



INVESTOR ELITE PLUS

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	105.501	105.526	105.551
7.375	104.997	105.022	105.047
7.250	104.482	104.507	104.532
7.125	103.954	103.979	104.129
7.000	103.414	103.439	103.589
6.875	102.862	102.887	103.287
6.750	102.297	102.322	102.847
6.625	101.720	101.745	102.270
6.500	101.123	101.148	101.673
6.375	100.536	100.561	101.086
6.250	99.938	99.963	100.488
6.125	99.327	99.352	99.877
6.000	98.703	98.728	99.253
5.875	98.067	98.092	98.617
5.750	97.418	97.443	97.968
5.625	96.757	96.782	96.557
5.500	96.082	96.107	95.882

Documentation	Credit Score	PRICING ADJUSTMENTS							
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	(1.0000)	(1.0000)	(1.0000)	(0.6250)	(0.5000)	0.0000	0.8750	NA
	780-799	(1.0000)	(1.0000)	(1.0000)	(0.6250)	(0.4375)	0.1250	1.0000	NA
	760-779	(1.0000)	(1.0000)	(1.0000)	(0.5000)	(0.3750)	0.2500	1.1250	NA
	740-759	(1.0000)	(1.0000)	(1.0000)	(0.5000)	(0.2500)	0.3750	1.2500	NA
	720-739	(0.8750)	(0.8750)	(0.8750)	(0.3750)	(0.1250)	0.5000	1.3750	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
	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	NA
	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
	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	NA
	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	0.5000	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 Years		5 Years	4 Years	3 Years	2 Years	1 Year		
	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	
Geography	GA and AL	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	

NON QM Underwriting Fee: \$ 1,795

Escrow Waiver (N/A > 80% LTV)	
All States	0.2500
MIN. PRICE	
All Loans	96.0000
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: 17-Apr-26 9:07 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 -	3.6408
Non-QM Loans	\$1,795		ONE YEAR CMT INDEX -	3.7<
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



Rates are subject to change without prior notice
 Not for Public View • For Professional Use Only
 Effective Date: 17-Apr-2026
 Price Change Effective: 9:00 AM PST
 Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Lock Desk
 Locks@jetmortgage.com

OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	103.408	103.433	103.583
7.375	103.088	103.113	103.263
7.250	102.743	102.768	102.918
7.125	102.408	102.433	102.958
7.000	102.057	102.082	102.607
6.875	101.686	102.205	102.236
6.750	101.293	101.830	101.843
6.625	100.877	101.330	101.427
6.500	100.436	100.705	100.986
6.375	99.969	99.994	100.519
6.250	99.473	99.498	99.898
6.125	98.948	98.973	99.373
6.000	98.392	98.417	98.817
5.875	97.796	97.820	97.596
5.750	97.201	97.226	97.001
5.625	96.573	96.598	96.373
5.500	95.912	95.937	95.712

		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

MAX PRICING		
102.0000		
MIN PRICING		
All Loans		96.0000

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

Lock Desk
Locks@jetmortgage.com



JETMORTGAGE™
ELITE
Best-in-class Pricing

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Effective Date: 17-Apr-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	104.585	104.585	102.634
7.375	104.190	104.190	102.392
7.250	103.780	103.780	102.134
7.125	103.335	103.335	102.234
7.000	102.850	102.850	101.939
6.875	102.350	102.350	101.621
6.750	101.785	101.785	101.278
6.625	101.195	101.195	100.901
6.500	100.580	100.580	100.533
6.375	99.940	99.940	100.141
6.250	99.300	99.300	99.595
6.125	98.720	98.745	99.145
6.000	98.237	98.262	98.662
5.875	97.720	97.745	97.520
5.750	97.168	97.193	96.968
5.625	96.570	96.595	96.370
5.500	95.983	96.008	95.783

