



Rates are subject to change without prior notice
 Not for Public View • For Professional Use Only
 Effective Date: 06-Mar-2026
 Price Change Effective: 9:00 AM PST
 Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Lock Desk
 Locks@jetmortgage.com

INVESTOR ELITE PLUS

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	106.097	106.122	106.147
7.375	105.601	105.626	105.651
7.250	105.092	105.117	105.142
7.125	104.572	104.597	104.747
7.000	104.039	104.064	104.214
6.875	103.493	103.518	103.918
6.750	102.935	102.960	103.485
6.625	102.364	102.389	102.914
6.500	101.776	101.801	102.326
6.375	101.200	101.225	101.750
6.250	100.611	100.636	101.161
6.125	100.011	100.036	100.561
6.000	99.397	99.422	99.947
5.875	98.772	98.797	99.322
5.750	98.133	98.158	98.683
5.625	97.481	97.506	97.281
5.500	96.817	96.842	96.617

		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)
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
	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)	
Geography	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	

NON QM Underwriting Fee: \$ 1,795

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

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

ARM MARGIN	
5.000	SOFR

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

JETMORTGAGE™

People | Products | Performance

Effective Date: 6-Mar-26 8:43 AM PST

Best In Class NonQM Products

Lender Fees		<p>■ APPROVED ■ COMING SOON</p>	Market Index	
Agency UW Fee	\$1,195		SOFR INDEX 30 DAY AVERAGE -	3.6712
Non-QM Loans	\$1,795		ONE YEAR CMT INDEX -	3.55
NJ & WA Origination Fee	\$1,295		Scenario Desk	
NC Commitment Fee	\$1,295		Scenarios@JetMortgage.com	
Streamlines & IRRRLS	\$495		Bank Statement Calculator	
Non QM 2nds	\$1,095		BKST@JetMortgage.com	

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

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

Locks@JetMortgage.com

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

Loss Payee/CPL

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

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



Rates are subject to change without prior notice
 Not for Public View • For Professional Use Only
 Effective Date: 06-Mar-2026
 Price Change Effective: 9:00 AM PST
 Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.735	103.760	103.910
7.375	103.425	103.450	103.600
7.250	103.093	103.118	103.268
7.125	102.770	102.795	103.320
7.000	102.431	102.456	102.981
6.875	102.073	102.488	102.623
6.750	101.693	101.925	102.243
6.625	101.290	101.363	101.840
6.500	100.862	100.887	101.412
6.375	100.408	100.433	100.958
6.250	99.925	99.950	100.350
6.125	99.413	99.438	99.838
6.000	98.868	98.893	99.293
5.875	98.286	98.311	98.086
5.750	97.710	97.735	97.510
5.625	97.103	97.128	96.903
5.500	96.461	96.486	96.261

		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	-0.750	-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	
DTI	\$3,000,001 - \$3,500,000	-1.000	-1.000	-1.125	-1.375	-1.625	NA	NA	NA	NA	
	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

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

MAX PRICING		
102.0000		

Lock Desk
Locks@jetmortgage.com



JETMORTGAGE™
ELITE
Best-in-class Pricing

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 06-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.705	104.705	103.088
7.375	104.350	104.350	102.860
7.250	103.965	103.965	102.617
7.125	103.565	103.565	102.734
7.000	103.130	103.130	102.457
6.875	102.655	102.655	102.159
6.750	102.185	102.185	101.836
6.625	101.660	101.660	101.482
6.500	101.080	101.080	101.138
6.375	100.430	100.430	100.770
6.250	99.826	99.851	100.251
6.125	99.402	99.427	99.827
6.000	98.947	98.972	99.372
5.875	98.459	98.484	98.259
5.750	97.935	97.960	97.735
5.625	97.369	97.394	97.169
5.500	96.824	96.849	96.624

		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	
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	
DTI	\$2,500,001 - \$3,000,000	(0.500)	(0.625)	(0.875)	(1.000)	(1.125)	(1.250)	NA	NA	NA	
	\$3,000,001 - \$3,500,000	(0.875)	(0.875)	(1.000)	(1.250)	(1.500)	NA	NA	NA	NA	
	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



Rates are subject to change without prior notice
 Not for Public View • For Professional Use Only
 Effective Date: 06-Mar-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	109.810	109.810	109.760
10.625	109.660	109.660	109.610
10.500	109.510	109.510	109.460
10.375	109.360	109.360	109.310
10.250	109.210	109.210	109.160
10.125	109.060	109.060	109.010
10.000	108.910	108.910	108.860
9.875	108.760	108.760	108.710
9.750	108.535	108.535	108.485
9.625	108.310	108.310	108.260
9.500	108.085	108.085	108.035
9.375	107.860	107.860	107.810
9.250	107.635	107.635	107.585
9.125	107.410	107.410	107.360
9.000	104.925	107.185	105.025
8.875	106.960	106.960	104.900
8.750	106.735	106.735	104.775
8.625	106.510	106.510	104.650
8.500	106.270	106.270	104.525
8.375	106.030	106.030	104.400
8.250	105.790	105.790	104.275
8.125	105.545	105.545	103.150
8.000	105.280	105.280	102.948
7.875	105.015	105.015	102.741
7.750	104.725	104.725	102.526
7.625	104.410	104.410	102.305
7.500	104.080	104.080	103.088
7.375	103.725	103.725	102.860
7.250	103.340	103.340	102.617
7.125	102.940	102.940	102.734
7.000	102.505	102.505	102.457
6.875	102.030	102.030	102.159
6.750	101.560	101.560	101.836
6.625	101.035	101.035	101.482
6.500	100.455	100.455	101.138
6.375	99.805	99.805	100.770
6.250	99.201	99.226	100.251
6.125	98.777	98.802	99.827
6.000	98.322	98.347	99.372
5.875	97.834	97.859	97.634
5.750	97.310	97.335	97.110
5.625	96.744	96.769	96.544
5.500	96.199	96.224	95.999

		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
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)	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	(0.375)	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	NA	NA	NA
DTI	\$3,000,001 - \$3,500,000	(1.000)	(1.000)	(1.250)	(1.500)	(1.750)	NA	NA	NA	NA
	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	



