



Rates are subject to change without prior notice
 Not for Public View • For Professional Use Only
 Effective Date: 27-Mar-2026
 Price Change Effective: 9:00 AM PST
 Lock Hours: 9:00 A.M. - 5:00 P.M., PST

INVESTOR ELITE PLUS

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.201	104.226	104.251
7.375	103.750	103.697	103.722
7.250	103.438	103.156	103.181
7.125	103.125	102.602	102.752
7.000	102.625	102.037	102.187
6.875	102.000	101.515	101.859
6.750	101.375	101.015	101.393
6.625	100.563	100.490	100.790
6.500	99.850	99.850	100.173
6.375	99.200	99.200	99.570
6.250	98.405	98.430	98.955
6.125	97.778	97.803	98.328
6.000	97.139	97.164	97.689
5.875	96.488	96.513	97.038
5.750	95.824	95.849	96.374
5.625	95.148	95.173	94.948
5.500	94.461	94.486	94.261

		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
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+	(0.6250)	(0.6250)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500
780-799		(0.6250)	(0.6250)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	NA
760 - 779		(0.6250)	(0.6250)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	NA
740 - 759		(0.6250)	(0.6250)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	NA
720 - 739		(0.5000)	(0.5000)	(0.2500)	(0.1250)	0.1250	0.3750	1.1250	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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	7/6 30yr ARM SOFR	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	NA
	5/6 40yr ARM SOFR	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	NA
	7/6 40yr ARM SOFR	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	NA
	40yr Fixed	0.2500	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	NA
	Interest-Only	0.5000	0.5000	0.7500	1.0000	1.0000	1.2500	1.3750	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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$1,500,001 - \$2,000,000	0.0000	0.0000	0.1250	0.1250	0.2500	0.5000	NA	NA
	\$2,000,001 - \$2,500,000	0.3750	0.3750	0.5000	0.7500	1.0000	NA	NA	NA
\$2,500,001 - \$3,000,000	0.7500	0.7500	0.7500	1.1250	1.2500	NA	NA	NA	
DSCR	>=1.25	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	NA
	1.00 - 1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	0.75 - 0.99	1.0000	1.0000	1.0000	1.5000	2.0000	3.0000	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA	NA	NA
DTI	43.01-45	0.0000	0.0000	0.0000	0.0000	0.1250	0.1250	0.1250	NA
	45.01-50	0.0000	0.0000	0.0000	0.0000	0.1250	0.2500	0.2500	NA
	50.01-55	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	NA
Bank Statements	12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6250	NA
Purpose	Cash-Out Refi & FICO >= 730	0.3750	0.3750	0.3750	0.3750	0.6250	0.8750	1.3750	NA
	Cash-Out Refi & FICO < 730	0.6250	0.6250	0.6250	0.6250	0.8750	1.1250	1.6250	NA
Property Type	2-4 Unit	0.5000	0.5000	0.5000	0.5000	0.6250	0.7500	0.7500	NA
	Condo	0.1250	0.1250	0.1250	0.2500	0.5000	0.7500	0.7500	NA
	Non-Warrantable Condo	0.3750	0.3750	0.3750	0.5000	0.7500	1.0000	NA	NA
	Condotel	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	NA	NA
Citizenship	Non-Permanent Resident	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500	#N/A	NA
	Foreign Nat'l (DSCR Only)	3.0000	3.0000	3.0000	3.0000	4.0000	4.0000	#N/A	NA
Credit / Housing History	1x30x12	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	NA
	FC/SS/DIL/BK <24mo	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	NA
PPP Structure	5%	(0.6250)	(0.5000)	0.0000	0.7500	1.5000			
	4%	(0.5000)	(0.2500)	0.2500	1.0000	1.6250			
	3%	(0.2500)	0.0000	0.5000	1.2500	1.6250			
	2%	0.2500	0.5000	0.8750	1.5000	1.7500			
	1%	0.7500	1.0000	1.2500	1.7500	1.7500			
	5%,4%,3%,3%,3%	(0.3750)	NA	NA	NA	NA			
	5%,4%,3%,2%,1%	(0.1250)	NA	NA	NA	NA			
	5%,4%,3%,3%	NA	(0.1250)	NA	NA	NA			
	5%,4%,3%,2%	NA	0.0000	NA	NA	NA			
	4%,3%,2%,1%	NA	0.2500	NA	NA	NA			
	5%,4%,3%	NA	NA	0.2500	NA	NA			
	3%,2%,1%	NA	NA	0.8750	NA	NA			
	5%,4%	NA	NA	NA	0.7500	NA			
	2%,1%	NA	NA	NA	1.6250	NA			
	6 Months Interest	(0.2500)	0.0000	0.3750	1.2500	1.6250			
Other Penalty	1.7500	1.7500	1.7500	1.7500	1.7500				
No Penalty	1.8750	1.8750	1.8750	1.8750	1.8750				
Lock Term	40 Day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
Geography	GA and AL	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750

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

JETMORTGAGE™

People | Products | Performance

Effective Date: 27-Mar-26 8:48 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 -	3.6582
Non-QM Loans	\$1,795		ONE YEAR CMT INDEX -	3.76
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 CORPORATION (HMAC) ITS SUCCESSORS AND/OR ASSIGNS
4 HUTTON CENTRE DRIVE | SUITE 500 | SANTA ANA, CA 92707

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



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Lock Desk
 Locks@jetmortgage.com

OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	102.577	102.602	102.752
7.375	102.218	102.243	102.393
7.250	101.833	101.858	102.008
7.125	101.458	101.483	102.008
7.000	101.065	101.090	101.615
6.875	100.649	100.674	101.199
6.750	100.211	100.236	100.761
6.625	99.747	99.772	100.297
6.500	99.257	99.282	99.807
6.375	98.738	98.763	99.288
6.250	98.191	98.216	98.616
6.125	97.612	97.637	98.037
6.000	97.001	97.026	97.426
5.875	96.353	96.378	96.153
5.750	95.718	95.743	95.518
5.625	95.052	95.077	94.852
5.500	94.353	94.378	94.153

		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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA	
	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	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	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	NA	NA	
	Interest-Only	0.5000	0.5000	0.5000	0.6250	0.7500	0.7500	1.0000	NA	NA	
Loan Amount	\$100,000 - \$150,000	0.2500	0.2500	0.2500	0.2500	0.5000	0.5000	0.5000	NA	NA	
	\$150,001 - \$750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA	
	\$750,001 - \$1,000,000	0.1250	0.1875	0.1875	0.2500	0.2500	0.2500	0.3125	NA	NA	
	\$1,000,001 - \$1,500,000	0.3750	0.3750	0.3750	0.5000	0.6250	0.6250	0.6250	NA	NA	
	\$1,500,001 - \$2,000,000	0.3750	0.3750	0.3750	0.5000	0.7500	0.8750	1.0000	NA	NA	
	\$2,000,001 - \$2,500,000	0.3750	0.3750	0.5000	0.5000	0.6250	0.8750	0.7500	NA	NA	
	\$2,500,001 - \$3,000,000	0.8750	0.8750	1.0000	1.2500	1.5000	NA	NA	NA	NA	
\$3,000,001 - \$3,500,000	1.0000	1.1250	1.2500	1.3750	1.6250	NA	NA	NA	NA		
DTI	43.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA	
	R/T Refi	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.1250	NA	NA	
Loan Purpose	Cash-Out Refi & FICO >= 730	0.1250	0.1250	0.2500	0.3750	0.6250	0.7500	1.1250	NA	NA	
	Cash-Out Refi & FICO < 730	0.3750	0.3750	0.5000	0.6250	0.8750	1.0000	1.3750	NA	NA	
	Second Home	0.0000	0.0000	0.0000	0.1250	0.2500	0.2500	0.2500	NA	NA	
Property Type	2-4 Unit	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000	NA	NA	
	Condo	0.1250	0.1250	0.1250	0.1250	0.2500	0.3750	0.5000	NA	NA	
	Non-Warrantable Condo	0.3750	0.3750	0.3750	0.5000	0.7500	1.0000	NA	NA	NA	
Lock Term	40 Day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	NA	NA	
Escrow Waiver	All States	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	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

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OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.560	103.560	102.013
7.375	103.155	103.155	101.744
7.250	102.735	102.735	101.456
7.125	102.280	102.280	101.521
7.000	101.785	101.785	101.188
6.875	101.285	101.285	100.828
6.750	100.710	100.710	100.438
6.625	100.110	100.110	100.011
6.500	99.485	99.485	99.592
6.375	98.835	98.835	99.143
6.250	98.185	98.185	98.537
6.125	97.597	97.622	98.022
6.000	97.045	97.070	97.470
5.875	96.454	96.479	96.254
5.750	95.822	95.847	95.622
5.625	95.145	95.170	94.945
5.500	94.496	94.521	94.296

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								
	680 - 699	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		
5.000		SOFR
MAX PRICING		
102.0000		

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



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INVESTOR ELITE

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
10.625	#N/A	#N/A	106.711
10.500	#N/A	#N/A	106.611
10.375	#N/A	#N/A	106.511
10.250	#N/A	#N/A	106.411
10.125	#N/A	#N/A	106.311
10.000	#N/A	#N/A	106.211
9.875	#N/A	#N/A	106.111
9.750	#N/A	#N/A	106.011
9.625	#N/A	#N/A	105.911
9.500	#N/A	#N/A	105.811
9.375	110.248	110.273	110.048
9.250	109.860	109.885	109.660
9.125	109.462	109.487	109.262
9.000	109.057	109.082	108.857
8.875	108.658	108.683	108.458
8.750	108.249	108.274	108.049
8.625	107.830	107.855	107.630
8.500	107.401	107.426	107.201
8.375	106.961	106.986	106.761
8.250	106.510	106.535	106.310
8.125	106.049	106.074	105.849
8.000	105.577	105.602	105.377
7.875	105.094	105.119	104.894
7.750	104.600	104.625	104.400
7.625	104.094	104.119	103.894
7.500	103.576	103.601	103.376
7.375	103.125	103.072	102.847
7.250	102.813	102.531	102.306
7.125	102.500	101.977	101.752
7.000	102.000	101.412	101.187
6.875	101.375	100.890	100.609
6.750	100.750	100.390	100.018
6.625	99.938	99.865	99.415
6.500	99.225	99.225	98.798
6.375	98.575	98.575	98.195
6.250	97.780	97.805	97.580
6.125	97.153	97.178	96.953
6.000	96.514	96.539	96.314
5.875	95.863	95.888	95.663
5.750	95.199	95.224	94.999
5.625	94.523	94.548	94.323
5.500	93.836	93.861	93.636