		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	
5.000	SOFR

MAX PRICING	
102.0000	

MIN PRICING	
All Loans	96.0000

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	107.913
10.500	#N/A	#N/A	107.813
10.375	#N/A	#N/A	107.713
10.250	#N/A	#N/A	107.613
10.125	#N/A	#N/A	107.513
10.000	#N/A	#N/A	107.413
9.875	#N/A	#N/A	107.313
9.750	#N/A	#N/A	107.213
9.625	#N/A	#N/A	107.113
9.500	#N/A	#N/A	107.013
9.375	111.168	111.193	111.718
9.250	110.807	110.832	111.357
9.125	110.435	110.460	110.985
9.000	110.055	110.080	110.605
8.875	109.680	109.705	110.230
8.750	109.296	109.321	109.846
8.625	108.902	108.927	109.452
8.500	108.498	108.523	109.048
8.375	108.083	108.108	108.633
8.250	107.658	107.683	108.208
8.125	107.222	107.247	107.772
8.000	106.775	106.800	107.325
7.875	106.317	106.342	106.867
7.750	105.848	105.873	106.398
7.625	105.368	105.393	105.918
7.500	104.876	104.901	105.426
7.375	104.372	104.397	104.922
7.250	103.857	103.882	104.407
7.125	103.329	103.354	103.879
7.000	102.789	102.814	103.339
6.875	102.237	102.262	102.787
6.750	101.672	101.697	102.222
6.625	101.095	101.120	101.645
6.500	100.498	100.523	101.048
6.375	99.911	99.936	100.461
6.250	99.313	99.338	99.863
6.125	98.702	98.727	99.252
6.000	98.078	98.103	98.628
5.875	97.442	97.467	97.942
5.750	96.793	96.818	97.593
5.625	96.132	96.157	95.932
5.500	95.457	95.482	95.257

Documentation	Credit Score	PRICING ADJUSTMENTS							
		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
	Full Doc, Bank Statements (12 & 24), 1099	800+	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.0000	0.7500
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
	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
	< 0.75	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
DTI	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%	(0.7500)	(0.5000)	0.0000	0.7500	1.5000			
	4%	(0.6250)	(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
MIN. PRICING	
All Loans	96.0000
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	112.157	111.957
11.375	111.907	111.707
11.250	111.657	111.457
11.125	111.407	111.207
11.000	111.157	110.957
10.875	110.907	110.707
10.750	110.657	110.457
10.625	110.407	110.207
10.500	110.157	109.957
10.375	109.907	109.707
10.250	109.657	109.457
10.125	109.407	109.207
10.000	109.157	108.957
9.875	108.907	108.707
9.750	108.657	108.457
9.625	108.407	108.207
9.500	108.157	107.957
9.375	107.907	107.707
9.250	107.657	107.457
9.125	107.407	107.207
9.000	107.157	106.957
8.875	106.907	106.707
8.750	106.657	106.457
8.625	106.407	106.207
8.500	106.157	105.957
8.375	105.907	105.707
8.250	105.657	105.457
8.125	105.407	105.207
8.000	105.157	104.957
7.875	104.875	104.675
7.750	104.594	104.394
7.625	104.282	104.082
7.500	103.969	103.769
7.375	103.594	103.394
7.250	103.219	103.019
7.125	102.844	102.644
7.000	102.469	102.269
6.875	102.032	101.832
6.750	101.594	101.394
6.625	101.157	100.957

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
MIN. PRICING	
All Loans	96.0000

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
Alt doc * see below	660 - 679	0.3750	0.5000	1.1250	1.3750	2.3750	3.5000	4.3750	#N/A	#N/A
	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
Loan Amount	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
	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
Credit / Housing History	>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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	1x30x12	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	FC/SS/DIL/BK7 36-47mo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan type	FC/SS/DIL/BK7 24-35mo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	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
Property	Non - Warrantable Condo	0.3750	0.3750	0.5000	0.5000	0.6250	0.7500	0.7500	#N/A	#N/A
	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 Slates: 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
Alt doc	WVOE	0.0000	0.0000	0.0000	0.0000	0.2500	0.3750	0.3750	#N/A	#N/A
	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
Prepay Penalty 5 PCT NOO only	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		

Lock Desk
Locks@jetmortgage.com



Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 17-Apr-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	113.795	113.595
11.375	113.545	113.345
11.250	113.295	113.095
11.125	113.045	112.845
11.000	112.795	112.595
10.875	112.545	112.345
10.750	112.295	112.095
10.625	112.045	111.845
10.500	111.795	111.595
10.375	111.545	111.345
10.250	111.295	111.095
10.125	111.045	110.845
10.000	110.795	110.595
9.875	110.545	110.345
9.750	110.295	110.095
9.625	110.045	109.845
9.500	109.795	109.595
9.375	109.545	109.345
9.250	109.295	109.095
9.125	109.045	108.845
9.000	108.795	108.595
8.875	108.545	108.345
8.750	108.295	108.095
8.625	108.045	107.845
8.500	107.795	107.595
8.375	107.545	107.345
8.250	107.295	107.095
8.125	107.045	106.845
8.000	106.795	106.595
7.875	106.545	106.345
7.750	106.295	106.095
7.625	106.045	105.845
7.500	105.795	105.595
7.375	105.545	105.345
7.250	105.295	105.095
7.125	105.045	104.845
7.000	104.795	104.595
6.875	104.545	104.345
6.750	104.295	104.095
6.625	104.045	103.845

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	0.2500	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