Rates are subject to change without prior notice
 Not for Public View • For Professional Use Only
 Effective Date: 06-Mar-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	108.151
10.500	#N/A	#N/A	108.051
10.375	#N/A	#N/A	107.951
10.250	#N/A	#N/A	107.851
10.125	#N/A	#N/A	107.751
10.000	#N/A	#N/A	107.651
9.875	#N/A	#N/A	107.551
9.750	#N/A	#N/A	107.451
9.625	#N/A	#N/A	107.351
9.500	#N/A	#N/A	107.251
9.375	111.639	111.664	111.439
9.250	111.287	111.312	111.087
9.125	110.924	110.949	110.724
9.000	110.552	110.577	110.352
8.875	110.187	110.212	109.987
8.750	109.812	109.837	109.612
8.625	109.426	109.451	109.226
8.500	109.030	109.055	108.830
8.375	108.624	108.649	108.424
8.250	108.207	108.232	108.007
8.125	107.779	107.804	107.579
8.000	107.340	107.365	107.140
7.875	106.890	106.915	106.690
7.750	106.429	106.454	106.229
7.625	105.956	105.981	105.756
7.500	105.472	105.497	105.272
7.375	104.976	105.001	104.776
7.250	104.467	104.492	104.267
7.125	103.947	103.972	103.747
7.000	103.414	103.439	103.214
6.875	102.868	102.893	102.668
6.750	102.310	102.335	102.110
6.625	101.739	101.764	101.539
6.500	101.151	101.176	100.951
6.375	100.575	100.600	100.375
6.250	99.986	100.011	99.786
6.125	99.386	99.411	99.186
6.000	98.772	98.797	98.572
5.875	98.147	98.172	97.947
5.750	97.508	97.533	97.308
5.625	96.856	96.881	96.656
5.500	96.192	96.217	95.992

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	(0.2500)	(0.7500)	(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)	(5.7500)	(6.7500)	(8.2500)	#N/A	#N/A	#N/A
	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)
Loan Amount	Interest-Only	(0.500)	(0.500)	(0.750)	(1.000)	(1.000)	(1.250)	(1.375)	#N/A
	\$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
	>=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	
DSCR	0.75 - 0.99	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(3.0000)	(3.2500)	#N/A	#N/A
	< 0.75	#N/A							
	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
DTI	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
	50.01-55	#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	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)			
Lock Term	Other Penalty	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
	No Penalty	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)			
Geography	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

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

NON QM Underwriting Fee: \$ 1,795

PRIME +

25 DAY PRICING		
RATE	6/6 ARM	30YR FIX
11.500	111.527	111.327
11.375	111.277	111.077
11.250	111.027	110.827
11.125	110.777	110.577
11.000	110.527	110.327
10.875	110.277	110.077
10.750	110.027	109.827
10.625	109.777	109.577
10.500	109.527	109.327
10.375	109.277	109.077
10.250	109.027	108.827
10.125	108.777	108.577
10.000	108.527	108.327
9.875	108.277	108.077
9.750	108.027	107.827
9.625	107.777	107.577
9.500	107.527	107.327
9.375	107.277	107.077
9.250	107.027	106.827
9.125	106.777	106.577
9.000	106.527	106.327
8.875	106.277	106.077
8.750	106.027	105.827
8.625	105.777	105.577
8.500	105.527	105.327
8.375	105.277	105.077
8.250	105.027	104.827
8.125	104.777	104.577
8.000	104.527	104.327
7.875	104.277	104.077
7.750	104.027	103.827
7.625	103.777	103.577
7.500	103.527	103.327
7.375	103.277	103.077
7.250	103.027	102.827
7.125	102.777	102.577
7.000	102.527	102.327
6.875	102.277	102.077
6.750	102.027	101.827
6.625	101.777	101.577

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

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

PRICING ADJUSTMENTS										
Documentation	Credit Score	LTV								
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full doc * see below	> = 780	1.125	1.000	0.875	0.750	0.625	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
Alt doc * see below	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	#N/A	#N/A
	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
Loan Amount	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
	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
Credit / Housing History	>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								
	1x30x12	#N/A								
	FC/SS/DIL/BK7 36-47mo	#N/A								
Loan type	FC/SS/DIL/BK7 24-35mo	#N/A								
	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 Consolidation	-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
Property	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	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
Full doc	Tier 2 States: Other*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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
	No prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A
Prepay Penalty 5 PCT NOO only	1yr Prepay_5Pct	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	2yr Prepay_5Pct	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A
	3yr Prepay_5Pct	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	4yr Prepay_5Pct	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
	5yr Prepay_5Pct	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#N/A

Same as DSCR Below

JET Mortgage Qualifying Income Summary (Expanded Prime Plus Program)

Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
24 Months	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
12 Months	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
24 Months	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
12 Months	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc
NON QM Underwriting Fee: \$ 1,795		

Lock Desk
Locks@jetmortgage.com



Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 06-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME + DSCR

25 DAY PRICING		
RATE	5/6 ARM	30YR FIX
11.500	113.475	113.275
11.375	113.225	113.025
11.250	112.975	112.775
11.125	112.725	112.525
11.000	112.475	112.275
10.875	112.225	112.025
10.750	111.975	111.775
10.625	111.725	111.525
10.500	111.475	111.275
10.375	111.225	111.025
10.250	110.975	110.775
10.125	110.725	110.525
10.000	110.475	110.275
9.875	110.225	110.025
9.750	109.975	109.775
9.625	109.725	109.525
9.500	109.475	109.275
9.375	109.225	109.025
9.250	108.975	108.775
9.125	108.725	108.525
9.000	108.475	108.275
8.875	108.225	108.025
8.750	107.975	107.775
8.625	107.725	107.525
8.500	107.475	107.275
8.375	107.225	107.025
8.250	106.975	106.775
8.125	106.694	106.494
8.000	106.381	106.181
7.875	106.069	105.869
7.750	105.756	105.556
7.625	105.444	105.244
7.500	105.069	104.869
7.375	104.694	104.494
7.250	104.256	104.056
7.125	103.819	103.619
7.000	103.319	103.119
6.875	102.819	102.619
6.750	102.256	102.056
6.625	101.694	101.494

