Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™ ELITE
Best-in-class Pricing

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 23-Jan-2026
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	105.329	105.354	105.379
7.375	104.812	104.837	104.862
7.250	104.283	104.308	104.333
7.125	103.775	103.775	103.915
7.000	103.325	103.325	103.360
6.875	102.875	102.875	103.042
6.750	102.400	102.400	102.586
6.625	101.900	101.900	101.991
6.500	101.400	101.400	101.388
6.375	100.800	100.800	100.800
6.250	100.100	100.100	100.199
6.125	99.225	99.225	99.587
6.000	98.412	98.437	98.962
5.875	97.774	97.799	98.324
5.750	97.124	97.149	97.674

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

JETMORTGAGE™

People | Products | Performance

Effective Date: 23-Jan-26 8:31 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 -	3.6966
ONE YEAR CMT INDEX -	3.51

Scenario Desk

Scenarios@JetMortgage.com

Bank Statement Calculator

BKST@JetMortgage.com

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

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

Locks@JetMortgage.com

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

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

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OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.564	103.589	103.739
7.375	103.228	103.253	103.403
7.250	102.868	102.893	103.043
7.125	102.527	102.552	103.077
7.000	102.168	102.193	102.718
6.875	101.787	102.000	102.337
6.750	101.383	101.438	101.933
6.625	100.954	100.979	101.504
6.500	100.497	100.522	101.047
6.375	100.012	100.037	100.562
6.250	99.496	99.521	99.921
6.125	98.947	98.972	99.372
6.000	98.365	98.390	98.790
5.875	97.749	97.774	97.549
	97.155	97.180	96.955

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

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OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.150	104.150	103.148
7.375	103.825	103.825	102.910
7.250	103.469	103.450	102.655
7.125	103.125	103.050	102.756
7.000	102.719	102.675	102.460
6.875	102.225	102.225	102.139
6.750	101.775	101.775	101.789
6.625	101.325	101.325	101.405
6.500	100.775	100.775	101.042
6.375	100.150	100.150	100.651
6.250	99.680	99.705	100.105
6.125	99.226	99.251	99.651
6.000	98.736	98.761	99.161
5.875	98.207	98.232	98.007
5.750	97.637	97.662	97.437

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	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(0.750)	NA	NA
	$1,500,001 - $2,000,000	(0.375)	(0.375)	(0.500)	(0.625)	(0.750)	(0.875)	(1.000)	NA	NA
	$2,000,001 - $2,500,000	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.000)	(1.125)	NA	NA
	$2,500,001 - $3,000,000	(0.500)	(0.625)	(0.875)	(1.000)	(1.125)	(1.2500)	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	108.075	107.825	#N/A
10.750	107.975	107.725	#N/A
10.625	108.550	108.550	108.500
10.500	108.400	108.400	108.350
10.375	108.250	108.250	108.200
10.250	108.050	108.050	108.000
10.125	107.800	107.800	107.750
10.000	107.550	107.550	107.500
9.875	107.300	107.300	107.250
9.750	107.175	107.050	107.000
9.625	107.075	106.825	106.750
9.500	106.975	106.725	106.500
9.375	106.865	106.615	106.594
9.250	106.755	106.505	106.469
9.125	106.630	106.380	106.344
9.000	106.505	106.255	104.538
8.875	106.380	106.130	104.413
8.750	106.230	105.980	104.288
8.625	106.080	105.830	104.163
8.500	105.930	105.680	104.038
8.375	105.730	105.480	103.913
8.250	105.530	105.280	103.788
8.125	105.280	105.030	104.170
8.000	105.030	104.780	103.910
7.875	104.780	104.530	103.639
7.750	104.480	104.230	103.355
7.625	104.180	103.930	104.055
7.500	103.880	103.630	103.739
7.375	103.505	103.255	103.403
7.250	103.130	102.880	103.418
7.125	102.750	102.500	103.077
7.000	102.250	102.000	102.718
6.875	101.719	101.375	102.337
6.750	101.094	100.813	101.933
6.625	100.500	100.354	101.504
6.500	99.938	99.897	101.047
6.375	99.387	99.412	100.437
6.250	98.871	98.896	99.921
6.125	98.322	98.347	99.372
6.000	97.740	97.765	97.540
5.875	97.124	97.149	96.924
5.750	96.530	96.555	96.330

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	(0.5000)	(2.0000)
	760 - 779	0.6250	0.6250	0.6250	0.5000	0.3750	0.2500	0.1250	(0.6250)	(2.2500)
	740 - 759	0.6250	0.6250	0.6250	0.5000	0.3750	0.2500	0.1250	(0.8750)	(2.5000)
	720 - 739	0.5000	0.5000	0.5000	0.3750	0.2500	0.1250	0.0625	(1.2500)	(3.0000)
	700 - 719	0.3750	0.3750	0.3750	0.2500	0.1250	(0.1250)	(0.8750)	(2.2500)	(3.5000)
	680 - 699	0.2500	0.1250	0.1250	(0.1250)	(0.5000)	(1.0000)	(1.8750)	(2.5000)	NA
	660 - 679	(0.7500)	(0.7500)	(0.8750)	(1.1250)	(1.7500)	(2.3750)	(3.2500)	NA	NA
Alt Doc	Bank Statement - 24 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.6250)	(1.0000)
	Asset Qualifier	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Asset Depletion	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	(1.250)	NA
Loan Amount	$100,000 - $150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$750,001 - $1,000,000	(0.125)	(0.188)	(0.188)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)
	$1,000,001 - $1,500,000	(0.125)	(0.188)	(0.188)	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	(1.250)
	$1,500,001 - $2,000,000	(0.125)	(0.188)	(0.188)	(0.375)	(0.500)	(0.625)	(0.750)	(1.250)	NA
	$2,000,001 - $2,500,000	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(0.875)	(1.250)	NA	NA
	$2,500,001 - $3,000,000	(0.5000)	(0.6250)	(0.7500)	(0.8750)	(1.0000)	(1.5000)	NA	NA	NA
	$3,000,001 - $3,500,000	(0.8750)	(0.8750)	(1.0000)	(1.2500)	(1.5000)	NA	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
Loan Purpose	R/T Refi	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.375)	NA
	Cash-Out Refi & FICO >= 730	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.6250)	(0.7500)	(1.1250)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.7500)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Escrow Waiver	All States	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