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	6.3750
	760-779	(0.7500)	(0.7500)	(0.3750)	0.0000	0.2500	0.7500	2.3750	6.5000
	740-759	(0.6250)	(0.6250)	(0.3750)	0.0000	0.5000	0.8750	2.6250	6.7500
	720-739	(0.5000)	(0.5000)	(0.1250)	0.2500	0.7500	1.3750	3.3750	#N/A
	700-719	(0.1250)	(0.1250)	(0.1250)	0.6250	1.2500	2.1250	#N/A	#N/A
	680-699	0.6250	0.6250	1.1250	1.8750	2.7500	4.0000	#N/A	#N/A
	660-679	1.3750	1.7500	2.0000	3.3750	4.3750	5.6250	#N/A	#N/A
	640-659	4.5000	4.6250	4.8750	5.7500	6.7500	8.2500	#N/A	#N/A
	800+	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	#N/A
780-799	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	#N/A	
760-779	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	#N/A	
740-759	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500	#N/A	
720-739	(0.5000)	(0.5000)	(0.2500)	(0.1250)	(0.1250)	0.3750	1.1250	#N/A	
700-719	(0.3750)	(0.3750)	(0.1250)	0.0000	0.5000	1.0000	1.6250	#N/A	
680-699	(0.3750)	(0.2500)	0.0000	0.3750	0.8750	1.7500	2.2500	#N/A	
660-679	0.3750	0.6250	0.8750	1.3750	2.1250	2.6250	3.2500	#N/A	
640-659	1.1250	1.1250	1.1250	1.3750	2.1250	2.7500	3.6250	#N/A	
Product	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	7/6 30yr ARM SOFR	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)
	5/6 40yr ARM SOFR	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	7/6 40yr ARM SOFR	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)
	40yr Fixed	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
Interest-Only	0.5000	0.5000	0.7500	1.0000	1.0000	1.2500	1.3750	#N/A	
Loan Amount	\$75,000 - \$150,000	0.7500	0.7500	0.8750	0.8750	0.8750	1.7500	2.0000	2.0000
	\$150,001 - \$250,000	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.5000	0.5000
	\$250,001 - \$500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	\$500,001 - \$1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	\$1,000,001 - \$1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.5000	NA
	\$1,500,001 - \$2,000,000	0.0000	0.0000	0.1250	0.1250	0.2500	0.5000	0.7500	NA
	\$2,000,001 - \$2,500,000	0.3750	0.3750	0.5000	0.7500	1.0000	NA	NA	NA
	\$2,500,001 - \$3,000,000	0.7500	0.7500	0.7500	1.1250	1.2500	NA	NA	NA
DSCR	>=1.25	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)
	1.00 - 1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	0.75 - 0.99	1.6250	1.6250	1.6250	1.6250	3.0000	3.2500	#N/A	#N/A
DTI	< 0.75	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	43.01-45	0.0000	0.0000	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250
	45.01-50	0.0000	0.0000	0.0000	0.0000	0.1250	0.2500	0.2500	#N/A
Bank Statements	50.01-55	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6250	#N/A
Purpose	Cash-Out Refi & FICO >= 730	0.3750	0.3750	0.3750	0.3750	0.6250	0.8750	1.3750	#N/A
	Cash-Out Refi & FICO < 730	0.6250	0.6250	0.6250	0.6250	0.8750	1.1250	1.6250	#N/A
Property Type	2-4 Unit	0.5000	0.5000	0.5000	0.5000	0.6250	0.7500	0.7500	NA
	Condo	0.1250	0.1250	0.1250	0.2500	0.5000	0.7500	0.7500	0.7500
	Non-Warrantable Condo	0.3750	0.3750	0.3750	0.5000	0.7500	1.0000	NA	NA
	Condotel	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	NA	NA
Citizenship	Non-Permanent Resident	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500	#N/A	#N/A
	Foreign Nat'l (DSCR Only)	3.0000	3.0000	3.0000	3.0000	4.0000	4.0000	#N/A	#N/A
Credit / Housing History	1x30x12	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	#N/A
	FC/SS/DIL/BK <24mo	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	#N/A
PPP Structure	5 Years	(0.7500)	(0.5000)	0.0000	0.7500	1.5000			
	4 Years	(0.6250)	(0.2500)	0.2500	1.0000	1.6250			
	3 Years	(0.2500)	0.0000	0.5000	1.2500	1.6250			
	2 Years	0.2500	0.5000	0.8750	1.5000	1.7500			
	1 Year	0.7500	1.0000	1.2500	1.7500	1.7500			
	5% 4% 3% 3% 3%	0.3750	NA	NA	NA	NA			
	5% 4% 3% 2% 1%	0.1250	NA	NA	NA	NA			
	5% 4% 3% 3%	NA	0.1250	NA	NA	NA			
	5% 4% 3% 2%	NA	0.0000	NA	NA	NA			
	4% 3% 2% 1%	NA	0.2500	NA	NA	NA			
	5% 4% 3%	NA	NA	0.2500	NA	NA			
	3% 2% 1%	NA	NA	0.8750	NA	NA			
	5% 4%	NA	NA	NA	0.7500	NA			
	2% 1%	NA	NA	NA	1.6250	NA			
	6 Months Interest	(0.2500)	0.0000	0.3750	1.2500	1.6250			
Other Penalty	1.7500	1.7500	1.7500	1.7500	1.7500				
No Penalty	1.8750	1.8750	1.8750	1.8750	1.8750				
Lock Term	40 Day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	Geography	GA and AL	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750

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

Lock Desk
Locks@jetmortgage.com



Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 27-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME +

25 DAY PRICING		
RATE	6/6 ARM	30YR FIX
11.500	110.497	110.297
11.375	110.247	110.047
11.250	109.997	109.797
11.125	109.747	109.547
11.000	109.497	109.297
10.875	109.247	109.047
10.750	108.997	108.797
10.625	108.747	108.547
10.500	108.497	108.297
10.375	108.247	108.047
10.250	107.997	107.797
10.125	107.747	107.547
10.000	107.497	107.297
9.875	107.247	107.047
9.750	106.997	106.797
9.625	106.747	106.547
9.500	106.497	106.297
9.375	106.247	106.047
9.250	105.997	105.797
9.125	105.747	105.547
9.000	105.497	105.297
8.875	105.247	105.047
8.750	104.997	104.797
8.625	104.747	104.547
8.500	104.497	104.297
8.375	104.247	104.047
8.250	103.997	103.797
8.125	103.747	103.547
8.000	103.497	103.297
7.875	103.247	103.047
7.750	102.997	102.797
7.625	102.747	102.547
7.500	102.497	102.297
7.375	102.247	102.047
7.250	101.997	101.797
7.125	101.747	101.547
7.000	101.497	101.297
6.875	101.247	101.047
6.750	100.997	100.797
6.625	100.747	100.547