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
Loan Amount	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000	#N/A	#N/A	#N/A	#N/A
	150K-250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	#N/A	#N/A
DSCR	250,001 -2 million	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	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
Credit / Housing History	DSCR 1.25 and greater	0.250	0.250	0.250	0.375	0.375	0.375	0.375	#N/A	#N/A
	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 Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	#N/A	#N/A	#N/A
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	#N/A	#N/A	#N/A
Loan type	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
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	#N/A	#N/A	#N/A
Property	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
	No prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A	#N/A
Prepay Penalty 5 PCT	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

25 DAY PRICING		
RATE	6/6 ARM	30YR FIX
9.125	111.000	110.625
9.000	110.750	110.375
8.875	110.500	110.125
8.750	110.250	109.875
8.625	109.875	109.500
8.500	109.500	109.125
8.375	109.125	108.750
8.250	108.750	108.375
8.125	108.375	108.000
8.000	108.000	107.625
7.875	107.625	107.250
7.750	107.125	106.750
7.625	106.625	106.250
7.500	106.125	105.750
7.375	105.625	105.250
7.250	105.125	104.750
7.125	104.625	104.250
7.000	104.125	103.750
6.875	103.625	103.250
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	100.375	100.000
6.125	99.625	99.250
6.000	98.875	98.500

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 Day:	.040
Extension Max:	15 Days

	PRICING ADJUSTMENTS									
	Documentation		Credit Score	LTV						
	800+	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	
	800+	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)	
Bank Statements (12 & 24)	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	
	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	
Asset Depletion	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	
	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	
P & L	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	
	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)	
Full Doc	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	
	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)	#N/A	#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	
DTI	DSCR < 0.75	(5.6250)	(5.6250)	(5.6250)	(5.6250)	(7.0000)	(7.5000)	#N/A	#N/A	
	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	
DTI	45.01-50	0.000	0.000	0.000	0.000	0.000	(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)	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125	
Purpose	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	
	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
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)	
Credit / Housing History	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)	(1.000)	(1.500)	
	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	
	No Prepay	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	
Prepay Penalty	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</								

OWNER-OCCUPIED PRIME

PRIMARY & SECONDARY HOME		
RATE	5/6 ARM	30YR FIX
9.000	109.000	108.625
8.875	108.750	108.375
8.750	108.500	108.125
8.625	108.250	107.875
8.500	108.000	107.625
8.375	107.750	107.375
8.250	107.500	107.125
8.125	107.250	106.875
8.000	107.000	106.625
7.875	106.750	106.375
7.750	106.500	106.125
7.625	106.250	105.875
7.500	106.000	105.625
7.375	105.750	105.375
7.250	105.500	105.125
7.125	105.250	104.875
7.000	105.000	104.625
6.875	104.750	104.375
6.750	104.500	104.125
6.625	104.250	103.875
6.500	104.000	103.625
6.375	103.750	103.375
6.250	103.500	103.125
6.125	103.250	102.875
6.000	103.000	102.625

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)	(3.0000)	(4.8750)	
	780-799	0.6250	0.6250	0.3750	0.2500	0.0000	(0.3750)	(0.7500)	(3.3750)	(5.3750)	
	760-779	0.5000	0.5000	0.3750	0.2500	(0.2500)	(0.5000)	(1.0000)	(3.8750)	(5.8750)	
	740-759	0.3750	0.3750	0.2500	0.1250	(0.3750)	(0.8750)	(1.6250)	(4.8750)	(7.2500)	
	720-739	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.8750)	(1.6250)	(2.1250)	(5.6250)	(8.1250)	
	700-719	(0.5000)	(0.5000)	(0.8750)	(1.2500)	(1.7500)	(2.8750)	(3.6250)	(6.8750)	(9.3750)	
	680-699	(1.0000)	(1.3750)	(1.5000)	(2.5000)	(3.1250)	(4.0000)	(5.0000)	#N/A	#N/A	
	660-679	(3.7500)	(3.8750)	(4.1250)	(4.6250)	(5.2500)	(6.5000)	(7.5000)	#N/A	#N/A	
	640-639	(5.1250)	(5.2500)	(5.6250)	(6.6250)	(7.6250)	(8.8750)	(10.0000)	#N/A	#N/A	
	800+	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)	#N/A	#N/A	
Asset Depletion	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	
P & L Only - WVOE	660-679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)	#N/A	#N/A	#N/A	
	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	
Bank Statements	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)	#N/A	#N/A	#N/A	
	660-679	(1.625)	(2.000)	(2.125)	(3.125)	(3.875)	(4.875)	#N/A	#N/A	#N/A	
	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)	
Loan Amount	Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)	
	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	0.000	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	0.000	(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)	
Miscellaneous	BK13 DC	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Lock Term	No Escrows (No HPML)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A	
	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



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

Effective Date: 06-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Lock Desk
Locks@jetmortgage.com

PRIME NON OWNER 2nds

25 day pricing		Fixed Rate
RATE		
13.250		111.500
13.125		111.375
13.000		111.250
12.875		111.125
12.750		111.000
12.625		110.875
12.500		110.750
12.375		110.625
12.250		110.500
12.125		110.375
12.000		110.250
11.875		110.125
11.750		110.000
11.625		109.875
11.500		109.750
11.375		109.625
11.250		109.375
11.125		109.125
11.000		108.875
10.875		108.625
10.750		108.375
10.625		108.125
10.500		107.875
10.375		107.625
10.250		107.375
10.125		107.000
10.000		106.625
9.875		106.250
9.750		105.875
9.625		105.500
9.500		105.125
9.375		104.750
9.250		104.375
9.125		103.875
9.000		103.375
8.875		102.750
8.750		102.125
8.625		101.500
8.500		100.750
8.375		100.000

		PRICING ADJUSTMENTS									
		Credit Score		CLTV							
Documentation		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
P & L Only WVOE	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	
	DSCR	≥ 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)	(8.2500)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A		
Product	≥ 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		
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)	(0.125)	#N/A	#N/A	
125,001-150k	0.000	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	0.000	#N/A	#N/A	
175,001-300k	0.000	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	0.000	#N/A	#N/A	
400,001-750k	0.000	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)	(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	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	