NON QM Underwriting Fee: $ 1,795

ARM MARGIN		
5.000		SOFR

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

MAX PRICING
102.0000

Lock Desk

Locks@jetmortgage.com

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

Effective Date: 23-Jan-2026

Price Change Effective: 9:00 AM PST

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

OWNER-OCCUPIED FULL-DOC ELITE

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
11.000	110.000	110.000	109.950
10.875	109.850	109.850	109.800
10.750	109.700	109.700	109.650
10.625	109.550	109.550	109.500
10.500	109.400	109.400	109.350
10.375	109.250	109.250	109.200
10.250	109.050	109.050	109.000
10.125	108.800	108.800	108.750
10.000	108.550	108.550	108.500
9.875	108.300	108.300	108.250
9.750	108.050	108.050	108.000
9.625	107.800	107.800	107.750
9.500	107.550	107.550	107.500
9.375	107.300	107.300	107.250
9.250	107.050	107.050	107.000
9.125	106.800	106.800	106.750
9.000	104.438	106.550	104.538
8.875	106.300	106.300	104.413
8.750	106.050	106.050	104.288
8.625	105.800	105.800	104.163
8.500	105.550	105.550	104.038
8.375	105.300	105.300	103.913
8.250	105.050	105.050	103.788
8.125	104.800	104.800	103.238
8.000	104.550	104.550	103.033
7.875	104.300	104.300	102.822
7.750	104.050	104.050	102.601
7.625	103.775	103.775	102.373
7.500	103.525	103.525	103.148
7.375	103.200	103.200	102.910
7.250	102.844	102.825	102.655
7.125	102.500	102.425	102.756
7.000	102.094	102.050	102.460
6.875	101.600	101.600	102.139
6.750	101.150	101.150	101.789
6.625	100.700	100.700	101.405
6.500	100.150	100.150	101.042
6.375	99.525	99.525	100.651
6.250	99.055	99.080	100.105
6.125	98.601	98.626	99.651
6.000	98.111	98.136	99.161
5.875	97.582	97.607	97.382
5.750	97.012	97.037	96.812

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: 23-Jan-2026
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	107.663
10.500	#N/A	#N/A	107.563
10.375	#N/A	#N/A	107.463
10.250	#N/A	#N/A	107.363
10.125	#N/A	#N/A	107.263
10.000	#N/A	#N/A	107.163
9.875	#N/A	#N/A	107.063
9.750	#N/A	#N/A	106.963
9.625	111.861	111.886	111.661
9.500	111.508	111.533	111.308
9.375	111.145	111.170	110.945
9.250	110.770	110.795	110.570
9.125	110.384	110.409	110.184
9.000	109.997	110.022	109.797
8.875	109.616	109.641	109.416
8.750	109.225	109.250	109.025
8.625	108.823	108.848	108.623
8.500	108.411	108.436	108.211
8.375	107.987	108.012	107.787
8.250	107.553	107.578	107.353
8.125	107.107	107.132	106.907
8.000	106.650	106.675	106.450
7.875	106.182	106.207	105.982
7.750	105.701	105.726	105.501
7.625	105.209	105.234	105.009
7.500	104.704	104.729	104.504
7.375	104.187	104.212	103.987
7.250	103.658	103.683	103.458
7.125	103.150	103.150	102.915
7.000	102.700	102.700	102.360
6.875	102.250	102.250	101.792
6.750	101.775	101.775	101.211
6.625	101.275	101.275	100.616
6.500	100.775	100.775	100.013
6.375	100.175	100.175	99.425
6.250	99.475	99.475	98.824
6.125	98.600	98.600	98.212
6.000	97.787	97.812	97.587
5.875	97.149	97.174	96.949
5.750	96.499	96.524	96.299

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+	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.1250)	(6.2500)
	780--799	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.1250)	(6.2500)
	760 - 779	0.7500	0.7500	0.3750	0.0000	(0.2500)	(0.7500)	(2.3750)	(6.5000)
	740 - 759	0.6250	0.6250	0.3750	0.0000	(0.5000)	(0.8750)	(2.6250)	(6.7500)
	720 - 739	0.5000	0.5000	0.1250	(0.2500)	(0.7500)	(1.3750)	(3.3750)	#N/A
	700 - 719	0.1250	0.1250	(0.2500)	(0.6250)	(1.2500)	(2.1250)	#N/A	#N/A
	680 - 699	(0.6250)	(0.6250)	(1.1250)	(1.8750)	(2.7500)	(4.0000)	#N/A	#N/A
	660 - 679	(1.3750)	(1.7500)	(2.0000)	(3.3750)	(4.3750)	(5.6250)	#N/A	#N/A
	640 - 659	(4.5000)	(4.6250)	(4.8750)	(5.7500)	(6.7500)	(8.2500)	#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	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
	1.00 - 1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	0.75 - 0.99	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(3.0000)	(3.2500)	#N/A	#N/A
	< 0.75	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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)	(0.250)	(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: 23-Jan-2026