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	(1.1250)	(1.0000)	(0.8750)	(0.7500)	(0.6250)	(0.3750)	(0.1250)	2.2500	4.1250
	760 - 779	(1.0000)	(0.8750)	(0.7500)	(0.6250)	(0.5000)	(0.2500)	(0.1250)	2.5000	4.2500
	740 - 759	(1.0000)	(0.8750)	(0.7500)	(0.6250)	(0.2500)	0.0000	0.2500	3.1250	5.1250
	720 - 739	(0.8750)	(0.7500)	(0.6250)	(0.5000)	(0.1250)	0.5000	1.1250	4.0000	#N/A
	700 - 719	(0.7500)	(0.6250)	(0.5000)	(0.2500)	0.1250	0.7500	1.5000	5.2500	#N/A
	680 - 699	(0.2500)	(0.1250)	0.5000	0.8750	1.5000	2.6250	3.2500	#N/A	#N/A
	660 - 679	0.3750	0.5000	1.1250	1.3750	2.3750	3.5000	4.3750	#N/A	#N/A
Alt doc * see below	780-799	(1.1250)	(1.0000)	(0.8750)	(0.7500)	(0.5000)	(0.3750)	0.0000	2.5000	4.5000
	760 - 779	(1.0000)	(0.8750)	(0.7500)	(0.6250)	(0.3750)	(0.2500)	0.0000	2.6250	4.7500
	740 - 759	(1.0000)	(0.8750)	(0.6250)	(0.5000)	(0.1250)	0.0000	0.3750	3.5000	6.0000
	720 - 739	(0.8750)	(0.7500)	(0.5000)	(0.2500)	0.0000	0.5000	1.3750	4.3750	#N/A
	700 - 719	(0.7500)	(0.6250)	(0.3750)	(0.1250)	0.3750	1.1250	1.8750	5.6250	#N/A
	680 - 699	(0.1250)	0.0000	0.6250	1.1250	1.8750	3.1250	4.0000	#N/A	#N/A
	660 - 679	0.5000	0.6250	1.5000	1.8750	2.8750	3.8750	4.6250	#N/A	#N/A
Loan Amount	150K-250K	0.0000	0.0000	0.0000	0.0000	0.0000	0.2500	0.2500	1.0000	1.5000
	250,001 -2 million	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	>2million - 2.5 million	0.0000	0.0000	0.1250	0.2500	0.2500	0.3750	0.3750	#N/A	#N/A
	>2.5 million-3 million	0.0000	0.0000	0.2500	0.3750	0.3750	0.3750	#N/A	#N/A	#N/A
	3.5 mil to > 3 million	#N/A								
Credit / Housing History	1x30x12	#N/A								
	FC/SS/DIL/BK7 36-47mo	#N/A								
	FC/SS/DIL/BK7 24-35mo	#N/A								
Loan type	DTI 50.01 - 55	0.0000	0.1250	0.2500	0.2500	0.2500	0.3750	0.3750	#N/A	#N/A
	Interest Only	0.2500	0.3750	0.5000	0.5000	0.6250	0.7500	1.0000	1.5000	#N/A
	Escrow Waiver*	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
	Purchase	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)
	Cashout / Debt Consolidation	0.2500	0.2500	0.2500	0.5000	0.5000	0.8750	1.1250	#N/A	#N/A
	Second Home	0.0000	0.0000	0.2500	0.3750	0.3750	0.3750	0.3750	0.7500	#N/A
	Investor	0.0000	0.0000	0.1250	0.2500	0.2500	0.2500	0.3750	0.7500	#N/A
	40 Year Maturity	0.1250	0.1250	0.1250	0.2500	0.2500	0.2500	0.2500	0.6250	0.8750
	Condo	0.1250	0.1250	0.2500	0.2500	0.3750	0.5000	0.5000	0.7500	#N/A
	Non - Warrantable Condo	0.3750	0.3750	0.5000	0.5000	0.6250	0.7500	0.7500	#N/A	#N/A
Property	Florida Condo	0.0000	0.1250	0.1250	0.2500	0.2500	0.3750	0.5000	0.5000	#N/A
	Multi Unit	0.2500	0.2500	0.3750	0.3750	0.5000	0.5000	0.7500	1.2500	#N/A
	Tier 2 States: Other*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	12 months	0.0000	0.0000	0.1250	0.2500	0.2500	0.2500	0.2500	0.6250	0.8750
Full doc	Asset Depletion	0.0000	0.0000	0.0000	0.2500	0.2500	0.2500	0.2500	0.2500	#N/A
	1099 Program	0.0000	0.0000	0.0000	0.2500	0.2500	0.2500	0.2500	0.6250	0.8750
	12 Month BKS	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6250	1.0000
	12 Month CPA PnL	0.0000	0.0000	0.0000	0.0000	0.2500	0.3750	0.6250	#N/A	#N/A
	WVOE	0.0000	0.0000	0.0000	0.0000	0.2500	0.3750	0.3750	#N/A	#N/A
Prepay Penalty 5 PCT NOO only	No prepay	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	#N/A
	1yr Prepay_5Pct	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	#N/A
	2yr Prepay_5Pct	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	#N/A
	3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A
	4yr Prepay_5Pct	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	#N/A
	5yr Prepay_5Pct	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	#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		

PRIME + DSCR

25 DAY PRICING		
RATE	5/6 ARM	30YR FIX
11.500	111.955	111.755
11.375	111.705	111.505
11.250	111.455	111.255
11.125	111.205	111.005
11.000	110.955	110.755
10.875	110.705	110.505
10.750	110.455	110.255
10.625	110.205	110.005
10.500	109.955	109.755
10.375	109.705	109.505
10.250	109.455	109.255
10.125	109.205	109.005
10.000	108.955	108.755
9.875	108.705	108.505
9.750	108.455	108.255
9.625	108.205	108.005
9.500	107.955	107.755
9.375	107.705	107.505
9.250	107.455	107.255
9.125	107.205	107.005
9.000	106.955	106.755
8.875	106.705	106.505
8.750	106.455	106.255
8.625	106.205	106.005
8.500	105.955	105.755
8.375	105.705	105.505
8.250	105.455	105.255
8.125	105.174	104.974
8.000	104.861	104.661
7.875	104.549	104.349
7.750	104.236	104.036
7.625	103.924	103.724
7.500	103.549	103.349
7.375	103.174	102.974
7.250	102.736	102.536
7.125	102.299	102.099
7.000	101.799	101.599
6.875	101.299	101.099
6.750	100.736	100.536
6.625	100.174	99.974

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
DSCR	> = 780	(0.8750)	(0.6250)	(0.5000)	(0.1250)	0.3750	0.8750	1.5000	#N/A	#N/A
	760 - 779	(0.8750)	(0.6250)	(0.3750)	0.1250	0.5000	1.0000	1.6250	#N/A	#N/A
	740 - 759	(0.7500)	(0.5000)	(0.2500)	0.1250	0.5000	1.0000	1.6250	#N/A	#N/A
	720 - 739	(0.6250)	(0.3750)	(0.1250)	0.2500	0.7500	1.1250	1.8750	#N/A	#N/A
	700 - 719	(0.5000)	(0.1250)	0.1250	0.6250	1.2500	2.5000	#N/A	#N/A	#N/A
	680 - 699	(0.2500)	0.1250	0.5000	1.7500	2.7500	3.1250	#N/A	#N/A	#N/A
Loan Amount	660 - 679	0.0000	0.3750	0.7500	2.0000	3.0000	#N/A	#N/A	#N/A	#N/A
	150K-250K	0.0000	0.0000	0.0000	0.0000	0.0000	0.3750	0.5000	#N/A	#N/A
DSCR	250,001 -2 million	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A
	No Ratio	1.1250	1.3750	1.5000	1.7500	2.0000	2.3750	#N/A	#N/A	#N/A
	DSCR 0.75 - 0.99	0.5000	0.6250	0.7500	0.7500	0.8750	1.0000	#N/A	#N/A	#N/A
	DSCR 1.00 - 1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A
Credit / Housing History	DSCR 1.25 and greater	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	#N/A	#N/A
	FC/SS/DIL/BK7 36-47mo	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.8750	#N/A	#N/A
Purpose	Cashout / Debt Consolidation	0.5000	0.5000	0.5000	0.7500	1.1250	1.5000	#N/A	#N/A	#N/A
	Interest Only	0.1250	0.1250	0.2500	0.2500	0.5000	0.6250	#N/A	#N/A	#N/A
Loan type	Escrow Waiver*	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	#N/A	#N/A
	40 Year Maturity	0.1250	0.1250	0.1250	0.2500	0.2500	0.3750	#N/A	#N/A	#N/A
	Condo	0.1250	0.1250	0.2500	0.2500	0.3750	0.5000	#N/A	#N/A	#N/A
Property	Florida condo	0.0000	0.1250	0.1250	0.2500	0.2500	0.3750	#N/A	#N/A	#N/A
	Non - Warrantable Condo	0.3750	0.3750	0.5000	0.5000	0.6250	0.7500	#N/A	#N/A	#N/A
	Multi Unit	0.2500	0.2500	0.5000	0.5000	0.5000	0.7500	#N/A	#N/A	#N/A
Geography	Tier 2 States: Other*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A	#N/A
	No prepay	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	#N/A	#N/A
Prepay Penalty 5 PCT	1yr Prepay_5Pct	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	#N/A	#N/A
	2yr Prepay_5Pct	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	#N/A	#N/A
	3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A
	4yr Prepay_5Pct	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	#N/A	#N/A
	5yr Prepay_5Pct	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	#N/A	#N/A
Lock Term	40 Day	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	#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

INVESTOR PRIME

25 DAY PRICING		
RATE	6/6 ARM	30YR FIX
9.250	110.125	109.750
9.125	109.875	109.500
9.000	109.625	109.250
8.875	109.375	109.000
8.750	109.000	108.625
8.625	108.625	108.250
8.500	108.250	107.875
8.375	107.875	107.500
8.250	107.500	107.125
8.125	107.125	106.750
8.000	106.750	106.375
7.875	106.250	105.875
7.750	105.750	105.375
7.625	105.250	104.875
7.500	104.750	104.375
7.375	104.250	103.875
7.250	103.750	103.375
7.125	103.250	102.875
7.000	102.750	102.375
6.875	102.125	101.750
6.750	101.500	101.125
6.625	100.875	100.500
6.500	100.250	99.875
6.375	99.500	99.125
6.250	98.750	98.375
6.125	98.000	97.625

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 Dim:	.040
Extension Max:	15 Days