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

MAX PRICING (Lower of Price or Premium)	
	102.0000

NON QM 2nds Underwriting Fee: \$ 1.095

DSCR NON PRIME NO RATIO

25 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
9.375	110.277	110.127
9.250	110.027	109.877
9.125	109.777	109.627
9.000	109.527	109.377
8.875	109.277	109.127
8.750	108.964	108.814
8.625	108.652	108.502
8.500	108.339	108.189
8.375	107.964	107.814
8.250	107.589	107.439
8.125	107.214	107.064
8.000	106.839	106.689
7.875	106.464	106.314
7.750	106.027	105.877
7.625	105.589	105.439
7.500	105.152	105.002
7.375	104.620	104.470
7.250	103.995	103.845
7.125	103.370	103.220
7.000	102.745	102.595
6.875	102.120	101.970
6.750	101.495	101.345
6.625	100.870	100.720

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

ARM MARGIN	
5.000	SOFR

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

PRICING ADJUSTMENTS							
Documentation	Credit Score	LTV					
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
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)
Loan Amount	40 year	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)
	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
LTV with No ratio	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
	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
Purpose	Rate and term	0.000	0.000	0.000	0.000	0.000	(1.000)
	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)
Property Type	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	na
	0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	na
Credit / Housing History	>=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)
	No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)
Prepay Penalty	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/L	24.0
Min FICO	640
Max LTV	75

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same												
Rate	Full	Alt		Adjustments to Price	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	
9.000	106.475	106.475		Full Doc	FICO/LTV	≥ 780	1.000	1.000	0.750	0.625	0.375	0.250
8.875	106.350	106.350				760 - 779	1.000	0.875	0.750	0.625	0.375	0.125
8.750	106.225	106.225				740 - 759	0.875	0.875	0.625	0.500	0.250	0.000
8.625	105.975	105.975				720 - 739	0.750	0.750	0.500	0.375	0.125	-0.375
8.500	105.725	105.725				700 - 719	0.625	0.625	0.375	0.250	-0.250	-0.875
8.375	105.475	105.475				680 - 699	0.500	0.500	-0.125	-0.500	-1.000	-2.000
8.250	105.225	105.225				660 - 679	-0.125	-0.375	-0.750	-1.125	-2.000	-2.875
8.125	104.975	104.975				650-659	-1.750	-2.250	-2.250	-2.500	N/A	N/A
8.000	104.725	104.725										
7.875	104.475	104.475		Alt Doc	FICO/LTV	≥ 780	1.125	1.000	0.875	0.750	0.375	0.250
7.750	104.225	104.225		Alt Doc	FICO/LTV	760 - 779	1.000	1.000	0.750	0.625	0.375	0.125
7.625	103.913	103.913				740 - 759	1.000	0.875	0.625	0.500	0.250	0.000
7.500	103.600	103.600				720 - 739	0.875	0.750	0.500	0.375	0.125	-0.500
7.375	103.288	103.288				700 - 719	0.750	0.625	0.375	0.250	-0.375	-1.125
7.250	102.913	102.913				680 - 699	0.500	0.500	-0.125	-0.625	-1.125	-2.250
7.125	102.538	102.538				660 - 679	-0.125	-0.375	-0.750	-1.125	-2.000	-2.875
7.000	102.163	102.163				650 - 659	-1.750	-2.250	-2.250	-2.500	N/A	N/A
6.875	101.663	101.663										
6.750	101.163	101.163										
6.625	100.538	100.538		Loan Amount	<\$200k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
6.500	99.913	99.913			≥ \$200k to <\$350k	0.000	0.000	0.000	0.000	0.000	0.000	
6.375	99.288	99.288			≥ \$350k to ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	98.600	98.600		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
				Mortgage history	Manufactured Homes	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
						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	1 year self employed		-0.500	-0.500	-0.500	-0.500	-0.500
(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)	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							

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same											
Rate	Full	Alt	Adjustments to Price	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	
9.000	106.325	106.325	Full Doc	FICO/LTV	≥ 780	1.000	1.000	0.750	0.375	0.125	0.000
8.875	106.200	106.200			760 - 779	1.000	0.875	0.750	0.375	0.125	-0.125
8.750	106.075	106.075			740 - 759	0.875	0.875	0.625	0.250	0.000	-0.250
8.625	105.825	105.825			720 - 739	0.750	0.750	0.500	0.125	-0.125	-0.625
8.500	105.575	105.575			700 - 719	0.625	0.625	0.375	0.000	-0.500	-1.125
8.375	105.325	105.325			680 - 699	0.500	0.500	-0.125	-0.750	-1.250	-2.250
8.250	105.075	105.075			660 - 679	-0.125	-0.375	-0.750	-1.375	-2.250	
8.125	104.825	104.825			650 - 659	-1.750	-2.250	-2.250	-2.750		
8.000	104.575	104.575									
7.875	104.325	104.325									
7.750	104.075	104.075	Alt Doc	FICO/LTV	≥ 780	1.125	1.000	0.875	0.500	0.125	0.000
7.625	103.763	103.763			760 - 779	1.000	1.000	0.750	0.375	0.125	-0.125
7.500	103.450	103.450			740 - 759	1.000	0.875	0.625	0.250	0.000	-0.250
7.375	103.138	103.138			720 - 739	0.875	0.750	0.500	0.125	-0.125	-0.750
7.250	102.763	102.763			700 - 719	0.750	0.625	0.375	0.000	-0.625	-1.375
7.125	102.388	102.388			680 - 699	0.500	0.500	-0.125	-0.875	-1.375	-2.500
7.000	102.013	102.013			660 - 679	-0.125	-0.375	-0.750	-1.375	-2.250	
6.875	101.513	101.513			650 - 659	-1.750	-2.250	-2.250	-2.750		
6.750	101.013	101.013									
6.625	100.388	100.388									
6.500	99.763	99.763	Loan Amount	<\$200k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
6.375	99.138	99.138		≥ \$200k to <\$350k	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	98.450	98.450		≥ \$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 - 12 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	
				P&L - 24 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			
			Max Price	Previous Credit Events (BK, Foreclosure, DIL, Short Sale)	24 Mo - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	
1 year ppp	98.5				12 Mo - 23 Mo	-1.250	-1.250	-1.250	-1.250	-1.250	
2 year ppp	100.5				< 12 Mo	-1.750	-1.750	-1.750	-1.750	-1.750	
3 year ppp	101.5		Amortization	IO	-0.500	-0.500	-0.500	-0.500	-0.750		
4 year ppp	101.5		Impounds	Waive	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
5 year ppp	101.5										
			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	
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							

