Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 13-Feb-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	106.877	106.902	106.927
7.375	106.386	106.411	106.436
7.250	105.883	105.908	105.933
7.125	105.367	105.392	105.542
7.000	104.838	104.863	105.013
6.875	104.296	104.321	104.721
6.750	103.741	103.766	104.291
6.625	103.173	103.198	103.723
6.500	102.592	102.617	103.141
6.375	102.023	102.048	102.573
6.250	101.443	101.468	101.993
6.125	100.849	100.874	101.399
6.000	100.243	100.268	100.793
5.875	99.625	99.650	100.175
5.750	98.993	99.018	99.543

PRICING ADJUSTMENTS

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

NON QM Underwriting Fee: $ 1,795

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

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

ARM MARGIN			
	5.000	SOFR	

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

People | Products | Performance

Effective Date: 13-Feb-26 8:47 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 -	3.6582
ONE YEAR CMT INDEX -	3.4<

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	104.434	104.459	104.609
7.375	104.138	104.163	104.313
7.250	103.820	103.845	103.995
7.125	103.514	103.539	104.064
7.000	103.193	103.218	103.743
6.875	102.852	103.060	103.402
6.750	102.489	102.514	103.039
6.625	102.103	102.128	102.653
6.500	101.691	101.716	102.241
6.375	101.251	101.276	101.801
6.250	100.782	100.807	101.207
6.125	100.283	100.308	100.708
6.000	99.750	99.775	100.175
5.875	99.181	99.206	98.981
	98.625	98.650	98.425

PRICING ADJUSTMENTS

		LTV								
Documentation	**Credit Score**	**00.01-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
Bank Statement / 1099	780+	0.6250	0.6250	0.6250	0.6250	0.5625	0.3750	0.1250	NA	NA
	760 - 779	0.6250	0.6250	0.6250	0.6250	0.5625	0.3750	0.1250	NA	NA
	740 - 759	0.6250	0.6250	0.6250	0.5000	0.5000	0.2500	0.0625	NA	NA
	720 - 739	0.5000	0.5000	0.5000	0.5000	0.5000	0.2500	0.0000	NA	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
Alt Doc	Bank Statement - 24 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Asset Qualifier	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Asset Depletion	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product	40yr Fixed	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	Interest-Only	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	-1.000	NA	NA
Loan Amount	$100,000 - $150,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	$750,001 - $1,000,000	-0.125	-0.188	-0.188	-0.250	-0.250	-0.250	-0.313	NA	NA
	$1,000,001 - $1,500,000	-0.375	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	NA	NA
	$1,500,001 - $2,000,000	-0.375	-0.375	-0.375	-0.500	-0.750	-0.875	-1.000	NA	NA
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-0.750	NA	NA
	$2,500,001 - $3,000,000	-0.875	-0.875	-1.000	-1.250	-1.500	NA	NA	NA	NA
	$3,000,001 - $3,500,000	-1.000	-1.000	-1.125	-1.375	-1.625	NA	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Purpose	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	NA	NA
	Cash-Out Refi & FICO >= 730	-0.125	-0.125	-0.250	-0.375	-0.625	-0.750	-1.125	NA	NA
	Cash-Out Refi & FICO < 730	-0.375	-0.375	-0.500	-0.625	-0.875	-1.000	-1.375	NA	NA
Property Occupancy	Second Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA	NA
Lock Term	40 Day	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Escrow Waiver	All States	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

NON QM Underwriting Fee: $ 1,795

ARM MARGIN		
5.000		SOFR

MAX PRICING
102.0000

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

Lock Desk
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OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME

RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.800	104.800	103.647
7.375	104.475	104.475	103.432
7.250	104.219	104.100	103.204
7.125	104.031	103.700	103.336
7.000	103.594	103.325	103.075
6.875	103.094	102.850	102.794
6.750	102.594	102.375	102.488
6.625	101.969	101.900	102.152
6.500	101.350	101.350	101.830
6.375	100.934	100.959	101.484
6.250	100.562	100.587	100.987
6.125	100.160	100.185	100.585
6.000	99.727	99.752	100.152
5.875	99.259	99.284	99.059
5.750	98.754	98.779	98.554