Documentation	PRICING ADJUSTMENTS									
	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+	(0.5000)	(0.5000)	(0.1250)	0.1250	0.2500	0.6250	1.0000	3.6250	
Bank Statements (12 & 24)	780-799	(0.5000)	(0.5000)	(0.1250)	0.1250	0.2500	0.6250	1.0000	3.7500	
	760-779	(0.5000)	(0.5000)	(0.1250)	0.1250	0.2500	0.6250	1.1250	4.1250	
	740-759	(0.3750)	(0.3750)	(0.1250)	0.1250	0.5000	0.7500	1.3750	4.6250	
	720-739	(0.2500)	(0.2500)	0.0000	0.2500	0.6250	1.1250	2.0000	5.6250	
	700-719	0.1250	0.1250	0.3750	0.6250	1.1250	1.8750	2.5000	6.3750	
	680-699	0.5000	0.5000	1.0000	1.5000	2.0000	3.1250	4.0000	#N/A	
	660-679	1.0000	1.3750	1.6250	2.7500	3.3750	4.2500	5.3750	#N/A	
	640-659	#N/A								
	800+	(0.2500)	(0.2500)	0.1250	0.3750	0.6250	1.0000	#N/A	#N/A	
	780-799	(0.2500)	(0.2500)	0.1250	0.3750	0.6250	1.1250	#N/A	#N/A	
Asset Depletion	760-779	(0.2500)	(0.2500)	0.1250	0.3750	0.6250	1.1250	#N/A	#N/A	
	740-759	(0.1250)	(0.1250)	0.1250	0.3750	0.8750	1.2500	#N/A	#N/A	
	720-739	0.0000	0.0000	0.2500	0.5000	1.0000	1.6250	#N/A	#N/A	
	700-719	0.3750	0.3750	0.6250	0.8750	1.5000	2.3750	#N/A	#N/A	
	680-699	0.8750	0.8750	1.3750	1.8750	2.5000	3.7500	#N/A	#N/A	
	660-679	1.3750	1.7500	2.0000	3.1250	3.8750	#N/A	#N/A	#N/A	
	640-659	#N/A								
	800+	(0.1250)	(0.1250)	0.2500	0.5000	0.7500	1.2500	3.5000	#N/A	
	780-799	(0.1250)	(0.1250)	0.2500	0.5000	0.7500	1.2500	3.5000	#N/A	
	760-779	(0.1250)	(0.1250)	0.2500	0.5000	0.7500	1.2500	3.5000	#N/A	
P & L	740-759	0.0000	0.0000	0.2500	0.5000	1.0000	1.3750	3.6250	#N/A	
	720-739	0.1250	0.1250	0.3750	0.6250	1.1250	1.7500	4.0000	#N/A	
	700-719	0.5000	0.5000	0.7500	1.0000	1.6250	2.6250	#N/A	#N/A	
	680-699	1.1250	1.1250	1.6250	2.1250	2.7500	4.0000	#N/A	#N/A	
	660-679	1.6250	2.0000	2.2500	3.3750	4.1250	5.1250	#N/A	#N/A	
	640-659	#N/A								
	800+	(0.6250)	(0.6250)	(0.2500)	0.0000	0.2500	0.5000	0.7500	3.0000	
	780-799	(0.6250)	(0.6250)	(0.2500)	0.0000	0.2500	0.5000	0.7500	3.1250	
	760-779	(0.6250)	(0.6250)	(0.2500)	0.0000	0.2500	0.5000	0.8750	3.5000	
	740-759	(0.5000)	(0.5000)	(0.2500)	0.0000	0.5000	0.6250	1.1250	4.0000	
Full Doc	720-739	(0.3750)	(0.3750)	(0.1250)	0.1250	0.6250	0.8750	1.6250	4.7500	
	700-719	0.1250	0.1250	0.3750	0.6250	1.1250	1.6250	2.1250	5.3750	
	680-699	0.2500	0.2500	0.7500	1.2500	1.6250	2.6250	3.2500	6.3750	
	660-679	0.7500	1.1250	1.3750	2.5000	3.0000	3.7500	4.6250	#N/A	
	640-659	#N/A								
	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	7/6 30yr ARM SOFR	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	
	5/6 40yr ARM SOFR	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
	7/6 40yr ARM SOFR	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	
	40yr Fixed	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	
Interest-Only	0.5000	0.5000	0.5000	0.5000	0.5000	0.6250	0.7500	1.2500	#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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.2500	
	300,001-1.5 m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.7500	0.8750
	2,000,001-2.5m	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	#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	
	3,000,001-3.5m	0.8750	0.8750	0.8750	0.8750	1.1250	#N/A	#N/A	#N/A	
3,500,001-4.0m	1.5000	1.5000	1.5000	#N/A	#N/A	#N/A	#N/A	#N/A		
DSCR	DSCR ≥ 1.5	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
	DSCR 1.25-1.49	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	
	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	0.0000	0.0000	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	
Purpose	45.01-50	0.0000	0.0000	0.0000	0.0000	0.1250	0.1250	0.1250	0.2500	
	50.01-55	0.1250	0.1250	0.1250	0.1250	0.3750	0.3750	0.3750	0.5000	
	Purchase	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.1250)	(0.1250)	
Property Type	Rate/Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Cash-Out	0.3750	0.3750	0.3750	0.5000	0.7500	1.2500	1.8750	#N/A	
	Condo-Warrantable	0.1250	0.1250	0.1250	0.1250	0.2500	0.3750	0.5000	0.7500	
	Condo-NonWarrantable	0.5000	0.5000	0.5000	0.5000	0.7500	0.7500	1.0000	#N/A	
	Condotel	1.5000	1.5000	1.5000	1.5000	2.2500	2.2500	#N/A	#N/A	
	2-Unit	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000	#N/A	
	3-Unit	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000	#N/A	
Citizenship	4-Unit	0.2500	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000	#N/A	
	Modular	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	#N/A	
	Foreign Nat'l (DSCR Only)	3.0000	3.0000	3.0000	3.0000	3.0000	3.0000	3.0000	#N/A	
	1x30x12	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
	Multiple30x12	2.2500	2.2500	2.2500	2.2500	2.2500	2.2500	2.2500	#N/A	
Credit / Housing History	FC/SS/DIL/BK7 36-47mo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
	FC/SS/DIL/BK7 24-35mo	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500	
	BK7 12-23mo	2.5000	2.5000	2.5000	2.5000	2.5000	2.5000	2.5000	2.5000	
	BK13 DC	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	
	ACH	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	
Prepay Penalty	No Escrows	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	#N/A	
	No Prepay	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	
	1yr Prepay	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	
	2yr Prepay	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
	3yr Prepay	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	4yr Prepay	(0.5000)	(0.50							



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

Effective Date: 27-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME OO 2nds

25 day pricing	
RATE	Fixed Rate
12.375	110.875
12.250	110.750
12.125	110.625
12.000	110.500
11.875	110.375
11.750	110.250
11.625	110.125
11.500	110.000
11.375	109.875
11.250	109.750
11.125	109.625
11.000	109.500
10.875	109.250
10.750	109.000
10.625	108.750
10.500	108.500
10.375	108.250
10.250	108.000
10.125	107.750
10.000	107.375
9.875	107.000
9.750	106.625
9.625	106.250
9.500	105.875
9.375	105.500
9.250	105.125
9.125	104.750
9.000	104.375
8.875	104.000
8.750	103.625
8.625	103.125
8.500	102.625
8.375	102.125
8.250	101.500
8.125	100.875
8.000	100.250
7.875	99.625
7.750	98.875
7.625	98.125
7.500	97.375
7.375	96.625

		PRICING ADJUSTMENTS									
		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥ 800	(1.6250)	(1.6250)	(1.2500)	(1.0000)	(0.7500)	0.3750	1.1250	4.6250	6.2500	
	780 - 799	(1.6250)	(1.6250)	(1.1250)	(0.8750)	(0.6250)	0.5000	1.2500	4.7500	6.5000	
	760 - 779	(1.1250)	(1.1250)	(0.6250)	(0.2500)	(0.1250)	1.0000	1.8750	5.5000	7.5000	
	740 - 759	(0.6250)	(0.6250)	(0.1250)	0.2500	1.6250	3.1250	6.7500	9.0000		
	720 - 739	0.0000	0.0000	0.5000	0.7500	1.0000	2.0000	4.0000	8.1250	10.0000	
	700 - 719	1.1250	1.1250	1.7500	2.1250	2.5000	3.0000	5.5000	9.3750	11.5000	
	680 - 699	3.0000	3.0000	3.6250	4.0000	4.5000	5.5000	8.1250	11.1250	#N/A	
	660 - 679	4.2500	4.3750	4.7500	5.3750	5.7500	7.0000	10.0000	#N/A	#N/A	
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	
	≥ 800	(0.8750)	(0.8750)	(0.5000)	(0.1250)	0.1250	1.3750	2.2500	6.0000	7.7500	
Bank Statement 1099	≥ 800	(0.8750)	(0.8750)	(0.3750)	0.0000	0.2500	1.5000	2.3750	6.2500	8.0000	
	780 - 799	(0.8750)	(0.8750)	(0.3750)	0.0000	0.2500	1.5000	2.3750	6.2500	8.0000	
	760 - 779	(0.3750)	(0.3750)	0.1250	0.6250	0.7500	2.0000	3.0000	6.8750	9.0000	
	740 - 759	0.1250	0.1250	0.6250	1.0000	1.1250	2.6250	4.2500	8.2500	10.7500	
	720 - 739	0.7500	0.7500	1.2500	1.6250	1.8750	3.0000	5.1250	9.6250	11.7500	
	700 - 719	2.0000	2.0000	2.6250	3.1250	3.5000	4.1250	6.7500	11.2500	#N/A	
	680 - 699	4.0000	4.0000	4.6250	5.1250	5.6250	6.7500	9.5000	#N/A	#N/A	
	660 - 679	5.7500	5.8750	6.2500	7.0000	7.3750	8.7500	#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	
	≥ 800	0.5000	0.5000	0.8750	1.5000	1.7500	3.1250	4.1250	8.0000	#N/A	
P & L Only WVOE	780 - 799	0.5000	0.5000	1.0000	1.6250	1.8750	3.2500	4.3750	8.2500	#N/A	
	760 - 779	1.0000	1.0000	1.5000	2.2500	2.3750	3.7500	5.0000	8.8750	#N/A	
	740 - 759	1.5000	1.5000	2.0000	2.6250	2.7500	4.3750	6.2500	10.2500	#N/A	
	720 - 739	2.2500	2.2500	2.7500	3.3750	3.6250	4.8750	7.2500	11.8750	#N/A	
	700 - 719	3.7500	3.7500	4.3750	5.0000	5.3750	6.1250	9.0000	#N/A	#N/A	
	680 - 699	5.7500	5.7500	6.3750	7.0000	7.5000	8.7500	#N/A	#N/A	#N/A	
	660 - 679	7.7500	7.8750	8.2500	9.2500	9.6250	#N/A	#N/A	#N/A	#N/A	
	640 - 659	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	
	15yr fixed	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	
	20yr fixed	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	
Product	30yr fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	30/15 balloon	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	
	40/15 balloon	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
	050,000-100k	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
	100,001-125k	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	
	125,001-150k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Loan Amount	150,001-175k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	175,001-300k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	
	400,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A	
	750,001-850k	0.3750	0.3750	0.5000	0.5000	0.6250	0.7500	0.0000	#N/A	#N/A	
	43.01-45	0.2500	0.2500	0.2500	0.3750	0.3750	0.3750	0.5000	0.7500	0.7500	
	45.01-50	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	1.0000	1.2500	1.2500	
	Second home	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	#N/A	#N/A	
Property Type	Condo-Warrantable	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000	#N/A	#N/A	#N/A	
	2-4 units	0.3750	0.3750	0.3750	0.5000	0.5000	0.5000	#N/A	#N/A	#N/A	
	Modular	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	
	Rural	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Miscellaneous	ACH	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	
	Lock Term	40 day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
Relock Fee:		.250									
Extension Fee Per Diem		.040									
Extension Max:		15 Days									
						MAX PRICING					
						102.0000					
NON QM 2nds Underwriting Fee: \$ 1,095											