Notes (1)Reserves: None for < 75% LTV / 6 mos for >75% LTV
(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)

NON PRIME FOREIGN NATIONAL

30 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
9.625	109.802	109.652
9.500	109.552	109.402
9.375	109.302	109.152
9.250	109.052	108.902
9.125	108.802	108.652
9.000	108.552	108.402
8.875	108.302	108.152
8.750	107.989	107.839
8.625	107.677	107.527
8.500	107.364	107.214
8.375	106.989	106.839
8.250	106.614	106.464
8.125	106.239	106.089
8.000	105.864	105.714
7.875	105.489	105.339
7.750	105.052	104.902
7.625	104.614	104.464
7.500	104.177	104.027
7.375	103.645	103.495
7.250	103.020	102.870
7.125	102.395	102.245
7.000	101.770	101.620
6.875	101.145	100.995

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		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	
	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Other Miscellaneous	< 12 months Reerves	(0.250)	(0.250)	(0.250)	(0.250)	na	na	
	No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)	
Prepay Penalty	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	
	40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	

NON QM Underwriting Fee: \$ 1.795

ARM Requirements	Product - Standard Doc	Amort Term	Term	I/O Term	Product - DSCR	Amort Term	Term	I/O Term	Program Restrictions	
ARM Index	SOFR 30AVG	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	Housing 0x30x12
ARM Margin (D)	5.0	5yr ARM I/O & 7yr ARM I/O	240	360	120	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120	(BK/FC/SS/I) 48 mo
ARM Margin (D)	6.5	5yr ARM I/O & 7yr ARM I/O	360	480	120	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120	Min FICO 680 or Foreign Credit
5yr ARM Caps	2/1/5	15 YR FIXED	180	180	NA	15 YR FIXED	180	180	NA	Max LTV 65
7yr & 10yr ARM Cap	5/1/5	30 YR FIXED	360	360	NA	30 YR FIXED	360	360	NA	
Reset Frequenc	6 mo	30 YR FIXED I/O	240	360	120	30 YR FIXED I/O	240	360	120	
		40 YR FIXED I/O	360	480	120	40 YR FIXED I/O	360	480	120	
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or the Note Rate.					* Qualifying Rate: Note Rate					
All Fixed Rate qualified at the Note Rate.										

JETMORTGAGE™

People | Products | Performance

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

Price Change Effective: 6-Mar-26 8:39 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
6.625	(4.250)	(4.125)	(4.000)	6.250	(3.250)	(3.125)	(3.000)	6.750	(4.500)	(4.375)	(4.250)	6.375	(2.250)	(2.125)	(2.000)
6.500	(3.875)	(3.750)	(3.625)	6.125	(3.125)	(3.000)	(2.875)	6.625	(3.875)	(3.750)	(3.625)	6.250	(2.250)	(2.125)	(2.000)
6.375	(3.500)	(3.375)	(3.250)	6.000	(2.750)	(2.625)	(2.500)	6.500	(3.500)	(3.375)	(3.250)	6.125	(2.750)	(2.625)	(2.500)
6.250	(3.750)	(3.625)	(3.500)	5.875	(2.500)	(2.375)	(2.250)	6.375	(3.125)	(3.000)	(2.875)	6.000	(2.375)	(2.250)	(2.125)
6.125	(3.375)	(3.250)	(3.125)	5.750	(2.250)	(2.125)	(2.000)	6.250	(3.375)	(3.250)	(3.125)	5.875	(2.000)	(1.875)	(1.750)
6.000	(3.000)	(2.875)	(2.750)	5.625	(2.375)	(2.250)	(2.125)	6.125	(3.250)	(3.125)	(3.000)	5.750	(1.625)	(1.500)	(1.375)
5.875	(2.625)	(2.500)	(2.375)	5.500	(1.875)	(1.750)	(1.625)	6.000	(2.750)	(2.625)	(2.500)	5.625	(2.000)	(1.875)	(1.750)
5.750	(2.750)	(2.625)	(2.500)	5.375	(1.500)	(1.375)	(1.250)	5.875	(2.250)	(2.125)	(2.000)	5.500	(1.750)	(1.625)	(1.500)
5.625	(2.250)	(2.125)	(2.000)	5.250	(1.250)	(1.125)	(1.000)	5.750	(2.250)	(2.125)	(2.000)	5.375	(1.375)	(1.250)	(1.125)
5.500	(1.875)	(1.750)	(1.625)	5.125	(1.250)	(1.125)	(1.000)	5.625	(2.000)	(1.875)	(1.750)	5.250	(1.000)	(0.875)	(0.750)
5.375	(1.375)	(1.250)	(1.125)	5.000	(0.750)	(0.625)	(0.500)	5.500	(1.625)	(1.500)	(1.375)	5.125	(1.000)	(0.875)	(0.750)
5.250	(0.625)	(0.500)	(0.375)	4.875	(0.375)	(0.250)	(0.125)	5.375	(1.125)	(1.000)	(0.875)	5.000	(0.625)	(0.500)	(0.375)
5.125	(0.125)	0.000	0.125	4.750	0.250	0.375	0.500	5.250	(0.375)	(0.250)	(0.125)	4.875	(0.125)	0.000	0.125
5.000	0.375	0.500	0.625	4.625	0.125	0.250	0.375	5.125	0.000	0.125	0.250	4.750	0.250	0.375	0.500
4.875	0.750	0.875	1.000	4.500	0.750	0.875	1.000	5.000	0.500	0.625	0.750	4.625	0.250	0.375	0.500

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

GOVERNMENT PRICE ADJUSTMENTS

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

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



This document is limited to current Jet Mortgage Wholesale Lending Solutions, and should not be intended as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice are subject to change without notice. The recipient should contact its legal counsel for legal advice. For business and professional use only. Not for consumer distribution. All loans subject to approval and not all products are available in every state. Certain conditions and fees apply. Jet Mortgage Wholesale Lending Solutions is a DBA of Home Mortgage Alliance Corporation (HMAL) NMLS #1165808. Equal Housing Opportunity.