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

Lock Desk

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OWNER-OCCUPIED ALT-DOC ELITE

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
10.875	109.135	108.885	#N/A
10.750	109.035	108.785	#N/A
10.625	108.935	108.685	#N/A
10.500	109.050	109.050	109.000
10.375	108.900	108.900	108.850
10.250	108.700	108.700	108.650
10.125	108.535	108.450	108.400
10.000	108.435	108.200	108.150
9.875	108.335	108.085	107.900
9.750	108.235	107.985	107.650
9.625	108.135	107.885	107.400
9.500	108.035	107.785	107.150
9.375	107.925	107.675	106.900
9.250	107.815	107.565	107.094
9.125	107.690	107.440	106.969
9.000	107.565	107.315	105.598
8.875	107.440	107.190	105.473
8.750	107.290	107.040	105.348
8.625	107.140	106.890	105.223
8.500	106.990	106.740	105.098
8.375	106.790	106.540	104.973
8.250	106.590	106.340	104.848
8.125	106.340	106.090	104.882
8.000	106.090	105.840	104.648
7.875	105.840	105.590	104.405
7.750	105.540	105.290	104.152
7.625	105.240	104.990	104.888
7.500	104.940	104.690	104.609
7.375	104.565	104.315	104.313
7.250	104.190	103.940	104.370
7.125	103.810	103.560	104.064
7.000	103.310	103.060	103.743
6.875	102.685	102.435	103.402
6.750	102.123	101.889	103.039
6.625	101.560	101.503	102.653
6.500	101.066	101.091	102.241
6.375	100.626	100.651	101.676
6.250	100.157	100.182	101.207
6.125	99.658	99.683	100.708
6.000	99.125	99.150	98.925
5.875	98.556	98.581	98.356
5.750	98.000	98.025	97.800

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 (<u>in addition</u> to LLPA above)	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: 13-Feb-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
10.750	110.350	110.350	110.300
10.625	110.200	110.200	110.150
10.500	110.050	110.050	110.000
10.375	109.900	109.900	109.850
10.250	109.700	109.700	109.650
10.125	109.450	109.450	109.400
10.000	109.200	109.200	109.150
9.875	108.950	108.950	108.900
9.750	108.700	108.700	108.650
9.625	108.450	108.450	108.400
9.500	108.200	108.200	108.150
9.375	107.950	107.950	107.900
9.250	107.700	107.700	107.650
9.125	107.450	107.450	107.400
9.000	105.498	107.200	105.598
8.875	106.950	106.950	105.473
8.750	106.700	106.700	105.348
8.625	106.450	106.450	105.223
8.500	106.200	106.200	105.098
8.375	105.950	105.950	104.973
8.250	105.700	105.700	104.848
8.125	105.450	105.450	103.645
8.000	105.200	105.200	103.454
7.875	104.950	104.950	103.259
7.750	104.700	104.700	103.059
7.625	104.425	104.425	102.851
7.500	104.175	104.175	103.647
7.375	103.850	103.850	103.432
7.250	103.594	103.475	103.204
7.125	103.406	103.075	103.336
7.000	102.969	102.700	103.075
6.875	102.469	102.225	102.794
6.750	101.969	101.750	102.488
6.625	101.344	101.275	102.152
6.500	100.725	100.725	101.830
6.375	100.309	100.334	101.484
6.250	99.937	99.962	100.987
6.125	99.535	99.560	100.585
6.000	99.102	99.127	100.152
5.875	98.634	98.659	98.434
5.750	98.129	98.154	97.929