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

Effective Date: 27-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME NON OWNER 2nds

25 day pricing	
RATE	Fixed Rate
13.375	110.875
13.250	110.750
13.125	110.625
13.000	110.500
12.875	110.375
12.750	110.250
12.625	110.125
12.500	110.000
12.375	109.875
12.250	109.750
12.125	109.625
12.000	109.500
11.875	109.375
11.750	109.250
11.625	109.125
11.500	109.000
11.375	108.750
11.250	108.500
11.125	108.250
11.000	108.000
10.875	107.750
10.750	107.500
10.625	107.250
10.500	107.000
10.375	106.750
10.250	106.375
10.125	106.000
10.000	105.625
9.875	105.250
9.750	104.875
9.625	104.500
9.500	104.125
9.375	103.750
9.250	103.250
9.125	102.750
9.000	102.125
8.875	101.500
8.750	100.875
8.625	100.125
8.500	99.375

		PRICING ADJUSTMENTS									
		Documentation		Credit Score		CLTV					
		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	(1.6250)	(1.6250)	(1.2500)	(1.0000)	(0.7500)	0.3750	1.1250	#N/A	#N/A	
	780 - 799	(1.6250)	(1.6250)	(1.1250)	(0.8750)	(0.6250)	0.5000	1.2500	#N/A	#N/A	
	760 - 779	(1.1250)	(1.1250)	(0.6250)	(0.2500)	(0.1250)	1.0000	1.8750	#N/A	#N/A	
	740 - 759	(0.6250)	(0.6250)	(0.1250)	0.1250	0.2500	1.6250	3.1250	#N/A	#N/A	
	720 - 739	0.0000	0.0000	0.5000	0.7500	1.0000	2.0000	4.0000	#N/A	#N/A	
	700 - 719	1.1250	1.1250	1.7500	2.1250	2.5000	3.0000	5.5000	#N/A	#N/A	
	680 - 699	3.0000	3.0000	3.6250	4.0000	4.5000	5.5000	#N/A	#N/A	#N/A	
	660 - 679	4.2500	4.3750	4.7500	5.3750	5.7500	#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	
	≥ 800	(0.8750)	(0.8750)	(0.5000)	(0.1250)	0.1250	1.3750	2.2500	#N/A	#N/A	
780 - 799	(0.8750)	(0.8750)	(0.3750)	0.0000	0.2500	1.5000	2.3750	#N/A	#N/A		
760 - 779	(0.3750)	(0.3750)	0.1250	0.6250	0.7500	2.0000	3.0000	#N/A	#N/A		
740 - 759	0.1250	0.1250	0.6250	1.0000	1.1250	2.6250	4.2500	#N/A	#N/A		
720 - 739	0.7500	0.7500	1.2500	1.6250	1.8750	3.0000	5.1250	#N/A	#N/A		
700 - 719	2.0000	2.0000	2.6250	3.1250	3.5000	4.1250	#N/A	#N/A	#N/A		
680 - 699	4.0000	4.0000	4.6250	5.1250	5.6250	#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		
≥ 800	0.5000	0.5000	0.8750	1.5000	1.7500	3.1250	4.1250	#N/A	#N/A		
780 - 799	0.5000	0.5000	1.0000	1.6250	1.8750	3.2500	4.3750	#N/A	#N/A		
760 - 779	1.0000	1.0000	1.5000	2.2500	2.3750	3.7500	5.0000	#N/A	#N/A		
740 - 759	1.5000	1.5000	2.0000	2.6250	2.7500	4.3750	6.2500	#N/A	#N/A		
720 - 739	2.2500	2.2500	2.7500	3.3750	3.6250	4.8750	7.2500	#N/A	#N/A		
700 - 719	3.7500	3.7500	4.3750	5.0000	5.3750	#N/A	#N/A	#N/A	#N/A		
680 - 699	5.7500	5.7500	6.3750	7.0000	#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		
≥ 800	1.0000	1.0000	1.3750	2.0000	2.2500	3.6250	4.6250	#N/A	#N/A		
780 - 799	1.0000	1.0000	1.5000	2.1250	2.3750	3.7500	4.8750	#N/A	#N/A		
760 - 779	1.5000	1.5000	2.0000	2.7500	2.8750	4.2500	5.5000	#N/A	#N/A		
740 - 759	2.0000	2.0000	2.5000	3.1250	3.2500	4.8750	6.7500	#N/A	#N/A		
720 - 739	2.7500	2.7500	3.2500	3.8750	4.1250	5.3750	7.7500	#N/A	#N/A		
700 - 719	4.2500	4.2500	4.8750	5.5000	5.8750	6.6250	#N/A	#N/A	#N/A		
680 - 699	6.2500	6.2500	6.8750	7.5000	8.0000	#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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
30/15 balloon	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	#N/A	#N/A		
40/15 balloon	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	#N/A	#N/A		
050,000-100k	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	#N/A	#N/A		
100,001-125k	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	#N/A	#N/A		
125,001-150k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	Na	#N/A		
150,001-175k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
175,001-300k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
400,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
43.01-45	0.2500	0.2500	0.2500	0.3750	0.3750	0.3750	0.5000	#N/A	#N/A		
45.01-50	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	1.0000	#N/A	#N/A		
DSCR ≥1.50	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	#N/A	#N/A		
DSCR 1.25-1.49	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
DSCR 1.10-1.24	0.2500	0.2500	0.2500	0.3750	0.3750	0.3750	0.5000	#N/A	#N/A		
DSCR 1.00-1.09	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	1.0000	#N/A	#N/A		
Condo-Warrantable	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000	#N/A	#N/A	#N/A		
2-4 units	0.3750	0.3750	0.3750	0.5000	0.5000	#N/A	#N/A	#N/A	#N/A		
Modular	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	#N/A	#N/A		
ACH	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	#N/A	#N/A		
No Prepay	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A	#N/A		
1yr Prepay_Standard	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	#N/A	#N/A		
2yr Prepay_Standard	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	#N/A	#N/A		
3yr Prepay_Standard	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	#N/A	#N/A		
4yr Prepay_Standard	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	#N/A	#N/A		
5yr Prepay_Standard	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	#N/A	#N/A		
1yr Prepay_5Pct	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	#N/A	#N/A		
2yr Prepay_5Pct	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	#N/A	#N/A		
3yr Prepay_5Pct	(1.2500)	(1.2500)	(1.2500)	(1.2500)	(1.2500)	(1.2500)	(1.2500)	#N/A	#N/A		
4yr Prepay_5Pct	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(1.6250)	#N/A	#N/A		
5yr Prepay_5Pct	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	#N/A	#N/A		
1yr Prepay_1	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	#N/A	#N/A		
2yr Prepay_21	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	#N/A	#N/A		
3yr Prepay_321	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	#N/A	#N/A		
4yr Prepay_4321	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	#N/A	#N/A		
5yr Prepay_54321	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	#N/A	#N/A		
Lock Term	40 day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	#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

Lock Desk
Locks@jetmortgage.com



Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 27-Mar-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

DSCR NON PRIME NO RATIO

25 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
9.500	109.377	109.227
9.375	109.127	108.977
9.250	108.877	108.727
9.125	108.627	108.477
9.000	108.377	108.227
8.875	108.064	107.914
8.750	107.752	107.602
8.625	107.439	107.289
8.500	107.064	106.914
8.375	106.689	106.539
8.250	106.314	106.164
8.125	105.939	105.789
8.000	105.564	105.414
7.875	105.127	104.977
7.750	104.689	104.539
7.625	104.252	104.102
7.500	103.720	103.570
7.375	103.095	102.945
7.250	102.470	102.320
7.125	101.845	101.695
7.000	101.220	101.070
6.875	100.595	100.445
6.750	99.970	99.820

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 +	(1.8750)	(1.6250)	(1.3750)	(0.8750)	(0.2500)	0.2500
	740 - 759	(1.7500)	(1.5000)	(1.2500)	(0.7500)	0.0000	0.5000
	720 - 739	(1.5000)	(1.2500)	(1.0000)	(0.5000)	0.2500	0.7500
	700 - 719	(1.1250)	(0.8750)	(0.3750)	0.1250	1.0000	1.3750
	680 - 699	(0.5000)	(0.1250)	0.1250	0.6250	2.0000	3.2500
	660 - 679	(0.2500)	0.1250	0.6250	1.1250	2.5000	5.0000
Product	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	na
	7/6 30yr ARM SOFR	0.0500	0.0500	0.0500	0.0500	0.0500	na
	10/6 30 yr ARM SOFR	0.1500	0.1500	0.1500	0.1500	0.1500	na
	15 year (off the 30 yr)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	na
Loan Amount	Interest-Only	0.5000	0.5000	0.5000	0.5000	0.6250	0.7500
	40 year	0.2500	0.2500	0.2500	0.2500	0.2500	0.3750
	150,000-250k	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	250,001-1.0m	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
	1,500,001-2.0m	0.0000	0.0000	0.1250	0.1250	0.2500	na
LTV with No ratio	2,000,001-2.5m	0.3750	0.3750	0.5000	0.7500	na	na
	2,500,001-3.0m	0.7500	1.5000	1.5000	1.5000	na	na
		2.6250	2.6250	2.6250	3.2500	3.6250	5.0000
Purpose	Cash-Out FICO >=700	0.3750	0.3750	0.3750	0.5000	0.7500	na
	Cash-Out FICO < 700	0.5000	0.5000	0.5000	0.5000	1.7500	na
	Rate and term	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000
Property Type	Condo	0.1250	0.1250	0.1250	0.2500	0.5000	0.7500
	2-4 Unit	0.5000	0.5000	0.5000	0.5000	0.6250	na
Credit / Housing History	0x60x12	0.2500	0.2500	0.2500	0.2500	0.2500	na
	>=36 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	na
	24 - 35 Mo	0.2500	0.2500	0.2500	0.2500	0.3750	na
Other Miscellaneous	No Escrows	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	No Prepay	1.7500	1.7500	2.0000	2.0000	2.2500	2.2500
Prepay Penalty	1yr Prepay	1.2500	1.2500	1.5000	1.5000	1.7500	1.7500
	2yr Prepay	0.5000	0.5000	0.5000	0.5000	0.6250	0.6250
	3yr Prepay	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	4yr Prepay	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.5000)
	5yr Prepay	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.8750)	(1.0000)
	40 Day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500