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	111.657	111.457
11.375	111.407	111.207
11.250	111.157	110.957
11.125	110.907	110.707
11.000	110.657	110.457
10.875	110.407	110.207
10.750	110.157	109.957
10.625	109.907	109.707
10.500	109.657	109.457
10.375	109.407	109.207
10.250	109.157	108.957
10.125	108.907	108.707
10.000	108.657	108.457
9.875	108.407	108.207
9.750	108.157	107.957
9.625	107.907	107.707
9.500	107.657	107.457
9.375	107.407	107.207
9.250	107.157	106.957
9.125	106.907	106.707
9.000	106.657	106.457
8.875	106.407	106.207
8.750	106.157	105.957
8.625	105.907	105.707
8.500	105.657	105.457
8.375	105.407	105.207
8.250	105.157	104.957
8.125	104.907	104.707
8.000	104.657	104.457
7.875	104.375	104.175
7.750	104.094	103.894
7.625	103.782	103.582
7.500	103.469	103.269
7.375	103.094	102.894
7.250	102.719	102.519
7.125	102.344	102.144
7.000	101.969	101.769
6.875	101.532	101.332
6.750	101.094	100.894
6.625	100.657	100.457

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

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

PRICING ADJUSTMENTS

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

Same as DSCR Below

JET Mortgage Qualifying Income Summary (Expanded Prime Plus Program)

Salaried/Wage Earners

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

Self Employed Borrowers

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

NON QM Underwriting Fee: $ 1,795

Lock Desk

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Effective Date: 23-Jan-2026

Price Change Effective: 9:00 AM PST

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

PRIME + DSCR

25 DAY PRICING

RATE	5/6 ARM	30YR FIX
11.500	113.425	113.225
11.375	113.175	112.975
11.250	112.925	112.725
11.125	112.675	112.475
11.000	112.425	112.225
10.875	112.175	111.975
10.750	111.925	111.725
10.625	111.675	111.475
10.500	111.425	111.225
10.375	111.175	110.975
10.250	110.925	110.725
10.125	110.675	110.475
10.000	110.425	110.225
9.875	110.175	109.975
9.750	109.925	109.725
9.625	109.675	109.475
9.500	109.425	109.225
9.375	109.175	108.975
9.250	108.925	108.725
9.125	108.675	108.475
9.000	108.425	108.225
8.875	108.175	107.975
8.750	107.925	107.725
8.625	107.675	107.475
8.500	107.425	107.225
8.375	107.175	106.975
8.250	106.925	106.725
8.125	106.644	106.444
8.000	106.331	106.131
7.875	106.019	105.819
7.750	105.706	105.506
7.625	105.394	105.194
7.500	105.019	104.819
7.375	104.644	104.444
7.250	104.206	104.006
7.125	103.769	103.569
7.000	103.269	103.069
6.875	102.769	102.569
6.750	102.206	102.006
6.625	101.644	101.444

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	110.625	110.250
9.125	110.375	110.000
9.000	110.125	109.750
8.875	109.875	109.500
8.750	109.625	109.250
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	106.500	106.125
7.625	106.000	105.625
7.500	105.500	105.125
7.375	105.000	104.625
7.250	104.500	104.125
7.125	104.000	103.625
7.000	103.500	103.125
6.875	102.875	102.500
6.750	102.250	101.875
6.625	101.625	101.250
6.500	101.000	100.625
6.375	100.375	100.000
6.250	99.625	99.250
6.125	98.625	98.250

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

ARM MARGIN	
5.000	SOFR

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

PRICING ADJUSTMENTS

		LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.1250)	(6.2500)
	780--799	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.1250)	(6.2500)
	760 - 779	0.7500	0.7500	0.3750	0.0000	(0.2500)	(0.7500)	(2.3750)	(6.5000)
	740 - 759	0.6250	0.6250	0.3750	0.0000	(0.5000)	(0.8750)	(2.6250)	(6.7500)
	720 - 739	0.5000	0.5000	0.1250	(0.2500)	(0.7500)	(1.3750)	(3.3750)	(7.7500)
	700 - 719	0.1250	0.1250	(0.2500)	(0.6250)	(1.2500)	(2.1250)	(3.8750)	#N/A
	680 - 699	(0.6250)	(0.6250)	(1.1250)	(1.8750)	(2.7500)	(4.0000)	(6.0000)	#N/A
	660 - 679	(1.3750)	(1.7500)	(2.0000)	(3.3750)	(4.3750)	(5.6250)	#N/A	#N/A
	640 - 659	(4.5000)	(4.6250)	(4.8750)	(5.7500)	(6.7500)	(8.2500)	#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	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	DSCR 1.25-1.49	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	DSCR 1.10-1.24	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
	DSCR 1.00-1.09	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 0.75-0.99	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(3.0000)	(3.2500)	(4.0000)	#N/A
	DSCR <0.75	(5.6250)	(5.6250)	(5.6250)	(5.6250)	(7.0000)	(7.5000)	#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	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)
	1yr Prepay	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)
	2yr Prepay	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	3yr Prepay	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	4yr Prepay	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	5yr Prepay	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750
Prepay Penalty 5 PCT	1yr Prepay_5Pct	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)
	2yr Prepay_5Pct	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	4yr Prepay_5Pct	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	5yr Prepay_5Pct	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750
Prepay Penalty step down	1yr Prepay_1	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)
	2yr Prepay_21	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	3yr Prepay_321	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	4yr Prepay_4321	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	5yr Prepay_54321	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750	0.8750
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: 23-Jan-2026
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	108.750	108.375
9.000	108.625	108.250
8.875	108.375	108.000
8.750	108.125	107.750
8.625	107.875	107.500
8.500	107.625	107.250
8.375	107.375	107.000
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	103.500	103.125
7.000	103.000	102.625
6.875	102.500	102.125
6.750	102.000	101.625
6.625	101.375	101.000
6.500	100.750	100.375
6.375	100.125	99.750
6.250	99.500	99.125
6.125	98.750	98.375