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: 13-Feb-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	108.723
10.500	#N/A	#N/A	108.623
10.375	#N/A	#N/A	108.523
10.250	#N/A	#N/A	108.423
10.125	#N/A	#N/A	108.323
10.000	#N/A	#N/A	108.223
9.875	#N/A	#N/A	108.123
9.750	#N/A	#N/A	108.023
9.625	112.968	112.993	112.768
9.500	112.644	112.669	112.444
9.375	112.309	112.334	112.109
9.250	111.964	111.989	111.764
9.125	111.608	111.633	111.408
9.000	111.245	111.270	111.045
8.875	110.888	110.913	110.688
8.750	110.521	110.546	110.321
8.625	110.144	110.169	109.944
8.500	109.756	109.781	109.556
8.375	109.358	109.383	109.158
8.250	108.949	108.974	108.749
8.125	108.528	108.553	108.328
8.000	108.096	108.121	107.896
7.875	107.653	107.678	107.453
7.750	107.198	107.223	106.998
7.625	106.731	106.756	106.531
7.500	106.252	106.277	106.052
7.375	105.761	105.786	105.561
7.250	105.258	105.283	105.058
7.125	104.742	104.767	104.542
7.000	104.213	104.238	104.013
6.875	103.671	103.696	103.471
6.750	103.116	103.141	102.916
6.625	102.548	102.573	102.348
6.500	101.967	101.992	101.766
6.375	101.398	101.423	101.198
6.250	100.818	100.843	100.618
6.125	100.224	100.249	100.024
6.000	99.618	99.643	99.418
5.875	99.000	99.025	98.800
5.750	98.368	98.393	98.168

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

Documentation	Credit Score	LTV 00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
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: 13-Feb-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	112.017	111.817
11.375	111.767	111.567
11.250	111.517	111.317
11.125	111.267	111.067
11.000	111.017	110.817
10.875	110.767	110.567
10.750	110.517	110.317
10.625	110.267	110.067
10.500	110.017	109.817
10.375	109.767	109.567
10.250	109.517	109.317
10.125	109.267	109.067
10.000	109.017	108.817
9.875	108.767	108.567
9.750	108.517	108.317
9.625	108.267	108.067
9.500	108.017	107.817
9.375	107.767	107.567
9.250	107.517	107.317
9.125	107.267	107.067
9.000	107.017	106.817
8.875	106.767	106.567
8.750	106.517	106.317
8.625	106.267	106.067
8.500	106.017	105.817
8.375	105.767	105.567
8.250	105.517	105.317
8.125	105.267	105.067
8.000	105.017	104.817
7.875	104.735	104.535
7.750	104.454	104.254
7.625	104.142	103.942
7.500	103.829	103.629
7.375	103.454	103.254
7.250	103.079	102.879
7.125	102.704	102.504
7.000	102.329	102.129
6.875	101.892	101.692
6.750	101.454	101.254
6.625	101.017	100.817

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	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	#N/A
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	#N/A
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	#N/A	#N/A
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	#N/A	#N/A
Alt doc * see below	780-799	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	#N/A
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	#N/A
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	#N/A	#N/A
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	#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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Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME + DSCR

25 DAY PRICING

RATE	5/6 ARM	30YR FIX
11.500	113.915	113.715
11.375	113.665	113.465
11.250	113.415	113.215
11.125	113.165	112.965
11.000	112.915	112.715
10.875	112.665	112.465
10.750	112.415	112.215
10.625	112.165	111.965
10.500	111.915	111.715
10.375	111.665	111.465
10.250	111.415	111.215
10.125	111.165	110.965
10.000	110.915	110.715
9.875	110.665	110.465
9.750	110.415	110.215
9.625	110.165	109.965
9.500	109.915	109.715
9.375	109.665	109.465
9.250	109.415	109.215
9.125	109.165	108.965
9.000	108.915	108.715
8.875	108.665	108.465
8.750	108.415	108.215
8.625	108.165	107.965
8.500	107.915	107.715
8.375	107.665	107.465
8.250	107.415	107.215
8.125	107.134	106.934
8.000	106.821	106.621
7.875	106.509	106.309
7.750	106.196	105.996
7.625	105.884	105.684
7.500	105.509	105.309
7.375	105.134	104.934
7.250	104.696	104.496
7.125	104.259	104.059
7.000	103.759	103.559
6.875	103.259	103.059
6.750	102.696	102.496
6.625	102.134	101.934