MIN. PRICING	
All Loans	96.0000

INVESTOR PRIME

25 DAY PRICING		
RATE	6/6 ARM	30YR FIX
9.250	111.625	111.250
9.125	111.375	111.000
9.000	111.125	110.750
8.875	110.875	110.500
8.750	110.500	110.125
8.625	110.125	109.750
8.500	109.750	109.375
8.375	109.375	109.000
8.250	109.000	108.625
8.125	108.625	108.250
8.000	108.250	107.875
7.875	107.875	107.375
7.750	107.500	106.875
7.625	106.750	106.375
7.500	106.250	105.875
7.375	105.750	105.375
7.250	105.250	104.875
7.125	104.750	104.375
7.000	104.250	103.875
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	101.000	100.625
6.250	100.250	99.875
6.125	99.500	99.125

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

MIN. PRICING	
All Loans	96.0000

Documentation	PRICING ADJUSTMENTS								
	Credit Score	LTV							
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	(0.8750)	(0.8750)	(0.5000)	(0.1250)	0.1250	0.6250	2.1250	6.2500
	780-799	(0.8750)	(0.8750)	(0.5000)	(0.1250)	0.1250	0.6250	2.1250	6.2500
	760-779	(0.7500)	(0.7500)	(0.3750)	0.0000	0.2500	0.7500	2.3750	6.5000
	740-759	(0.6250)	(0.6250)	(0.3750)	0.0000	0.5000	0.8750	2.6250	6.7500
	720-739	(0.5000)	(0.5000)	(0.1250)	0.2500	0.7500	1.3750	3.3750	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.3750	0.3750	0.3750
Interest-Only	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	0.7500	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
	45.01-50	0.0000	0.0000	0.0000	0.0000	0.1250	0.1250	0.1250	0.2500
Purpose	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
	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
	Citizenship	Foreign Nat'l (DSCR Only)	3.0000	3.0000	3.0000	3.0000	3.0000	3.0000	3.0000
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
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
Credit / Housing History	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)
	No Escrows	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	#N/A
	Prepay Penalty	No Prepay	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000
1yr Prepay		1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750
2yr Prepay		0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
3yr Prepay		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4yr Prepay		(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
5yr Prepay		(0.8750)	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(0.8750)
Prepay Penalty 5 PCT	1yr Prepay_5Pct	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750	1.3750
	2yr Prepay_5Pct	0.5000	0.5000						



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

Effective Date: 17-Apr-2026
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME OO 2nds

25 day pricing	
RATE	Fixed Rate
12.375	111.875
12.250	111.750
12.125	111.625
12.000	111.500
11.875	111.375
11.750	111.250
11.625	111.125
11.500	111.000
11.375	110.875
11.250	110.750
11.125	110.625
11.000	110.500
10.875	110.250
10.750	110.000
10.625	109.750
10.500	109.500
10.375	109.250
10.250	109.000
10.125	108.750
10.000	108.375
9.875	108.000
9.750	107.625
9.625	107.250
9.500	106.875
9.375	106.500
9.250	106.125
9.125	105.750
9.000	105.375
8.875	105.000
8.750	104.625
8.625	104.125
8.500	103.625
8.375	103.125
8.250	102.500
8.125	101.875
8.000	101.250
7.875	100.625
7.750	99.875
7.625	99.125
7.500	98.375
7.375	97.625

PRICING ADJUSTMENTS										
CLTV										
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥ 800	(1.6250)	(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	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
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	
≥ 800	0.5000	0.5000	0.8750	1.5000	1.7500	3.1250	4.1250	8.0000	#N/A	
780 - 799	0.5000	0.5000	1.0000	1.6250	1.8750	3.2500	4.3750	8.2500	#N/A	
760 - 779	1.0000	1.0000	1.5000	2.2500	2.3750	3.7500	5.0000	8.8750	#N/A	
740 - 759	1.5000	1.5000	2.0000	2.6250	2.7500	4.3750	6.2500	10.2500	#N/A	
720 - 739	2.2500	2.2500	2.7500	3.3750	3.6250	4.8750	7.2500	11.8750	#N/A	
700 - 719	3.7500	3.7500	4.3750	5.0000	5.3750	6.1250	9.0000	#N/A	#N/A	
680 - 699	5.7500	5.7500	6.3750	7.0000	7.5000	8.7500	#N/A	#N/A	#N/A	
660 - 679	7.7500	7.8750	8.2500	9.2500	9.6250	#N/A	#N/A	#N/A	#N/A	
Product	10yr fixed	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	15yr fixed	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	20yr fixed	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	30yr fixed	0.0000	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
Loan Amount	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
	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
Occupancy	Second home	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	#N/A	#N/A
	Interest Only	1.5000	1.5000	2.0000	2.5000	3.0000	3.5000	4.2500	#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
	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)
	40 day	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
Lock Term	Relock Fee:	.250								
	Extension Fee Per Diem	.040								
	Extension Max:	15 Days								
						MAX PRICING		MIN PRICING		
						102.0000		96.0000		