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

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Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 23-Jan-2026
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		111.500
12.250		111.375
12.125		111.250
12.000		111.125
11.875		111.000
11.750		110.875
11.625		110.750
11.500		110.625
11.375		110.500
11.250		110.375
11.125		110.250
11.000		110.125
10.875		110.000
10.750		109.750
10.625		109.500
10.500		109.250
10.375		109.000
10.250		108.750
10.125		108.500
10.000		108.250
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		104.000
8.500		103.500
8.375		103.000
8.250		102.500
8.125		101.875
8.000		101.250
7.875		100.625
7.750		99.875
7.625		99.125
7.500		98.375
7.375		97.625

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

MAX PRICING
102.0000

NON QM 2nds Underwriting Fee: $ 1,095

Lock Desk
Locks@jetmortgage.com

People | Products | Performance

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 23-Jan-2026
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		111.500
13.250		111.375
13.125		111.250
13.000		111.125
12.875		111.000
12.750		110.875
12.625		110.750
12.500		110.625
12.375		110.500
12.250		110.375
12.125		110.250
12.000		110.125
11.875		110.000
11.750		109.875
11.625		109.750
11.500		109.625
11.375		109.500
11.250		109.250
11.125		109.000
11.000		108.750
10.875		108.500
10.750		108.250
10.625		108.000
10.500		107.750
10.375		107.500
10.250		107.250
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		104.500
9.250		104.000
9.125		103.500
9.000		103.000
8.875		102.375
8.750		101.750
8.625		101.125
8.500		100.375

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

NON QM 2nds Underwriting Fee: $ 1,095

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

MAX PRICING (Lower of Price or Premium)
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: 23-Jan-2026
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	110.327	110.177
9.375	110.077	109.927
9.250	109.827	109.677
9.125	109.577	109.427
9.000	109.327	109.177
8.875	109.077	108.927
8.750	108.764	108.614
8.625	108.452	108.302
8.500	108.139	107.989
8.375	107.764	107.614
8.250	107.389	107.239
8.125	107.014	106.864
8.000	106.639	106.489
7.875	106.264	106.114
7.750	105.827	105.677
7.625	105.389	105.239
7.500	104.952	104.802
7.375	104.420	104.270
7.250	103.795	103.645
7.125	103.170	103.020
7.000	102.545	102.395
6.875	101.920	101.770
6.750	101.295	101.145

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

ARM MARGIN	
5.000	SOFR

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

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

NON QM Underwriting Fee: $ 1,795

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

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

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

Lock Desk

Locks@jetmortgage.com

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	**Full**	**Alt**
9.000	106.000	106.000
8.875	105.875	105.875
8.750	105.750	105.750
8.625	105.500	105.500
8.500	105.250	105.250
8.375	105.000	105.000
8.250	104.750	104.750
8.125	104.500	104.500
8.000	104.250	104.250
7.875	104.000	104.000
7.750	103.750	103.750
7.625	103.438	103.438
7.500	103.125	103.125
7.375	102.813	102.813
7.250	102.438	102.438
7.125	102.063	102.063
7.000	101.688	101.688
6.875	101.188	101.188
6.750	100.688	100.688
6.625	100.063	100.063
6.500	99.438	99.438
6.375	98.813	98.813
6.250	98.125	98.125

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

Max Price
101.500

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

notes

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

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

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

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	Full	Alt
9.000	106.000	106.000
8.875	105.875	105.875
8.750	105.750	105.750
8.625	105.500	105.500
8.500	105.250	105.250
8.375	105.000	105.000
8.250	104.750	104.750
8.125	104.500	104.500
8.000	104.250	104.250
7.875	104.000	104.000
7.750	103.750	103.750
7.625	103.438	103.438
7.500	103.125	103.125
7.375	102.813	102.813
7.250	102.438	102.438
7.125	102.063	102.063
7.000	101.688	101.688
6.875	101.188	101.188
6.750	100.688	100.688
6.625	100.063	100.063
6.500	99.438	99.438
6.375	98.813	98.813
6.250	98.125	98.125

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

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

Notes

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

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

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

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
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ITIN DSCR PRIME +

Rate	30 yr/ 7/1 / 5/1
9.000	107.962
8.875	107.837
8.750	107.712
8.625	107.462
8.500	107.212
8.375	106.962
8.250	106.712
8.125	106.431
8.000	106.118
7.875	105.806
7.750	105.493
7.625	105.181
7.500	104.806
7.375	104.431
7.250	103.993
7.125	103.493
7.000	102.993
6.875	102.368
6.750	101.743
6.625	101.118
6.500	100.493
6.375	99.868
6.250	99.243