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
9.125	111.375	111.000
9.000	111.125	110.750
8.875	110.875	110.500
8.750	110.625	110.250
8.625	110.250	109.875
8.500	109.875	109.500
8.375	109.500	109.125
8.250	109.125	108.750
8.125	108.750	108.375
8.000	108.375	108.000
7.875	108.000	107.625
7.750	107.500	107.125
7.625	107.000	106.625
7.500	106.500	106.125
7.375	106.000	105.625
7.250	105.500	105.125
7.125	105.000	104.625
7.000	104.500	104.125
6.875	104.000	103.625
6.750	103.375	103.000
6.625	102.750	102.375
6.500	102.125	101.750
6.375	101.500	101.125
6.250	100.750	100.375
6.125	100.000	99.625
6.000	99.250	98.875

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

ARM MARGIN	
5.000	SOFR

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

PRICING ADJUSTMENTS									
		LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	0.8750	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: 13-Feb-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
9.000	109.500	109.125
8.875	109.250	108.875
8.750	109.000	108.625
8.625	108.750	108.375
8.500	108.500	108.125
8.375	108.250	107.875
8.250	107.875	107.500
8.125	107.500	107.125
8.000	107.125	106.750
7.875	106.750	106.375
7.750	106.375	106.000
7.625	106.000	105.625
7.500	105.625	105.250
7.375	105.250	104.875
7.250	104.875	104.500
7.125	104.500	104.125
7.000	104.000	103.625
6.875	103.500	103.125
6.750	103.000	102.625
6.625	102.375	102.000
6.500	101.750	101.375
6.375	101.125	100.750
6.250	100.500	100.125
6.125	99.875	99.500
6.000	99.125	98.750

ARM MARGIN	
5.000	SOFR

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

NG (Lower of Price or Premium)
101.0000

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

NON QM Underwriting Fee: $ 1,795

Lock Desk		Rates are subject to change without prior notice
Locks@jetmortgage.com	JETMORTGAGE™ People | Products | Performance	Not for Public View • For Professional Use Only
		Effective Date: 13-Feb-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
12.250		112.250
12.125		112.125
12.000		112.000
11.875		111.875
11.750		111.750
11.625		111.625
11.500		111.500
11.375		111.375
11.250		111.250
11.125		111.125
11.000		111.000
10.875		110.875
10.750		110.625
10.625		110.375
10.500		110.125
10.375		109.875
10.250		109.625
10.125		109.375
10.000		109.125
9.875		108.750
9.750		108.375
9.625		108.000
9.500		107.625
9.375		107.250
9.250		106.875
9.125		106.500
9.000		106.125
8.875		105.750
8.750		105.375
8.625		105.000
8.500		104.500
8.375		104.000
8.250		103.500
8.125		102.875
8.000		102.250
7.875		101.625
7.750		101.000
7.625		100.250
7.500		99.500
7.375		98.750
7.250		98.000

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

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

MAX PRICING
102.0000

NON QM 2nds Underwriting Fee: $ 1,095

Lock Desk
Locks@jetmortgage.com

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 13-Feb-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
13.250		112.250
13.125		112.125
13.000		112.000
12.875		111.875
12.750		111.750
12.625		111.625
12.500		111.500
12.375		111.375
12.250		111.250
12.125		111.125
12.000		111.000
11.875		110.875
11.750		110.750
11.625		110.625
11.500		110.500
11.375		110.375
11.250		110.125
11.125		109.875
11.000		109.625
10.875		109.375
10.750		109.125
10.625		108.875
10.500		108.625
10.375		108.375
10.250		108.125
10.125		107.750
10.000		107.375
9.875		107.000
9.750		106.625
9.625		106.250
9.500		105.875
9.375		105.500
9.250		105.125
9.125		104.625
9.000		104.125
8.875		103.500
8.750		102.875
8.625		102.250
8.500		101.500
8.375		100.750