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

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	104.975	104.975		Full Doc	FICO/LTV	≥ 780	(1.0000)	(1.0000)	(0.7500)	(0.6250)	(0.3750)	(0.2500)
8.875	104.850	104.850				760 - 779	(1.0000)	(0.8750)	(0.7500)	(0.6250)	(0.3750)	(0.1250)
8.750	104.725	104.725				740 - 759	(0.8750)	(0.8750)	(0.6250)	(0.5000)	(0.2500)	0.0000
8.625	104.475	104.475				720 - 739	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.3750
8.500	104.225	104.225				700 - 719	(0.6250)	(0.6250)	(0.3750)	(0.2500)	0.2500	0.8750
8.375	103.975	103.975				680 - 699	(0.5000)	(0.5000)	0.1250	0.5000	1.0000	2.0000
8.250	103.725	103.725				660 - 679	0.1250	0.3750	0.7500	1.1250	2.0000	2.8750
8.125	103.475	103.475				650-659	1.7500	2.2500	2.2500	2.5000	N/A	N/A
8.000	103.225	103.225										
7.875	102.975	102.975				Adjustments to Price	CLTV					
7.750	102.725	102.725		Alt Doc	FICO/LTV	≥ 780	(1.1250)	(1.0000)	(0.8750)	(0.7500)	(0.3750)	(0.2500)
7.625	102.413	102.413				760 - 779	(1.0000)	(1.0000)	(0.7500)	(0.6250)	(0.3750)	(0.1250)
7.500	102.100	102.100				740 - 759	(1.0000)	(0.8750)	(0.6250)	(0.5000)	(0.2500)	0.0000
7.375	101.788	101.788				720 - 739	(0.8750)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.5000
7.250	101.413	101.413				700 - 719	(0.7500)	(0.6250)	(0.3750)	(0.2500)	0.3750	1.1250
7.125	101.038	101.038				680 - 699	(0.5000)	(0.5000)	0.1250	0.6250	1.1250	2.2500
7.000	100.538	100.538				660 - 679	0.1250	0.3750	0.7500	1.1250	2.0000	2.8750
6.875	100.038	100.038				650 - 659	1.7500	2.2500	2.2500	2.5000	N/A	N/A
6.750	99.538	99.538										
6.625	98.913	98.913				Loan Amount	<\$200k	0.2500	0.2500	0.2500	0.2500	0.2500
6.500	98.288	98.288			≥ \$200k to <\$350k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
6.375	97.600	97.600			≥ \$350k to ≤\$1.0M	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
6.250	96.913	96.913		Income Documentation	Bank Statements - 12 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
						1099 - 12 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
						P&L - 24 Mo	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000
						P&L - 12 Mo	0.2500	0.2500	0.2500	0.3750	0.3750	0.5000
						WVOE	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
					ATR-in-Full	1.0000	1.0000	1.0000	1.0000	1.0000		
				ITIN	LTV	1.5000	1.7500	1.7500	1.7500	2.0000	2.0000	
				Loan Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
						R/T Refi	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
						C/O Refi	0.2500	0.2500	0.5000	0.5000	0.5000	0.8750
				Occupancy	Primary	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
						Second	0.1250	0.1250	0.2500	0.2500	0.3750	0.3750
				Property Type	Warrantable Condo	0.1250	0.1250	0.1250	0.2500	0.2500	0.3750	
						Non-Warrantable Condo	0.3750	0.3750	0.3750	0.5000	0.5000	0.6250
						Condotel	1.5000	1.5000	1.5000	1.5000	1.5000	1.5000
						2-4 Unit	0.1250	0.1250	0.1250	0.1250	0.2500	0.3750
						Rural	1.5000	1.5000	1.5000	1.5000	1.5000	N/A
				Mortgage history	Manufactured Homes	1.0000	1.0000	1.0000	1.0000	1.0000	N/A	
						1x30x12	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500
						0x60x12	2.5000	2.5000	2.5000	2.5000	2.5000	2.5000
						0x90x12	4.7500	4.7500	4.7500	4.7500		
				Previous Credit Events (BK, Foreclosure, DIL, Short Sale)	24 Mo - 35 Mo	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
						12 Mo - 23 Mo	1.2500	1.2500	1.2500	1.2500	1.2500	1.2500
						< 12 Mo	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500
				ARM Margin	Amortization	IO	0.5000	0.5000	0.5000	0.5000	0.7500	0.7500
				Impounds	Waive	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
				Other	Short-Term Rental							
						Limited Tradelines	0.7500	0.7500	0.7500	0.7500		
						Declining Market	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
						1 Yr Self-Employed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000

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		0.5000	0.5000	0.5000	0.5000	0.5000
(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)	Asset Depletion	Yes	1.0000	1.0000	1.0000	1.0000	1.0000
	1099 Only / P&L Programs		0.7500	0.7500	0.7500	0.7500	0.7500
NON QM Underwriting Fee: \$ 1,795							

NON PRIME FOREIGN NATIONAL

30 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
9.750	108.902	108.752
9.625	108.652	108.502
9.500	108.402	108.252
9.375	108.152	108.002
9.250	107.902	107.752
9.125	107.652	107.502
9.000	107.402	107.252
8.875	107.089	106.939
8.750	106.777	106.627
8.625	106.464	106.314
8.500	106.089	105.939
8.375	105.714	105.564
8.250	105.339	105.189
8.125	104.964	104.814
8.000	104.589	104.439
7.875	104.152	104.002
7.750	103.714	103.564
7.625	103.277	103.127
7.500	102.745	102.595
7.375	102.120	101.970
7.250	101.495	101.345
7.125	100.870	100.720
7.000	100.245	100.095

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+	(0.5000)	0.0000	0.1250	0.6250	1.3750	2.5000
		Foreign Credit	(0.5000)	0.0000	0.1250	0.6250	1.3750	2.5000
	DSCR additional Adjustments	>=1.25	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)
		1.00-1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		.75-.99	1.2500	1.2500	1.2500	1.5000	NA	NA
		<.75	1.7500	1.7500	1.7500	NA	NA	NA
Product	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	na	na	
	7/6 30yr ARM SOFR	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	
	10/6 30 yr ARM SOFR	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	
	15yr fixed (from 30 yr)	(0.1000)	(0.1000)	(0.1000)	(0.1000)	(0.1000)	(0.1000)	
	Interest Only	0.5000	0.5000	0.5000	0.5000	0.6250	0.7500	
	40 Year Term	0.2500	0.2500	0.2500	0.2500	0.2500	0.3750	
Loan Amount	150,001 - \$250,000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
	\$250,001 - \$500,000	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	
	\$1,000,001 - \$1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	\$1,500,001 - \$2,000,000	0.1250	0.1250	0.2500	0.2500	0.3750	na	
Purpose	Cash-Out	0.5000	0.6250	0.7500	1.0000	na	na	
Occupancy	2nd Home (Full doc only)	NA	NA	NA	NA	NA	NA	
Property Type	Condo	0.2500	0.2500	0.2500	0.3750	na	na	
	2-4 Unit	0.3750	0.3750	0.3750	0.5000	na	na	
Other Miscellaneous	No Escrows	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
	< 12 months Reerves	0.2500	0.2500	0.2500	0.2500	na	na	
Prepay Penalty	No Prepay	1.7500	1.7500	2.0000	2.0000	2.2500	2.2500	
	1yr Prepay	1.2500	1.2500	1.5000	1.5000	1.7500	1.7500	
	2yr Prepay	0.5000	0.5000	0.5000	0.5000	0.6250	0.6250	
	3yr Prepay	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	4yr Prepay	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	
	5yr Prepay	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)	
Lock Term	40 Day	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	