All Rights Reserved. 03.2026

JETMORTGAGE™

People | Products | Performance



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

Price Change Effective: 6-Mar-26 8:39 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR				DU CONF CONV 20 YEAR				DU CONF CONV 15 YEAR				DU CONF CONV 10 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.125	(4.250)	(4.125)	(4.000)	7.000	(4.125)	(4.000)	(3.875)	6.500	(3.875)	(3.750)	(3.625)	6.500	(3.750)	(3.625)	(3.500)
7.000	(4.000)	(3.875)	(3.750)	6.875	(3.500)	(3.375)	(3.250)	6.375	(3.625)	(3.500)	(3.375)	6.375	(3.750)	(3.625)	(3.500)
6.875	(3.625)	(3.500)	(3.375)	6.750	(3.250)	(3.125)	(3.000)	6.250	(3.375)	(3.250)	(3.125)	6.250	(3.250)	(3.125)	(3.000)
6.750	(3.250)	(3.125)	(3.000)	6.625	(3.375)	(3.250)	(3.125)	6.125	(3.000)	(2.875)	(2.750)	6.125	(3.000)	(2.875)	(2.750)
6.625	(3.250)	(3.125)	(3.000)	6.500	(3.250)	(3.125)	(3.000)	6.000	(2.625)	(2.500)	(2.375)	6.000	(2.625)	(2.500)	(2.375)
6.500	(2.875)	(2.750)	(2.625)	6.375	(2.500)	(2.375)	(2.250)	5.875	(2.375)	(2.250)	(2.125)	5.875	(2.250)	(2.125)	(2.000)
6.375	(2.500)	(2.375)	(2.250)	6.250	(2.250)	(2.125)	(2.000)	5.750	(2.000)	(1.875)	(1.750)	5.750	(1.875)	(1.750)	(1.625)
6.250	(2.125)	(2.000)	(1.875)	6.125	(2.375)	(2.250)	(2.125)	5.625	(1.750)	(1.625)	(1.500)	5.625	(1.500)	(1.375)	(1.250)
6.125	(2.000)	(1.875)	(1.750)	6.000	(2.000)	(1.875)	(1.750)	5.500	(1.500)	(1.375)	(1.250)	5.500	(1.375)	(1.250)	(1.125)
6.000	(1.500)	(1.375)	(1.250)	5.875	(1.500)	(1.375)	(1.250)	5.375	(1.250)	(1.125)	(1.000)	5.375	(1.125)	(1.000)	(0.875)
5.875	(1.000)	(0.875)	(0.750)	5.750	(1.000)	(0.875)	(0.750)	5.250	(0.875)	(0.750)	(0.625)	5.250	(0.750)	(0.625)	(0.500)
5.750	(0.500)	(0.375)	(0.250)	5.625	(0.750)	(0.625)	(0.500)	5.125	(0.500)	(0.375)	(0.250)	5.125	(0.250)	(0.125)	0.000
5.625	(0.125)	0.000	0.125	5.500	(0.250)	(0.125)	0.000	5.000	(0.125)	0.000	0.125	5.000	(0.250)	(0.125)	0.000
5.500	0.375	0.500	0.625	5.375	0.250	0.375	0.500	4.875	0.250	0.375	0.500	4.875	0.125	0.250	0.375
5.375	0.875	1.000	1.125	5.250	0.750	0.875	1.000	4.750	0.625	0.750	0.875	4.750	0.375	0.500	0.625
LP CONF CONV 30 YEAR				LP CONF CONV 20 YEAR				LP CONF CONV 15 YEAR				LP CONF CONV 10 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.750	(3.250)	(3.125)	(3.000)	6.625	(3.625)	(3.500)	(3.375)	6.125	(2.875)	(2.750)	(2.625)	6.125	(2.875)	(2.750)	(2.625)
6.625	(3.125)	(3.000)	(2.875)	6.500	(3.125)	(3.000)	(2.875)	6.000	(2.625)	(2.500)	(2.375)	6.000	(2.500)	(2.375)	(2.250)
6.500	(3.000)	(2.875)	(2.750)	6.375	(2.875)	(2.750)	(2.625)	5.875	(2.375)	(2.250)	(2.125)	5.875	(2.250)	(2.125)	(2.000)
6.375	(2.500)	(2.375)	(2.250)	6.250	(2.250)	(2.125)	(2.000)	5.750	(2.000)	(1.875)	(1.750)	5.750	(1.750)	(1.625)	(1.500)
6.250	(2.125)	(2.000)	(1.875)	6.125	(2.500)	(2.375)	(2.250)	5.625	(1.625)	(1.500)	(1.375)	5.625	(1.750)	(1.625)	(1.500)
6.125	(2.000)	(1.875)	(1.750)	6.000	(2.125)	(2.000)	(1.875)	5.500	(1.500)	(1.375)	(1.250)	5.500	(1.375)	(1.250)	(1.125)
6.000	(1.625)	(1.500)	(1.375)	5.875	(1.500)	(1.375)	(1.250)	5.375	(1.250)	(1.125)	(1.000)	5.375	(1.000)	(0.875)	(0.750)
5.875	(1.000)	(0.875)	(0.750)	5.750	(1.125)	(1.000)	(0.875)	5.250	(0.750)	(0.625)	(0.500)	5.250	(0.625)	(0.500)	(0.375)
5.750	(0.500)	(0.375)	(0.250)	5.625	(0.625)	(0.500)	(0.375)	5.125	(0.375)	(0.250)	(0.125)	5.125	(0.500)	(0.375)	(0.250)
5.625	(0.125)	0.000	0.125	5.500	(0.125)	0.000	0.125	5.000	(0.125)	0.000	0.125	5.000	(0.375)	(0.250)	(0.125)
5.500	0.375	0.500	0.625	5.375	0.250	0.375	0.500	4.875	0.250	0.375	0.500	4.875	0.125	0.250	0.375
5.375	0.875	1.000	1.125	5.250	0.750	0.875	1.000	4.750	0.750	0.875	1.000	4.750	0.375	0.500	0.625