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

MAX PRICING (Lower of Price or Premium)
102.0000

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

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Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 13-Feb-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
9.375	110.777	110.627
9.250	110.527	110.377
9.125	110.277	110.127
9.000	110.027	109.877
8.875	109.777	109.627
8.750	109.464	109.314
8.625	109.152	109.002
8.500	108.839	108.689
8.375	108.464	108.314
8.250	108.089	107.939
8.125	107.714	107.564
8.000	107.339	107.189
7.875	106.964	106.814
7.750	106.527	106.377
7.625	106.089	105.939
7.500	105.652	105.502
7.375	105.120	104.970
7.250	104.495	104.345
7.125	103.870	103.720
7.000	103.245	103.095
6.875	102.620	102.470
6.750	101.995	101.845
6.625	101.370	101.220

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

ARM MARGIN	
5.000	SOFR

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

PRICING ADJUSTMENTS

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

NON QM Underwriting Fee: $ 1,795

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

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

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

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ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same		
Rate	Full	Alt
9.000	106.475	106.475
8.875	106.350	106.350
8.750	106.225	106.225
8.625	105.975	105.975
8.500	105.725	105.725
8.375	105.475	105.475
8.250	105.225	105.225
8.125	104.975	104.975
8.000	104.725	104.725
7.875	104.475	104.475
7.750	104.225	104.225
7.625	103.913	103.913
7.500	103.600	103.600
7.375	103.288	103.288
7.250	102.913	102.913
7.125	102.538	102.538
7.000	102.163	102.163
6.875	101.663	101.663
6.750	101.163	101.163
6.625	100.538	100.538
6.500	99.913	99.913
6.375	99.288	99.288
6.250	98.600	98.600

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

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ITIN PRODUCTS AND PRICING

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

Rate	Full	Alt
9.000	106.475	106.475
8.875	106.350	106.350
8.750	106.225	106.225
8.625	105.975	105.975
8.500	105.725	105.725
8.375	105.475	105.475
8.250	105.225	105.225
8.125	104.975	104.975
8.000	104.725	104.725
7.875	104.475	104.475
7.750	104.225	104.225
7.625	103.913	103.913
7.500	103.600	103.600
7.375	103.288	103.288
7.250	102.913	102.913
7.125	102.538	102.538
7.000	102.163	102.163
6.875	101.663	101.663
6.750	101.163	101.163
6.625	100.538	100.538
6.500	99.913	99.913
6.375	99.288	99.288
6.250	98.600	98.600

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

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

Notes

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

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

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

NON QM Underwriting Fee: $ 1,795

Lock Desk
Locks@jetmortgage.com

JETMORTGAGE™
People | Products | Performance

ITIN DSCR PRIME +

Rate	30 yr/ 7/1 / 5/1
9.000	108.312
8.875	108.187
8.750	108.062
8.625	107.812
8.500	107.562
8.375	107.312
8.250	107.062
8.125	106.781
8.000	106.468
7.875	106.156
7.750	105.843
7.625	105.531
7.500	105.156
7.375	104.781
7.250	104.343
7.125	103.843
7.000	103.343
6.875	102.718
6.750	102.093
6.625	101.468
6.500	100.843
6.375	100.218
6.250	99.593

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

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

Effective Date: 13-Feb-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
9.625	110.302	110.152
9.500	110.052	109.902
9.375	109.802	109.652
9.250	109.552	109.402
9.125	109.302	109.152
9.000	109.052	108.902
8.875	108.802	108.652
8.750	108.489	108.339
8.625	108.177	108.027
8.500	107.864	107.714
8.375	107.489	107.339
8.250	107.114	106.964
8.125	106.739	106.589
8.000	106.364	106.214
7.875	105.989	105.839
7.750	105.552	105.402
7.625	105.114	104.964
7.500	104.677	104.527
7.375	104.145	103.995
7.250	103.520	103.370
7.125	102.895	102.745
7.000	102.270	102.120
6.875	101.645	101.495

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 8	240	360	120
5yr ARM I/O & 7yr ARM I/O 8	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

People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 13-Feb-26 8:42 AM PST

