97.125	96.875
7.000	97.125	97.000
6.875	96.625	96.375
6.625	96.000	95.875
6.500	95.500	95.375
6.500	95.500	95.375
6.375	94.875	94.875
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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People | Products | Performance

Down Payment Assistance Programs

JET FHA 100

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

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

JET 100 Fund - FHA 3.5% Repayable

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

JET 100 Fund - FHA 5% Repayable

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

JET 100 Fund - FHA 3.5% Forgivable

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

JET 100 Fund - FHA 5% Forgivable

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