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

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

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

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

Effective Date: 23-Jan-2026
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	109.852	109.702
9.625	109.602	109.452
9.500	109.352	109.202
9.375	109.102	108.952
9.250	108.852	108.702
9.125	108.602	108.452
9.000	108.352	108.202
8.875	108.102	107.952
8.750	107.789	107.639
8.625	107.477	107.327
8.500	107.164	107.014
8.375	106.789	106.639
8.250	106.414	106.264
8.125	106.039	105.889
8.000	105.664	105.514
7.875	105.289	105.139
7.750	104.852	104.702
7.625	104.414	104.264
7.500	103.977	103.827
7.375	103.445	103.295
7.250	102.820	102.670
7.125	102.195	102.045
7.000	101.570	101.420

MAX PRICING (Lower of Price or Premium)

No Prepay - Hard	98.5000
1yr Prepay - Hard	99.2500
2yr Prepay - Hard	99.5000
3yr Prepay - Hard	99.7500
4yr Prepay - Hard	100.0000
5yr Prepay - Hard	100.2500

ARM MARGIN

5.000	SOFR

LOCK FEES

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

PRICING ADJUSTMENTS

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

NON QM Underwriting Fee: $ 1,795

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

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

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

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

* Qualifying Rate: Note Rate

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

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 23-Jan-26 8:26 AM PST

GOVERNMENT PRODUCT PRICING

30 FIXED FHA

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

15 FIXED FHA

Rate	10 Day	25 Day	40 Day
6.375	(2.750)	(2.625)	(2.500)
6.250	(3.125)	(3.000)	(2.875)
6.125	(2.875)	(2.750)	(2.625)
6.000	(2.625)	(2.500)	(2.375)
5.875	(2.250)	(2.125)	(2.000)
5.750	(2.125)	(2.000)	(1.875)
5.625	(2.375)	(2.250)	(2.125)
5.500	(1.875)	(1.750)	(1.625)
5.375	(1.375)	(1.250)	(1.125)
5.250	(1.500)	(1.375)	(1.250)
5.125	(1.500)	(1.375)	(1.250)
5.000	(1.000)	(0.875)	(0.750)
4.875	(0.625)	(0.500)	(0.375)
4.750	0.000	0.125	0.250
4.625	(0.125)	0.000	0.125

30 YR FIXED VA

Rate	10 Day	25 Day	40 Day
6.750	(4.125)	(4.000)	(3.875)
6.625	(3.875)	(3.750)	(3.625)
6.500	(3.625)	(3.500)	(3.375)
6.375	(3.250)	(3.125)	(3.000)
6.250	(3.250)	(3.125)	(3.000)
6.125	(3.000)	(2.875)	(2.750)
6.000	(2.625)	(2.500)	(2.375)
5.875	(2.125)	(2.000)	(1.875)
5.750	(2.000)	(1.875)	(1.750)
5.625	(1.750)	(1.625)	(1.500)
5.500	(1.250)	(1.125)	(1.000)
5.375	(1.000)	(0.875)	(0.750)
5.250	(0.250)	(0.125)	0.000
5.125	0.500	0.625	0.750
5.000	0.875	1.000	1.125

15 YR FIXED VA

Rate	10 Day	25 Day	40 Day
6.250	(2.250)	(2.125)	(2.000)
6.125	(2.500)	(2.375)	(2.250)
6.000	(2.125)	(2.000)	(1.875)
5.875	(1.750)	(1.625)	(1.500)
5.750	(1.375)	(1.250)	(1.125)
5.625	(2.000)	(1.875)	(1.750)
5.500	(1.625)	(1.500)	(1.375)
5.375	(1.250)	(1.125)	(1.000)
5.250	(0.875)	(0.750)	(0.625)
5.125	(1.125)	(1.000)	(0.875)
5.000	(0.750)	(0.625)	(0.500)
4.875	(0.375)	(0.250)	(0.125)
4.750	0.125	0.250	0.375
4.625	0.000	0.125	0.250
4.500	0.500	0.625	0.750

30 FIXED FHA HIGH BALANCE

Rate	10 Day	25 Day	40 Day
6.875	(3.375)	(3.250)	(3.125)
6.750	(4.000)	(3.875)	(3.750)
6.625	(3.500)	(3.375)	(3.250)
6.500	(3.250)	(3.125)	(3.000)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.875)	(2.750)	(2.625)
6.125	(2.625)	(2.500)	(2.375)
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	(1.250)	(1.125)	(1.000)
5.500	(1.000)	(0.875)	(0.750)
5.375	(0.500)	(0.375)	(0.250)
5.250	0.250	0.375	0.500
5.125	1.000	1.125	1.250

15 FIXED FHA HIGH BALANCE

Rate	10 Day	25 Day	40 Day
6.625	(1.000)	(0.875)	(0.750)
6.500	(0.750)	(0.625)	(0.500)
6.375	(0.375)	(0.250)	(0.125)
6.250	(0.625)	(0.500)	(0.375)
6.125	0.125	0.250	0.375
6.000	0.250	0.375	0.500
5.875	0.625	0.750	0.875
5.750	0.875	1.000	1.125
5.625	1.875	2.000	2.125
5.500	2.250	2.375	2.500
5.375	2.625	2.750	2.875
5.250	2.625	2.750	2.875
5.125	3.000	3.125	3.250
5.000	3.500	3.625	3.750
4.875	4.000	4.125	4.250