GOVERNMENT PRODUCT PRICING

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

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

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: 13-Feb-26 8:42 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
6.875	(3.750)	(3.625)	(3.500)
6.750	(3.500)	(3.375)	(3.250)
6.625	(3.625)	(3.500)	(3.375)
6.500	(3.375)	(3.250)	(3.125)
6.375	(2.875)	(2.750)	(2.625)
6.250	(2.500)	(2.375)	(2.250)
6.125	(2.625)	(2.500)	(2.375)
6.000	(2.250)	(2.125)	(2.000)
5.875	(1.750)	(1.625)	(1.500)
5.750	(1.250)	(1.125)	(1.000)
5.625	(1.375)	(1.250)	(1.125)
5.500	(0.750)	(0.625)	(0.500)
5.375	(0.250)	(0.125)	0.000
5.250	0.375	0.500	0.625
5.125	0.875	1.000	1.125

DU CONF CONV 20 YEAR

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

DU CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
6.250	(3.125)	(3.000)	(2.875)
6.125	(3.000)	(2.875)	(2.750)
6.000	(2.875)	(2.750)	(2.625)
5.875	(2.750)	(2.625)	(2.500)
5.750	(2.375)	(2.250)	(2.125)
5.625	(2.125)	(2.000)	(1.875)
5.500	(2.000)	(1.875)	(1.750)
5.375	(1.750)	(1.625)	(1.500)
5.250	(1.250)	(1.125)	(1.000)
5.125	(1.125)	(1.000)	(0.875)
5.000	(0.875)	(0.750)	(0.625)
4.875	(0.500)	(0.375)	(0.250)
4.750	(0.125)	0.000	0.125
4.625	0.375	0.500	0.625
4.500	0.750	0.875	1.000

DU CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
6.250	(3.125)	(3.000)	(2.875)
6.125	(2.750)	(2.625)	(2.500)
6.000	(2.625)	(2.500)	(2.375)
5.875	(2.250)	(2.125)	(2.000)
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	(1.500)	(1.375)	(1.250)
5.250	(1.125)	(1.000)	(0.875)
5.125	(1.125)	(1.000)	(0.875)
5.000	(1.125)	(1.000)	(0.875)
4.875	(0.750)	(0.625)	(0.500)
4.750	(0.500)	(0.375)	(0.250)
4.625	0.125	0.250	0.375
4.500	0.500	0.625	0.750

LP CONF CONV 30 YEAR

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

LP CONF CONV 20 YEAR

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

LP CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
5.875	(2.750)	(2.625)	(2.500)
5.750	(2.500)	(2.375)	(2.250)
5.625	(2.375)	(2.250)	(2.125)
5.500	(2.125)	(2.000)	(1.875)
5.375	(1.750)	(1.625)	(1.500)
5.250	(1.375)	(1.250)	(1.125)
5.125	(1.375)	(1.250)	(1.125)
5.000	(1.000)	(0.875)	(0.750)
4.875	(0.625)	(0.500)	(0.375)
4.750	(0.125)	0.000	0.125
4.625	0.250	0.375	0.500
4.500	0.625	0.750	0.875

LP CONF CONV 10 YEAR

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

HIGH BALANCE CONFORMING

DU 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	(1.750)	(1.625)	(1.500)
6.000	(1.375)	(1.250)	(1.125)
5.875	(1.000)	(0.875)	(0.750)
5.750	(0.500)	(0.375)	(0.250)
5.625	(0.500)	(0.375)	(0.250)
5.500	0.125	0.250	0.375
5.375	0.625	0.750	0.875

DU HIGH BALANCE 15 YEAR

Rate	10 Day	25 Day	40 Day
6.375	(0.750)	(0.625)	(0.500)
6.250	(2.000)	(1.875)	(1.750)
6.125	(1.875)	(1.750)	(1.625)
6.000	(1.750)	(1.625)	(1.500)
5.875	(1.500)	(1.375)	(1.250)
5.750	(1.250)	(1.125)	(1.000)
5.625	(1.000)	(0.875)	(0.750)
5.500	(0.750)	(0.625)	(0.500)
5.375	(0.500)	(0.375)	(0.250)
5.250	(0.125)	0.000	0.125
5.125	0.000	0.125	0.250
5.000	0.000	0.125	0.250