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 Frequent	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.
 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: 27-Mar-26 8:26 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
7.125	(5.500)	(5.375)	(5.250)	6.625	(2.625)	(2.500)	(2.375)	7.250	(5.000)	(4.875)	(4.750)	6.625	(2.250)	(2.125)	(2.000)
7.000	(5.125)	(5.000)	(4.875)	6.500	(2.250)	(2.125)	(2.000)	7.125	(5.000)	(4.875)	(4.750)	6.500	(2.000)	(1.875)	(1.750)
6.875	(4.875)	(4.750)	(4.625)	6.375	(1.875)	(1.750)	(1.625)	7.000	(4.625)	(4.500)	(4.375)	6.375	(1.625)	(1.500)	(1.375)
6.750	(4.125)	(4.000)	(3.875)	6.250	(2.250)	(2.125)	(2.000)	6.875	(4.125)	(4.000)	(3.875)	6.250	(1.375)	(1.250)	(1.125)
6.625	(3.500)	(3.375)	(3.250)	6.125	(2.125)	(2.000)	(1.875)	6.750	(3.875)	(3.750)	(3.625)	6.125	(1.875)	(1.750)	(1.625)
6.500	(3.250)	(3.125)	(3.000)	6.000	(1.750)	(1.625)	(1.500)	6.625	(3.250)	(3.125)	(3.000)	6.000	(1.500)	(1.375)	(1.250)
6.375	(2.875)	(2.750)	(2.625)	5.875	(1.500)	(1.375)	(1.250)	6.500	(2.875)	(2.750)	(2.625)	5.875	(1.125)	(1.000)	(0.875)
6.250	(2.500)	(2.375)	(2.250)	5.750	(1.375)	(1.250)	(1.125)	6.375	(2.375)	(2.250)	(2.125)	5.750	(0.625)	(0.500)	(0.375)
6.125	(2.000)	(1.875)	(1.750)	5.625	(1.375)	(1.250)	(1.125)	6.250	(1.750)	(1.625)	(1.500)	5.625	(1.000)	(0.875)	(0.750)
6.000	(1.750)	(1.625)	(1.500)	5.500	(0.875)	(0.750)	(0.625)	6.125	(1.750)	(1.625)	(1.500)	5.500	(0.625)	(0.500)	(0.375)
5.875	(1.125)	(1.000)	(0.875)	5.375	(0.625)	(0.500)	(0.375)	6.000	(1.375)	(1.250)	(1.125)	5.375	(0.250)	(0.125)	0.000
5.750	(0.750)	(0.625)	(0.500)	5.250	0.000	0.125	0.250	5.875	(0.875)	(0.750)	(0.625)	5.250	0.250	0.375	0.500
5.625	(0.250)	(0.125)	0.000	5.125	0.125	0.250	0.375	5.750	(0.375)	(0.250)	(0.125)	5.125	0.250	0.375	0.500
5.500	0.125	0.250	0.375	5.000	0.625	0.750	0.875	5.625	0.125	0.250	0.375	5.000	0.750	0.875	1.000
5.375	0.625	0.750	0.875	4.875	1.125	1.250	1.375	5.500	0.375	0.500	0.625	4.875	1.250	1.375	1.500

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
7.375	(2.250)	(2.125)	(2.000)	6.625	99.000	99.125	99.250	7.375	(1.750)	(1.625)	(1.500)	6.625	0.250	0.375	0.500
7.250	(5.125)	(5.000)	(4.875)	6.500	0.125	0.250	0.375	7.250	(4.250)	(4.125)	(4.000)	6.500	0.375	0.500	0.625
7.125	(4.750)	(4.625)	(4.500)	6.375	0.625	0.750	0.875	7.125	(3.375)	(3.250)	(3.125)	6.375	0.875	1.000	1.125
7.000	(4.375)	(4.250)	(4.125)	6.250	0.375	0.500	0.625	7.000	(3.375)	(3.250)	(3.125)	6.250	0.625	0.750	0.875
6.875	(4.000)	(3.875)	(3.750)	6.125	1.000	1.125	1.250	6.875	(2.875)	(2.750)	(2.625)	6.125	1.250	1.375	1.500
6.750	(3.375)	(3.250)	(3.125)	6.000	1.250	1.375	1.500	6.750	(2.625)	(2.500)	(2.375)	6.000	1.500	1.625	1.750
6.625	(2.875)	(2.750)	(2.625)	5.875	1.625	1.750	1.875	6.625	(2.125)	(2.000)	(1.875)	5.875	1.875	2.000	2.125
6.500	(2.375)	(2.250)	(2.125)	5.750	1.875	2.000	2.125	6.500	(1.875)	(1.750)	(1.625)	5.750	2.125	2.250	2.375
6.375	(2.125)	(2.000)	(1.875)	5.625	3.000	3.125	3.250	6.375	(1.500)	(1.375)	(1.250)	5.625	3.250	3.375	3.500
6.250	(1.875)	(1.750)	(1.625)	5.500	3.375	3.500	3.625	6.250	(1.125)	(1.000)	(0.875)	5.500	3.625	3.750	3.875
6.125	(1.500)	(1.375)	(1.250)	5.375	3.875	4.000	4.125	6.125	(1.125)	(1.000)	(0.875)	5.375	4.125	4.250	4.375
6.000	(1.250)	(1.125)	(1.000)	5.250	4.000	4.125	4.250	6.000	(0.875)	(0.750)	(0.625)	5.250	4.250	4.375	4.500
5.875	(0.750)	(0.625)	(0.500)	5.125	4.500	4.625	4.750	5.875	(0.375)	(0.250)	(0.125)	5.125	5.500	5.625	5.750
5.750	0.000	0.125	0.250	5.000	5.000	5.125	5.250	5.750	0.250	0.375	0.500	5.000	5.875	6.000	6.125
5.625	0.500	0.625	0.750	4.875	5.500	5.625	5.750	5.625	0.750	0.875	1.000	4.875	6.375	6.500	6.625

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	>=740		2 Unit	0.250
Loan Amount: \$225,000 - Conform Max	720 - 739	IRRRL (95.01 - 110%)	3 - 4 Units	0.500
Loan Amount: \$200,000 - \$224,999	680 - 719	IRRRL (110.01 - 125%)	Manual UW	0.000
Loan Amount: \$175,000 - \$199,999	660 - 679	Max Cash out 90% LTV	Manf. Housing	1.250
Loan Amount: \$125,000 - \$174,999	640 - 659		25 yr (fixed only)	0.250
Loan Amount: \$75,000 - \$99,999	620 - 639		20 yr (fixed only)	0.500
	600 - 619			
	580 - 599			

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



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

Price Change Effective: 27-Mar-26 8:26 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
7.750	(5.500)	(5.375)	(5.250)	7.500	(4.625)	(4.500)	(4.375)	7.000	(4.250)	(4.125)	(4.000)	7.000	(4.125)	(4.000)	(3.875)
7.625	(5.000)	(4.875)	(4.750)	7.375	(4.250)	(4.125)	(4.000)	6.875	(4.125)	(4.000)	(3.875)	6.875	(3.875)	(3.750)	(3.625)
7.500	(4.625)	(4.500)	(4.375)	7.250	(3.750)	(3.625)	(3.500)	6.750	(3.625)	(3.500)	(3.375)	6.750	(3.625)	(3.500)	(3.375)
7.375	(4.250)	(4.125)	(4.000)	7.125	(3.125)	(3.000)	(2.875)	6.625	(3.250)	(3.125)	(3.000)	6.625	(3.250)	(3.125)	(3.000)
7.250	(3.750)	(3.625)	(3.500)	7.000	(3.000)	(2.875)	(2.750)	6.500	(2.875)	(2.750)	(2.625)	6.500	(2.875)	(2.750)	(2.625)
7.125	(3.375)	(3.250)	(3.125)	6.875	(2.375)	(2.250)	(2.125)	6.375	(2.625)	(2.500)	(2.375)	6.375	(2.625)	(2.500)	(2.375)
7.000	(3.000)	(2.875)	(2.750)	6.750	(2.125)	(2.000)	(1.875)	6.250	(2.250)	(2.125)	(2.000)	6.250	(2.250)	(2.125)	(2.000)
6.875	(2.500)	(2.375)	(2.250)	6.625	(1.750)	(1.625)	(1.500)	6.125	(1.875)	(1.750)	(1.625)	6.125	(1.750)	(1.625)	(1.500)
6.750	(2.125)	(2.000)	(1.875)	6.500	(1.750)	(1.625)	(1.500)	6.000	(1.500)	(1.375)	(1.250)	6.000	(1.500)	(1.375)	(1.250)
6.625	(1.875)	(1.750)	(1.625)	6.375	(1.375)	(1.250)	(1.125)	5.875	(1.250)	(1.125)	(1.000)	5.875	(1.000)	(0.875)	(0.750)
6.500	(1.375)	(1.250)	(1.125)	6.250	(1.000)	(0.875)	(0.750)	5.750	(0.875)	(0.750)	(0.625)	5.750	(0.625)	(0.500)	(0.375)
6.375	(0.875)	(0.750)	(0.625)	6.125	(0.875)	(0.750)	(0.625)	5.625	(0.375)	(0.250)	(0.125)	5.625	(0.375)	(0.250)	(0.125)
6.250	(0.375)	(0.250)	(0.125)	6.000	(0.375)	(0.250)	(0.125)	5.500	0.000	0.125	0.250	5.500	(0.250)	(0.125)	0.000
6.125	0.000	0.125	0.250	5.875	0.000	0.125	0.250	5.375	0.250	0.375	0.500	5.375	0.000	0.125	0.250
6.000	0.625	0.750	0.875	5.750	0.500	0.625	0.750	5.250	0.750	0.875	1.000	5.250	0.500	0.625	0.750
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
7.375	(4.125)	(4.000)	(3.875)	7.125	(3.250)	(3.125)	(3.000)	6.750	(3.625)	(3.500)	(3.375)	6.625	(3.250)	(3.125)	(3.000)
7.250	(3.750)	(3.625)	(3.500)	7.000	(3.125)	(3.000)	(2.875)	6.625	(3.250)	(3.125)	(3.000)	6.500	(2.750)	(2.625)	(2.500)
7.125	(3.125)	(3.000)	(2.875)	6.875	(2.625)	(2.500)	(2.375)	6.500	(2.750)	(2.625)	(2.500)	6.375	(2.500)	(2.375)	(2.250)
7.000	(2.750)	(2.625)	(2.500)	6.750	(2.250)	(2.125)	(2.000)	6.375	(2.500)	(2.375)	(2.250)	6.250	(2.125)	(2.000)	(1.875)
6.875	(2.250)	(2.125)	(2.000)	6.625	(1.875)	(1.750)	(1.625)	6.250	(2.250)	(2.125)	(2.000)	6.125	(1.750)	(1.625)	(1.500)
6.750	(2.000)	(1.875)	(1.750)	6.500	(1.625)	(1.500)	(1.375)	6.125	(1.750)	(1.625)	(1.500)	6.000	(1.375)	(1.250)	(1.125)
6.625	(1.750)	(1.625)	(1.500)	6.375	(1.250)	(1.125)	(1.000)	6.000	(1.375)	(1.250)	(1.125)	5.875	(1.000)	(0.875)	(0.750)
6.500	(1.375)	(1.250)	(1.125)	6.250	(0.875)	(0.750)	(0.625)	5.875	(1.250)	(1.125)	(1.000)	5.750	(0.625)	(0.500)	(0.375)
6.375	(0.875)	(0.750)	(0.625)	6.125	(0.750)	(0.625)	(0.500)	5.750	(0.750)	(0.625)	(0.500)	5.625	(0.625)	(0.500)	(0.375)
6.250	(0.375)	(0.250)	(0.125)	6.000	(0.250)	(0.125)	0.000	5.625	(0.375)	(0.250)	(0.125)	5.500	(0.375)	(0.250)	(0.125)
6.125	0.125	0.250	0.375	5.875	0.125	0.250	0.375	5.500	0.000	0.125	0.250	5.375	0.000	0.125	0.250
6.000	0.500	0.625	0.750	5.750	0.625	0.750	0.875	5.375	0.250	0.375	0.500	5.250	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
7.375	(1.875)	(1.750)	(1.625)	7.000	(1.375)	(1.250)	(1.125)	7.375	(1.875)	(1.750)	(1.625)	6.875	(1.250)	(1.125)	(1.000)
7.250	(1.625)	(1.500)	(1.375)	6.875	(1.250)	(1.125)	(1.000)	7.250	(1.500)	(1.375)	(1.250)	6.750	(0.875)	(0.750)	(0.625)
7.125	(2.000)	(1.875)	(1.750)	6.750	(0.875)	(0.750)	(0.625)	7.125	(2.250)	(2.125)	(2.000)	6.625	(0.500)	(0.375)	(0.250)
7.000	(1.750)	(1.625)	(1.500)	6.625	(0.500)	(0.375)	(0.250)	7.000	(1.875)	(1.750)	(1.625)	6.500	0.000	0.125	0.250
6.875	(1.375)	(1.250)	(1.125)	6.500	(0.125)	0.000	0.125	6.875	(1.500)	(1.375)	(1.250)	6.375	0.125	0.250	0.375
6.750	(1.000)	(0.875)	(0.750)	6.375	0.125	0.250	0.375	6.750	(1.000)	(0.875)	(0.750)	6.250	(1.125)	(1.000)	(0.875)
6.625	(0.750)	(0.625)	(0.500)	6.250	(1.125)	(1.000)	(0.875)	6.625	(0.750)	(0.625)	(0.500)	6.125	(0.875)	(0.750)	(0.625)
6.500	(0.375)	(0.250)	(0.125)	6.125	(0.875)	(0.750)	(0.625)	6.500	(0.250)	(0.125)	0.000	6.000	(0.375)	(0.250)	(0.125)
6.375	0.000	0.125	0.250	6.000	(0.375)	(0.250)	(0.125)	6.375	(0.125)	0.000	0.125	5.875	(0.125)	0.000	0.125
6.250	0.500	0.625	0.750	5.875	(0.125)	0.000	0.125	6.250	0.375	0.500	0.625	5.750	0.250	0.375	0.500
6.125	1.000	1.125	1.250	5.750	0.250	0.375	0.500	6.125	1.000	1.125	1.250	5.625	0.625	0.750	0.875
6.000	1.375	1.500	1.625	5.625	0.625	0.750	0.875	6.000	1.625	1.750	1.875	5.500	1.000	1.125	1.250