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR				DU HIGH BALANCE 15 YEAR				SUPER CONFORMING 30 YEAR				SUPER CONFORMING 15 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.000	(3.250)	(3.125)	(3.000)	7.000	(2.125)	(2.000)	(1.875)	7.125	(3.625)	(3.500)	(3.375)	6.750	(1.625)	(1.500)	(1.375)
6.875	(2.875)	(2.750)	(2.625)	6.875	(2.000)	(1.875)	(1.750)	7.000	(3.250)	(3.125)	(3.000)	6.625	(1.250)	(1.125)	(1.000)
6.750	(2.625)	(2.500)	(2.375)	6.750	(1.625)	(1.500)	(1.375)	6.875	(3.000)	(2.875)	(2.750)	6.500	(1.000)	(0.875)	(0.750)
6.625	(2.250)	(2.125)	(2.000)	6.625	(1.250)	(1.125)	(1.000)	6.750	(2.500)	(2.375)	(2.250)	6.375	(0.875)	(0.750)	(0.625)
6.500	(1.875)	(1.750)	(1.625)	6.500	(1.000)	(0.875)	(0.750)	6.625	(2.250)	(2.125)	(2.000)	6.250	(0.500)	(0.375)	(0.250)
6.375	(1.500)	(1.375)	(1.250)	6.375	(0.875)	(0.750)	(0.625)	6.500	(2.125)	(2.000)	(1.875)	6.125	(0.125)	0.000	0.125
6.250	(1.125)	(1.000)	(0.875)	6.250	(0.500)	(0.375)	(0.250)	6.375	(1.750)	(1.625)	(1.500)	6.000	0.125	0.250	0.375
6.125	(0.875)	(0.750)	(0.625)	6.125	(0.125)	0.000	0.125	6.250	(1.250)	(1.125)	(1.000)	5.875	0.375	0.500	0.625
6.000	(0.500)	(0.375)	(0.250)	6.000	0.125	0.250	0.375	6.125	(0.750)	(0.625)	(0.500)	5.750	0.750	0.875	1.000
5.875	(0.125)	0.000	0.125	5.875	0.375	0.500	0.625	6.000	(0.250)	(0.125)	0.000	5.625	1.125	1.250	1.375
5.750	0.375	0.500	0.625	5.750	0.750	0.875	1.000	5.875	0.625	0.750	0.875	5.500	0.875	1.000	1.125
5.625	0.875	1.000	1.125	5.625	1.125	1.250	1.375	5.750	1.125	1.250	1.375	5.375	1.125	1.250	1.375

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.



This document is limited to current Jet Mortgage Wholesale Lending Solutions, and should not be intended as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice are subject to change without notice. The recipient should contact its legal counsel for legal advice. For business and professional use only. Not for consumer distribution. All loans subject to approval and not all products are available in every state. Certain conditions and fees apply. Jet Mortgage Wholesale Lending Solutions is a DBA of Home Mortgage Alliance Corporation (HMAC) NMLS #1165808. Equal Housing Opportunity.

All Rights Reserved. 03.2026

JETMORTGAGE™

People | Products | Performance

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

Price Change Effective: 6-Mar-26 8:39 AM PST

ADJUSTABLE RATE

10/6 ARM				7/6 ARM				5/6 ARM				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.875	(1.750)	(1.625)	(1.500)	6.500	(1.625)	(1.500)	(1.375)	6.375	(1.625)	(1.500)	(1.375)				
6.750	(1.750)	(1.625)	(1.500)	6.375	(1.625)	(1.500)	(1.375)	6.250	(1.500)	(1.375)	(1.250)				
6.625	(1.625)	(1.500)	(1.375)	6.250	(1.625)	(1.500)	(1.375)	6.125	(1.500)	(1.375)	(1.250)				
6.500	(1.625)	(1.500)	(1.375)	6.125	(1.375)	(1.250)	(1.125)	6.000	(1.375)	(1.250)	(1.125)				
6.375	(1.500)	(1.375)	(1.250)	6.000	(1.125)	(1.000)	(0.875)	5.875	(1.125)	(1.000)	(0.875)				
6.250	(1.250)	(1.125)	(1.000)	5.875	(0.875)	(0.750)	(0.625)	5.750	(0.875)	(0.750)	(0.625)				
6.125	(1.000)	(0.875)	(0.750)	5.750	(0.875)	(0.750)	(0.625)	5.625	(0.750)	(0.625)	(0.500)				
6.000	(0.750)	(0.625)	(0.500)	5.625	(0.750)	(0.625)	(0.500)	5.500	(0.500)	(0.375)	(0.250)				
5.875	(0.500)	(0.375)	(0.250)	5.500	(0.500)	(0.375)	(0.250)	5.375	(0.250)	(0.125)	0.000				
5.750	(0.250)	(0.125)	0.000	5.375	(0.250)	(0.125)	0.000	5.250	(0.125)	0.000	0.125				
5.625	0.125	0.250	0.375	5.250	0.000	0.125	0.250	5.125	0.250	0.375	0.500				
5.500	0.625	0.750	0.875	5.125	0.375	0.500	0.625	5.000	0.625	0.750	0.875				

HOME AFFORDABLE PRODUCTS

DU HOMEREADY 30 YEAR				DU HOMEREADY HIGH BALANCE 30 YEAR				LP HOME POSSIBLE 30 YEAR				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	10 Day	25 Day	40 Day
6.750	(2.875)	(2.750)	(2.625)	7.125	(2.375)	(2.250)	(2.125)	6.500	(3.375)	(3.250)	(3.125)	6.875	(2.125)	(2.000)	(1.875)
6.625	(2.875)	(2.750)	(2.625)	7.000	(2.125)	(2.000)	(1.875)	6.375	(2.750)	(2.625)	(2.500)	6.750	(1.750)	(1.625)	(1.500)
6.500	(2.500)	(2.375)	(2.250)	6.875	(1.750)	(1.625)	(1.500)	6.250	(2.250)	(2.125)	(2.000)	6.625	(2.625)	(2.500)	(2.375)
6.375	(2.000)	(1.875)	(1.750)	6.750	(1.375)	(1.250)	(1.125)	6.125	(2.375)	(2.250)	(2.125)	6.500	(2.250)	(2.125)	(2.000)
6.250	(1.500)	(1.375)	(1.250)	6.625	(1.625)	(1.500)	(1.375)	6.000	(1.750)	(1.625)	(1.500)	6.375	(1.875)	(1.750)	(1.625)
6.125	(1.500)	(1.375)	(1.250)	6.500	(1.375)	(1.250)	(1.125)	5.875	(1.250)	(1.125)	(1.000)	6.250	(1.500)	(1.375)	(1.250)
6.000	(1.125)	(1.000)	(0.875)	6.375	(1.000)	(0.875)	(0.750)	5.750	(0.750)	(0.625)	(0.500)	6.125	(1.250)	(1.125)	(1.000)
5.875	(0.500)	(0.375)	(0.250)	6.250	(0.500)	(0.375)	(0.250)	5.625	(0.375)	(0.250)	(0.125)	6.000	(0.750)	(0.625)	(0.500)
5.750	0.125	0.250	0.375	6.125	0.000	0.125	0.250	5.500	0.125	0.250	0.375	5.875	0.125	0.250	0.375
5.625	0.250	0.375	0.500	6.000	0.375	0.500	0.625	5.375	0.750	0.875	1.000	5.750	0.625	0.750	0.875