SUPER CONFORMING 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	(1.750)	(1.625)	(1.500)
6.000	(1.250)	(1.125)	(1.000)
5.875	(0.875)	(0.750)	(0.625)
5.750	(0.375)	(0.250)	(0.125)
5.625	(0.500)	(0.375)	(0.250)
5.500	0.125	0.250	0.375
5.375	0.625	0.750	0.875

SUPER CONFORMING 15 YEAR

Rate	10 Day	25 Day	40 Day
6.375	(0.875)	(0.750)	(0.625)
6.250	(2.000)	(1.875)	(1.750)
6.125	(1.875)	(1.750)	(1.625)
6.000	(1.750)	(1.625)	(1.500)
5.875	(1.500)	(1.375)	(1.250)
5.750	(1.250)	(1.125)	(1.000)
5.625	(1.000)	(0.875)	(0.750)
5.500	(0.750)	(0.625)	(0.500)
5.375	(0.500)	(0.375)	(0.250)
5.250	(0.125)	0.000	0.125
5.125	0.000	0.125	0.250
5.000	0.000	0.125	0.250

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: 13-Feb-26 8:42 AM PST

ADJUSTABLE RATE

10/6 ARM				7/6 ARM			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.750	(2.125)	(2.000)	(1.875)	6.375	(2.375)	(2.250)	(2.125)
6.625	(2.000)	(1.875)	(1.750)	6.250	(2.375)	(2.250)	(2.125)
6.500	(2.000)	(1.875)	(1.750)	6.125	(2.125)	(2.000)	(1.875)
6.375	(1.875)	(1.750)	(1.625)	6.000	(1.875)	(1.750)	(1.625)
6.250	(1.750)	(1.625)	(1.500)	5.875	(1.625)	(1.500)	(1.375)
6.125	(1.375)	(1.250)	(1.125)	5.750	(1.375)	(1.250)	(1.125)
6.000	(1.125)	(1.000)	(0.875)	5.625	(1.125)	(1.000)	(0.875)
5.875	(0.875)	(0.750)	(0.625)	5.500	(0.875)	(0.750)	(0.625)
5.750	(0.625)	(0.500)	(0.375)	5.375	(0.625)	(0.500)	(0.375)
5.625	(0.375)	(0.250)	(0.125)	5.250	(0.500)	(0.375)	(0.250)
5.500	0.000	0.125	0.250	5.125	0.000	0.125	0.250
5.375	0.500	0.625	0.750	5.000	0.375	0.500	0.625

5/6 ARM				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.250	(2.125)	(2.000)	(1.875)	COMING SOON!			
6.125	(2.000)	(1.875)	(1.750)				
6.000	(1.875)	(1.750)	(1.625)				
5.875	(1.625)	(1.500)	(1.375)				
5.750	(1.500)	(1.375)	(1.250)				
5.625	(1.250)	(1.125)	(1.000)				
5.500	(1.000)	(0.875)	(0.750)				
5.375	(0.875)	(0.750)	(0.625)				
5.250	(0.500)	(0.375)	(0.250)				
5.125	(0.125)	0.000	0.125				
5.000	0.250	0.375	0.500				
4.875	0.375	0.500	0.625				

HOME AFFORDABLE PRODUCTS

DU HOMEREADY 30 YEAR				DU HOMEREADY HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day
6.375	(2.250)	(2.125)	(2.000)	6.750	(1.625)	(1.500)	(1.375)
6.250	(1.625)	(1.500)	(1.375)	6.625	(2.000)	(1.875)	(1.750)
6.125	(2.250)	(2.125)	(2.000)	6.500	(1.750)	(1.625)	(1.500)
6.000	(1.750)	(1.625)	(1.500)	6.375	(1.250)	(1.125)	(1.000)
5.875	(1.125)	(1.000)	(0.875)	6.250	(0.875)	(0.750)	(0.625)
5.750	(0.500)	(0.375)	(0.250)	6.125	(1.000)	(0.875)	(0.750)
5.625	(0.875)	(0.750)	(0.625)	6.000	(0.750)	(0.625)	(0.500)
5.500	(0.250)	(0.125)	0.000	5.875	(0.250)	(0.125)	0.000
5.375	0.375	0.500	0.625	5.750	0.375	0.500	0.625
5.250	1.125	1.250	1.375	5.625	1.000	1.125	1.250