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

MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

Rates and pricing are subject to change without notice.



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ADJUSTABLE RATE

10/6 ARM				7/6 ARM				5/6 ARM				LP HOME POSSIBLE HIGH BALANCE 30 YEAR				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
7.250	0.250	0.375	0.500	7.000	(0.375)	(0.250)	(0.125)	7.250	0.250	0.375	0.500					
7.125	0.250	0.375	0.500	6.875	(0.375)	(0.250)	(0.125)	7.125	0.125	0.250	0.375					
7.000	(0.500)	(0.375)	(0.250)	6.750	(0.375)	(0.250)	(0.125)	7.000	(0.625)	(0.500)	(0.375)					
6.875	(0.500)	(0.375)	(0.250)	6.625	(0.375)	(0.250)	(0.125)	6.875	(0.500)	(0.375)	(0.250)					
6.750	(1.625)	(1.500)	(1.375)	6.500	(0.250)	(0.125)	0.000	6.750	(0.500)	(0.375)	(0.250)					
6.625	(0.500)	(0.375)	(0.250)	6.375	(0.250)	(0.125)	0.000	6.625	(0.500)	(0.375)	(0.250)					
6.500	(0.375)	(0.250)	(0.125)	6.250	(0.250)	(0.125)	0.000	6.500	(0.375)	(0.250)	(0.125)					
6.375	(0.375)	(0.250)	(0.125)	6.125	0.125	0.250	0.375	6.375	(0.375)	(0.250)	(0.125)					
6.250	(0.375)	(0.250)	(0.125)	6.000	0.250	0.375	0.500	6.250	(0.375)	(0.250)	(0.125)					
6.125	0.250	0.375	0.500	5.875	0.500	0.625	0.750	6.125	(0.250)	(0.125)	0.000					
6.000	0.625	0.750	0.875	5.750	0.625	0.750	0.875	6.000	0.000	0.125	0.250					
5.875	0.875	1.000	1.125	5.625	0.625	0.750	0.875	5.875	0.125	0.250	0.375					

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
7.125	(2.875)	(2.750)	(2.625)	7.125	(1.250)	(1.125)	(1.000)	7.000	(3.125)	(3.000)	(2.875)	7.125	(1.375)	(1.250)	(1.125)
7.000	(2.500)	(2.375)	(2.250)	7.000	(1.000)	(0.875)	(0.750)	6.875	(2.625)	(2.500)	(2.375)	7.000	(1.125)	(1.000)	(0.875)
6.875	(2.000)	(1.875)	(1.750)	6.875	(0.625)	(0.500)	(0.375)	6.750	(2.125)	(2.000)	(1.875)	6.875	(0.875)	(0.750)	(0.625)
6.750	(1.500)	(1.375)	(1.250)	6.750	(0.125)	0.000	0.125	6.625	(1.875)	(1.750)	(1.625)	6.750	(0.500)	(0.375)	(0.250)
6.625	(1.125)	(1.000)	(0.875)	6.625	0.000	0.125	0.250	6.500	(1.625)	(1.500)	(1.375)	6.625	(0.750)	(0.625)	(0.500)
6.500	(0.750)	(0.625)	(0.500)	6.500	0.250	0.375	0.500	6.375	(1.125)	(1.000)	(0.875)	6.500	(0.375)	(0.250)	(0.125)
6.375	(0.125)	0.000	0.125	6.375	0.750	0.875	1.000	6.250	(0.500)	(0.375)	(0.250)	6.375	0.000	0.125	0.250
6.250	0.375	0.500	0.625	6.250	1.250	1.375	1.500	6.125	(0.125)	0.000	0.125	6.250	0.375	0.500	0.625
6.125	0.750	0.875	1.000	6.125	1.875	2.000	2.125	6.000	0.375	0.500	0.625	6.125	0.875	1.000	1.125
6.000	1.250	1.375	1.500	6.000	2.625	2.750	2.875	5.875	1.000	1.125	1.250	6.000	1.250	1.375	1.500

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

Primary Residence / FTHB	LTV <=80		LTV >=80		**Caps do not apply to: Fee buyout, Escrow waiver, loan amount d ** FTHB 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

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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

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



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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: 04/06/26
 25 Day Lock Expires: 04/21/26
 40 Day Lock Expires: 05/06/26

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%



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Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second		
Rate	25	40
6.250	99.250	99.000
7.625	103.625	103.375
7.500	103.250	103.000
7.500	103.250	103.000
7.375	102.750	102.500
7.250	103.500	103.375
7.125	103.125	102.875
7.000	102.625	102.375
7.000	102.625	102.375
6.875	102.125	101.875
6.625	100.875	100.750
6.500	100.375	100.125
6.500	100.375	100.250
6.375	99.875	99.625
6.875	100.500	102.000

JET DPA 10Yr Forgivable Second		
Rate	25	40
6.250	96.625	96.375
7.625	101.000	100.750
7.500	100.625	100.375
7.500	100.625	100.375
7.375	100.125	99.875
7.250	100.875	100.750
7.125	100.500	100.250
7.000	100.000	99.750
7.000	100.000	99.750
6.875	99.500	99.250
6.625	98.250	98.125
6.500	97.750	97.500
6.500	97.750	97.625
6.375	97.250	97.000
6.875	97.875	99.375

JET High Balance DPA 10Yr Amortizing Second		
Rate	25	40
6.250	97.250	97.000
7.625	101.625	101.375
7.500	101.250	101.000
7.500	101.250	101.000
7.375	100.750	100.500
7.250	101.500	101.375
7.125	101.125	100.875
7.000	100.625	100.375
7.000	100.625	100.375
6.875	100.125	99.875
6.625	98.875	98.750
6.500	98.375	98.125
6.500	98.375	98.250
6.375	97.875	97.625
6.875	98.500	98.375

JET High Balance DPA 10Yr Forgivable Second		
Rate	25	40
6.250	94.625	94.375
7.625	99.000	98.750
7.500	98.625	98.375
7.500	98.625	98.375
7.375	98.125	97.875
7.250	98.875	98.750
7.125	98.500	98.250
7.000	98.000	97.750
7.000	98.000	97.750
6.875	97.500	97.250
6.625	96.250	96.125
6.500	95.750	95.500
6.500	95.750	95.625
6.375	95.250	95.000
6.875	95.875	95.750

Price Adjustments			
FICO		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>

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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

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