30 YR FIXED VA HB

Rate	10 Day	25 Day	40 Day
7.000	(3.250)	(3.125)	(3.000)
6.875	(2.875)	(2.750)	(2.625)
6.750	(3.125)	(3.000)	(2.875)
6.625	(2.875)	(2.750)	(2.625)
6.500	(2.625)	(2.500)	(2.375)
6.375	(2.375)	(2.250)	(2.125)
6.250	(2.375)	(2.250)	(2.125)
6.125	(2.125)	(2.000)	(1.875)
6.000	(1.875)	(1.750)	(1.625)
5.875	(1.375)	(1.250)	(1.125)
5.750	(0.875)	(0.750)	(0.625)
5.625	(1.000)	(0.875)	(0.750)
5.500	(0.625)	(0.500)	(0.375)
5.375	0.000	0.125	0.250
5.250	0.500	0.625	0.750

15 YR FIXED VA HB

Rate	10 Day	25 Day	40 Day
6.625	(0.750)	(0.625)	(0.500)
6.500	(0.500)	(0.375)	(0.250)
6.375	(0.125)	0.000	0.125
6.250	(0.375)	(0.250)	(0.125)
6.125	0.375	0.500	0.625
6.000	0.500	0.625	0.750
5.875	0.875	1.000	1.125
5.750	1.125	1.250	1.375
5.625	2.125	2.250	2.375
5.500	2.500	2.625	2.750
5.375	2.875	3.000	3.125
5.250	2.875	3.000	3.125
5.125	3.875	4.000	4.125
5.000	4.250	4.375	4.500
4.875	4.625	4.750	4.875

GOVERNMENT PRICE ADJUSTMENTS

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

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

MAX NET PRICING IS 104.000

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 23-Jan-26 8:26 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
7.125	(4.375)	(4.250)	(4.125)
7.000	(4.125)	(4.000)	(3.875)
6.875	(3.625)	(3.500)	(3.375)
6.750	(3.125)	(3.000)	(2.875)
6.625	(3.375)	(3.250)	(3.125)
6.500	(3.000)	(2.875)	(2.750)
6.375	(2.625)	(2.500)	(2.375)
6.250	(2.125)	(2.000)	(1.875)
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	(0.750)	(0.625)	(0.500)
5.625	(0.500)	(0.375)	(0.250)
5.500	0.000	0.125	0.250
5.375	0.625	0.750	0.875

DU CONF CONV 20 YEAR

Rate	10 Day	25 Day	40 Day
7.000	(3.875)	(3.750)	(3.625)
6.875	(3.375)	(3.250)	(3.125)
6.750	(3.125)	(3.000)	(2.875)
6.625	(3.375)	(3.250)	(3.125)
6.500	(3.250)	(3.125)	(3.000)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.250)	(2.125)	(2.000)
6.125	(2.500)	(2.375)	(2.250)
6.000	(2.000)	(1.875)	(1.750)
5.875	(1.625)	(1.500)	(1.375)
5.750	(1.125)	(1.000)	(0.875)
5.625	(0.875)	(0.750)	(0.625)
5.500	(0.500)	(0.375)	(0.250)
5.375	0.000	0.125	0.250
5.250	0.500	0.625	0.750

DU CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
6.500	(3.750)	(3.625)	(3.500)
6.375	(3.375)	(3.250)	(3.125)
6.250	(3.000)	(2.875)	(2.750)
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	(1.250)	(1.125)	(1.000)
5.250	(0.875)	(0.750)	(0.625)
5.125	(0.500)	(0.375)	(0.250)
5.000	(0.125)	0.000	0.125
4.875	0.250	0.375	0.500
4.750	0.625	0.750	0.875

DU CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
6.500	(3.750)	(3.625)	(3.500)
6.375	(3.500)	(3.375)	(3.250)
6.250	(3.125)	(3.000)	(2.875)
6.125	(2.625)	(2.500)	(2.375)
6.000	(2.375)	(2.250)	(2.125)
5.875	(1.875)	(1.750)	(1.625)
5.750	(1.625)	(1.500)	(1.375)
5.625	(1.375)	(1.250)	(1.125)
5.500	(1.250)	(1.125)	(1.000)
5.375	(1.000)	(0.875)	(0.750)
5.250	(0.625)	(0.500)	(0.375)
5.125	(0.250)	(0.125)	0.000
5.000	(0.250)	(0.125)	0.000
4.875	0.250	0.375	0.500
4.750	0.500	0.625	0.750

LP CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
6.750	(3.125)	(3.000)	(2.875)
6.625	(3.500)	(3.375)	(3.250)
6.500	(3.125)	(3.000)	(2.875)
6.375	(2.625)	(2.500)	(2.375)
6.250	(2.125)	(2.000)	(1.875)
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	(0.625)	(0.500)	(0.375)
5.625	(0.375)	(0.250)	(0.125)
5.500	0.250	0.375	0.500
5.375	0.750	0.875	1.000

LP CONF CONV 20 YEAR

Rate	10 Day	25 Day	40 Day
6.625	(3.500)	(3.375)	(3.250)
6.500	(3.250)	(3.125)	(3.000)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.250)	(2.125)	(2.000)
6.125	(2.500)	(2.375)	(2.250)
6.000	(2.000)	(1.875)	(1.750)
5.875	(1.625)	(1.500)	(1.375)
5.750	(1.125)	(1.000)	(0.875)
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	0.625	0.750	0.875