LP HOME POSSIBLE 30 YEAR				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	10 Day	25 Day	40 Day
6.250	(2.750)	(2.625)	(2.500)	6.625	(3.000)	(2.875)	(2.750)
6.125	(2.875)	(2.750)	(2.625)	6.500	(2.625)	(2.500)	(2.375)
6.000	(2.375)	(2.250)	(2.125)	6.375	(2.250)	(2.125)	(2.000)
5.875	(1.875)	(1.750)	(1.625)	6.250	(1.875)	(1.750)	(1.625)
5.750	(1.250)	(1.125)	(1.000)	6.125	(1.875)	(1.750)	(1.625)
5.625	(1.375)	(1.250)	(1.125)	6.000	(1.500)	(1.375)	(1.250)
5.500	(0.875)	(0.750)	(0.625)	5.875	(0.750)	(0.625)	(0.500)
5.375	(0.250)	(0.125)	0.000	5.750	(0.250)	(0.125)	0.000
5.250	0.625	0.750	0.875	5.625	1.125	1.250	1.375
5.125	0.875	1.000	1.125	5.500	1.625	1.750	1.875

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

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

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

** FTHB with income at or below AMI limits requirements

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

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

EQUAL HOUSING LENDER

Lock Hours: 9:00 A.M. - 5:00 P.M. PST | Price Change Effective: 13-Feb-26 8:42 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: 13-Feb-26 8:42 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: 02/23/26
25 Day Lock Expires: 03/10/26
40 Day Lock Expires: 03/25/26

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

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

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

Lock Desk
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JETMORTGAGE™
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Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second

Rate	25	40
6.250	99.750	99.625
7.625	103.625	103.375
7.500	103.250	103.000
7.500	103.250	103.000
7.375	102.750	102.500
7.250	103.500	103.250
7.125	103.125	102.875
7.000	102.625	102.375
7.000	102.625	102.500
6.875	102.125	102.000
6.625	100.875	100.625
6.500	100.375	100.125
6.500	100.375	100.250
6.375	99.875	99.625
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second

Rate	25	40
6.250	97.125	97.000
7.625	101.000	100.750
7.500	100.625	100.375
7.500	100.625	100.375
7.375	100.125	99.875
7.250	100.875	100.625
7.125	100.500	100.250
7.000	100.000	99.750
7.000	100.000	99.875
6.875	99.500	99.375
6.625	98.250	98.000
6.500	97.750	97.500
6.500	97.750	97.625
6.375	97.250	97.000
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second

Rate	25	40
6.250	97.750	97.625
7.625	101.625	101.375
7.500	101.250	101.000
7.500	101.250	101.000
7.375	100.750	100.500
7.250	101.500	101.250
7.125	101.125	100.875
7.000	100.625	100.375
7.000	100.625	100.500
6.875	100.125	100.000
6.625	98.875	98.625
6.500	98.375	98.125
6.500	98.375	98.250
6.375	97.875	97.625
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second

Rate	25	40
6.250	95.125	95.000
7.625	99.000	98.750
7.500	98.625	98.375
7.500	98.625	98.375
7.375	98.125	97.875
7.250	98.875	98.625
7.125	98.500	98.250
7.000	98.000	97.750
7.000	98.000	97.875
6.875	97.500	97.375
6.625	96.250	96.000
6.500	95.750	95.500
6.500	95.750	95.625
6.375	95.250	95.000
6.875	95.875	95.750

Price Adjustments

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

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

FHA 100% DPA Program Comments

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

Lock Desk
Locks@jetmortgage.com

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People | Products | Performance

Down Payment Assistance Programs

JET FHA 100

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

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

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

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

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

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