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

Primary Residence / FIHB	LTV <=80		LTV >=80		**Caps do not apply to: Fee buyout, Escrow waiver, loan amount d ** FIHB with income at or below AML limits requirements
	FICO >=680	FICO <680	FICO >=680	FICO <680	
	0.000	0.000	0.000	0.000	

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.



This document is limited to current Jet Mortgage Wholesale Lending Solutions, and should not be intended as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice are subject to change without notice. The recipient should contact its legal counsel for legal advice. For business and professional use only. Not for consumer distribution. All loans subject to approval and not all products are available in every state. Certain conditions and fees apply. Jet Mortgage Wholesale Lending Solutions is a DBA of Home Mortgage Alliance Corporation (HMAC) NMLS # 1165808. Equal Housing Opportunity.

All Rights Reserved. 03.2026

JETMORTGAGE™

People | Products | Performance



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

Price Change Effective: 6-Mar-26 8:39 AM PST

CONVENTIONAL PRICING ADJUSTMENTS

PURCHASE

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

Limited Cash Out

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

Cash Out

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

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

MAX NET PRICING IS 104.000

Rates and prices are subject to change without notice.

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



This document is limited to current Jet Mortgage Wholesale Lending Solutions, and should not be intended as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice are subject to change without notice. The recipient should contact its legal counsel for legal advice. For business and professional use only. Not for consumer distribution. All loans subject to approval and not all products are available in every state. Certain conditions and fees apply. Jet Mortgage Wholesale Lending Solutions is a DBA of Home Mortgage Alliance Corporation (HMAC) NMLS #1165808. Equal Housing Opportunity. All Rights Reserved. 03.2026

JETMORTGAGE™

People | Products | Performance

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

Price Change Effective: 6-Mar-26 8:39 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: 03/16/26
25 Day Lock Expires: 03/31/26
40 Day Lock Expires: 04/15/26

Relocks:

Worse Case pricing plus additional .250 hit

Other Changes:

Loan Program
Rate Change

Worse Case if moving into different delivery type
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%



This document is limited to current Jet Mortgage Wholesale Lending Solutions, and should not be intended as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice are subject to change without notice. The recipient should contact its legal counsel for legal advice. For business and professional use only. Not for consumer distribution. All loans subject to approval and not all products are available in every state. Certain conditions and fees apply. Jet Mortgage Wholesale Lending Solutions is a DBA of Home Mortgage Alliance Corporation (HMCA) NMLS #1165808. Equal Housing Opportunity. All Rights Reserved. 03.2026

Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second		
Rate	25	40
6.250	99.625	99.500
7.625	103.875	103.625
7.500	103.500	103.250
7.500	103.500	103.250
7.375	103.000	102.750
7.250	103.750	103.500
7.125	103.375	103.125
7.000	102.875	102.625
7.000	102.875	102.750
6.875	102.375	102.250
6.625	101.250	101.125
6.500	100.750	100.625
6.500	100.750	100.625
6.375	100.250	100.125
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second		
Rate	25	40
6.250	97.000	96.875
7.625	101.250	101.000
7.500	100.875	100.625
7.500	100.875	100.625
7.375	100.375	100.125
7.250	101.125	100.875
7.125	100.750	100.500
7.000	100.250	100.000
7.000	100.250	100.125
6.875	99.750	99.625
6.625	98.625	98.500
6.500	98.125	98.000
6.500	98.125	98.000
6.375	97.625	97.500
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second		
Rate	25	40
6.250	97.625	97.500
7.625	101.875	101.625
7.500	101.500	101.250
7.500	101.500	101.250
7.375	101.000	100.750
7.250	101.750	101.500
7.125	101.375	101.125
7.000	100.875	100.625
7.000	100.875	100.750
6.875	100.375	100.250
6.625	99.250	99.125
6.500	98.750	98.625
6.500	98.750	98.625
6.375	98.250	98.125
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second		
Rate	25	40
6.250	95.000	94.875
7.625	99.250	99.000
7.500	98.875	98.625
7.500	98.875	98.625
7.375	98.375	98.125
7.250	99.125	98.875
7.125	98.750	98.500
7.000	98.250	98.000
7.000	98.250	98.125
6.875	97.750	97.625
6.625	96.625	96.500
6.500	96.125	96.000
6.500	96.125	96.000
6.375	95.625	95.500
6.875	95.875	95.750

Price Adjustments			
FICO		DTI	
680 and greater	-0.500	>50%	0.250
660-679	0.250	Property Type	
640-659	0.500	Manufactured Home	0.250
620-639	1.000	2- Units	0.250
600-619	1.500	State Fee	
		Kentucky	0.500

FHA 100% DPA Program Comments
<ul style="list-style-type: none"> DPA Second is 3.50% of Purchase Price or Appraised Value whichever is less • <ul style="list-style-type: none"> 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% • <ul style="list-style-type: none"> Manufactured Housing (Double Wide Only) • SFR, 2 Units, PUDs, Townhomes, Condo (must not be in litigation) • <p style="text-align: center;">1st Min Loan Amount 100K</p>

Jet Mortgage DBA Home Mortgage Alliance Corporation (HMAC). NMLS# 1165808. HMAC is an Equal Housing Lender. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice.

Not available in all states. 09062022



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

Jet Mortgage DBA Home Mortgage Alliance Corporation (HMAC). NMLS# 1165808. HMAC is an Equal Housing Lender. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice.
 Not available in all states. 09062022