LP CONF CONV 15 YEAR

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

LP CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
6.125	(2.750)	(2.625)	(2.500)
6.000	(2.625)	(2.500)	(2.375)
5.875	(2.000)	(1.875)	(1.750)
5.750	(1.750)	(1.625)	(1.500)
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	(0.750)	(0.625)	(0.500)
5.125	(0.625)	(0.500)	(0.375)
5.000	(0.500)	(0.375)	(0.250)
4.875	0.000	0.125	0.250
4.750	0.250	0.375	0.500

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR

Rate	10 Day	25 Day	40 Day
6.875	(2.750)	(2.625)	(2.500)
6.750	(2.375)	(2.250)	(2.125)
6.625	(2.375)	(2.250)	(2.125)
6.500	(2.125)	(2.000)	(1.875)
6.375	(1.750)	(1.625)	(1.500)
6.250	(1.375)	(1.250)	(1.125)
6.125	(1.500)	(1.375)	(1.250)
6.000	(1.125)	(1.000)	(0.875)
5.875	(0.750)	(0.625)	(0.500)
5.750	(0.250)	(0.125)	0.000
5.625	0.375	0.500	0.625
5.500	0.875	1.000	1.125

DU HIGH BALANCE 15 YEAR

Rate	10 Day	25 Day	40 Day
7.000	(2.250)	(2.125)	(2.000)
6.875	(2.125)	(2.000)	(1.875)
6.750	(1.875)	(1.750)	(1.625)
6.625	(1.500)	(1.375)	(1.250)
6.500	(1.125)	(1.000)	(0.875)
6.375	(0.875)	(0.750)	(0.625)
6.250	(0.500)	(0.375)	(0.250)
6.125	(0.125)	0.000	0.125
6.000	0.125	0.250	0.375
5.875	0.375	0.500	0.625
5.750	0.750	0.875	1.000
5.625	1.000	1.125	1.250

SUPER CONFORMING 30 YEAR

Rate	10 Day	25 Day	40 Day
7.125	(3.500)	(3.375)	(3.250)
7.000	(3.125)	(3.000)	(2.875)
6.875	(2.875)	(2.750)	(2.625)
6.750	(2.375)	(2.250)	(2.125)
6.625	(2.250)	(2.125)	(2.000)
6.500	(2.000)	(1.875)	(1.750)
6.375	(1.500)	(1.375)	(1.250)
6.250	(1.125)	(1.000)	(0.875)
6.125	(1.000)	(0.875)	(0.750)
6.000	(0.625)	(0.500)	(0.375)
5.875	0.250	0.375	0.500
5.750	0.750	0.875	1.000

SUPER CONFORMING 15 YEAR

Rate	10 Day	25 Day	40 Day
6.750	(2.000)	(1.875)	(1.750)
6.625	(1.500)	(1.375)	(1.250)
6.500	(1.000)	(0.875)	(0.750)
6.375	(0.750)	(0.625)	(0.500)
6.250	(0.500)	(0.375)	(0.250)
6.125	0.000	0.125	0.250
6.000	0.125	0.250	0.375
5.875	0.375	0.500	0.625
5.750	0.750	0.875	1.000
5.625	0.875	1.000	1.125
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.

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 23-Jan-26 8:26 AM PST

ADJUSTABLE RATE

10/6 ARM

Rate	10 Day	25 Day	40 Day
7.000	(1.375)	(1.250)	(1.125)
6.875	(1.375)	(1.250)	(1.125)
6.750	(1.250)	(1.125)	(1.000)
6.625	(1.250)	(1.125)	(1.000)
6.500	(1.125)	(1.000)	(0.875)
6.375	(1.125)	(1.000)	(0.875)
6.250	(0.875)	(0.750)	(0.625)
6.125	(0.625)	(0.500)	(0.375)
6.000	(0.375)	(0.250)	(0.125)
5.875	(0.125)	0.000	0.125
5.750	0.125	0.250	0.375
5.625	0.500	0.625	0.750

7/6 ARM

Rate	10 Day	25 Day	40 Day
6.500	(2.000)	(1.875)	(1.750)
6.375	(2.000)	(1.875)	(1.750)
6.250	(1.875)	(1.750)	(1.625)
6.125	(1.750)	(1.625)	(1.500)
6.000	(1.500)	(1.375)	(1.250)
5.875	(1.250)	(1.125)	(1.000)
5.750	(1.000)	(0.875)	(0.750)
5.625	(0.750)	(0.625)	(0.500)
5.500	(0.500)	(0.375)	(0.250)
5.375	(0.125)	0.000	0.125
5.250	0.250	0.375	0.500
5.125	0.750	0.875	1.000

5/6 ARM

Rate	10 Day	25 Day	40 Day
6.375	(1.625)	(1.500)	(1.375)
6.250	(1.500)	(1.375)	(1.250)
6.125	(1.500)	(1.375)	(1.250)
6.000	(1.375)	(1.250)	(1.125)
5.875	(1.125)	(1.000)	(0.875)
5.750	(0.875)	(0.750)	(0.625)
5.625	(0.750)	(0.625)	(0.500)
5.500	(0.500)	(0.375)	(0.250)
5.375	(0.375)	(0.250)	(0.125)
5.250	(0.125)	0.000	0.125
5.125	0.250	0.375	0.500
5.000	0.625	0.750	0.875

LP HOME POSSIBLE HIGH BALANCE 30 YEAR

Rate	10 Day	25 Day	40 Day

COMING SOON!

HOME AFFORDABLE PRODUCTS

DU HOMEREADY 30 YEAR

Rate	25 Day	40 Day	55 Day
6.750	(2.500)	(2.375)	(2.250)
6.625	(2.750)	(2.625)	(2.500)
6.500	(2.375)	(2.250)	(2.125)
6.375	(1.875)	(1.750)	(1.625)
6.250	(1.375)	(1.250)	(1.125)
6.125	(1.625)	(1.500)	(1.375)
6.000	(1.125)	(1.000)	(0.875)
5.875	(0.625)	(0.500)	(0.375)
5.750	0.000	0.125	0.250
5.625	0.000	0.125	0.250

DU HOMEREADY HIGH BALANCE 30 YEAR

Rate	25 Day	40 Day	55 Day
7.000	(1.625)	(1.500)	(1.375)
6.875	(1.250)	(1.125)	(1.000)
6.750	(0.875)	(0.750)	(0.625)
6.625	(1.375)	(1.250)	(1.125)
6.500	(1.125)	(1.000)	(0.875)
6.375	(0.750)	(0.625)	(0.500)
6.250	(0.250)	(0.125)	0.000
6.125	(0.250)	(0.125)	0.000
6.000	0.000	0.125	0.250
5.875	0.625	0.750	0.875

LP HOME POSSIBLE 30 YEAR

Rate	25 Day	40 Day	55 Day
6.500	(3.375)	(3.250)	(3.125)
6.375	(2.750)	(2.625)	(2.500)
6.250	(2.375)	(2.250)	(2.125)
6.125	(2.500)	(2.375)	(2.250)
6.000	(2.000)	(1.875)	(1.750)
5.875	(1.500)	(1.375)	(1.250)
5.750	(0.750)	(0.625)	(0.500)
5.625	(0.500)	(0.375)	(0.250)
5.500	0.000	0.125	0.250
5.375	0.625	0.750	0.875

LP HOME POSSIBLE HIGH BALANCE 30 YEAR

Rate	10 Day	25 Day	40 Day
6.750	(2.625)	(2.500)	(2.375)
6.625	(2.750)	(2.625)	(2.500)
6.500	(2.500)	(2.375)	(2.250)
6.375	(2.000)	(1.875)	(1.750)
6.250	(1.625)	(1.500)	(1.375)
6.125	(1.500)	(1.375)	(1.250)
6.000	(1.125)	(1.000)	(0.875)
5.875	(0.250)	(0.125)	0.000
5.750	0.250	0.375	0.500
5.625	1.750	1.875	2.000

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

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

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

** FTHB with income at or below AMI limits requirements

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

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

JETMORTGAGE™

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 23-Jan-26 8:26 AM PST

CONVENTIONAL PRICING ADJUSTMENTS

PURCHASE

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

Limited Cash Out

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

Cash Out

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

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

APOR: 15/20 YR.: 2.500% 1 YR CMT: 0.120%

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

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

Price Change Effective: 23-Jan-26 8:26 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:	**02/02/26**
25 Day Lock Expires:	**02/17/26**
40 Day Lock Expires:	**03/04/26**

Relocks:

Worse Case pricing *plus* additional .250 hit

Other Changes:

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

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

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

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

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

Lock Desk
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Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second		
Rate	25	40
6.250	99.125	99.000
7.625	103.250	103.000
7.500	102.750	102.500
7.500	102.750	102.625
7.375	102.375	102.125
7.250	103.000	102.750
7.125	102.500	102.375
7.000	102.125	101.875
7.000	102.125	102.000
6.875	101.625	101.500
6.625	100.625	100.500
6.500	100.125	100.000
6.500	100.125	100.000
6.375	99.625	99.500
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second		
Rate	25	40
6.250	96.500	96.375
7.625	100.625	100.375
7.500	100.125	99.875
7.500	100.125	100.000
7.375	99.750	99.500
7.250	100.375	100.125
7.125	99.875	99.750
7.000	99.500	99.250
7.000	99.500	99.375
6.875	99.000	98.875
6.625	98.000	97.875
6.500	97.500	97.375
6.500	97.500	97.375
6.375	97.000	96.875
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second		
Rate	25	40
6.250	97.125	97.000
7.625	101.250	101.000
7.500	100.750	100.500
7.500	100.750	100.625
7.375	100.375	100.125
7.250	101.000	100.750
7.125	100.500	100.375
7.000	100.125	99.875
7.000	100.125	100.000
6.875	99.625	99.500
6.625	98.625	98.500
6.500	98.125	98.000
6.500	98.125	98.000
6.375	97.625	97.500
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second		
Rate	25	40
6.250	94.500	94.375
7.625	98.625	98.375
7.500	98.125	97.875
7.500	98.125	98.000
7.375	97.750	97.500
7.250	98.375	98.125
7.125	97.875	97.750
7.000	97.500	97.250
7.000	97.500	97.375
6.875	97.000	96.875
6.625	96.000	95.875
6.500	95.500	95.375
6.500	95.500	95.375
6.375	95.000	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

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Down Payment Assistance Programs

JET FHA 100

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

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

JET 100 Fund - FHA 3.5% Repayable

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

JET 100 Fund - FHA 5% Repayable

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

JET 100 Fund - FHA 3.5% Forgivable

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

JET 100 Fund - FHA 5% Forgivable

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