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: 17-Apr-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		Fixed Rate
RATE		
13.375		111.875
13.250		111.750
13.125		111.625
13.000		111.500
12.875		111.375
12.750		111.250
12.625		111.125
12.500		111.000
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		109.750
11.250		109.500
11.125		109.250
11.000		109.000
10.875		108.750
10.750		108.500
10.625		108.250
10.500		108.000
10.375		107.750
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		104.250
9.125		103.750
9.000		103.125
8.875		102.500
8.750		101.875
8.625		101.125
8.500		100.375
8.375		99.625

		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	(1.6250)	(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
	Bank Statement 1099	≥ 800	(0.8750)	(0.8750)	(0.5000)	(0.1250)	0.1250	1.3750	2.2500	#N/A
P & L Only WVOE	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
DSCR	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	0.6250	0.6250	0.8750	1.5000	1.7500	3.0000	4.0000	#N/A	#N/A
	780 - 799	0.6250	0.6250	0.8750	1.5000	1.7500	3.1250	4.2500	#N/A	#N/A
	760 - 779	1.1250	1.1250	1.3750	2.0000	2.2500	3.7500	5.0000	#N/A	#N/A
	740 - 759	1.5000	1.5000	1.8750	2.5000	2.7500	4.3750	6.2500	#N/A	#N/A
	720 - 739	2.3750	2.3750	2.8750	3.6250	3.8750	5.1250	7.5000	#N/A	#N/A
Product	700 - 719	3.6250	3.6250	4.2500	5.0000	5.5000	6.5000	#N/A	#N/A	#N/A
	680 - 699	6.2500	6.2500	7.0000	7.6250	8.2500	#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
Loan Amount	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
	DTI	43.01-45	0.2500	0.2500	0.2500	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	
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	#N/A	#N/A	#N/A	#N/A
Miscellaneous	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
Prepay Penalty	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
Lock Term	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
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
MIN. PRICING	
	96.0000

NON QM 2nds Underwriting Fee: \$ 1.095

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	105.663	105.663		Full Doc	FICO/LTV	≥ 780	(1.0000)	(1.0000)	(0.7500)	(0.6250)	(0.3750)	(0.2500)	
8.875	105.538	105.538				760 - 779	(1.0000)	(0.8750)	(0.7500)	(0.6250)	(0.3750)	(0.1250)	
8.750	105.413	105.413				740 - 759	(0.8750)	(0.8750)	(0.6250)	(0.5000)	(0.2500)	0.0000	
8.625	105.163	105.163				720 - 739	(0.7500)	(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.3750	
8.500	104.913	104.913				700 - 719	(0.6250)	(0.6250)	(0.3750)	(0.2500)	0.2500	0.8750	
8.375	104.663	104.663				680 - 699	(0.5000)	(0.5000)	0.1250	0.5000	1.0000	2.0000	
8.250	104.413	104.413				660 - 679	0.1250	0.3750	0.7500	1.1250	2.0000	2.8750	
8.125	104.163	104.163				650-659	1.7500	2.2500	2.2500	2.5000	N/A	N/A	
8.000	103.913	103.913				Adjustments to Price	CLTV						
7.875	103.663	103.663				Alt Doc	FICO/LTV	≥ 780	(1.1250)	(1.0000)	(0.8750)	(0.7500)	(0.3750)
7.750	103.413	103.413		760 - 779	(1.0000)			(1.0000)	(0.7500)	(0.6250)	(0.3750)	(0.1250)	
7.625	103.100	103.100		740 - 759	(1.0000)			(0.8750)	(0.6250)	(0.5000)	(0.2500)	0.0000	
7.500	102.788	102.788		720 - 739	(0.8750)			(0.7500)	(0.5000)	(0.3750)	(0.1250)	0.5000	
7.375	102.475	102.475		700 - 719	(0.7500)			(0.6250)	(0.3750)	(0.2500)	0.3750	1.1250	
7.250	102.100	102.100		680 - 699	(0.5000)			(0.5000)	0.1250	0.6250	1.1250	2.2500	
7.125	101.725	101.725		660 - 679	0.1250			0.3750	0.7500	1.1250	2.0000	2.8750	
7.000	101.225	101.225		650 - 659	1.7500			2.2500	2.2500	2.5000	N/A	N/A	
6.875	100.725	100.725		Loan Amount	<\$200k			0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
6.750	100.225	100.225			≥ \$200k to <\$350k			0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.625	99.600	99.600			≥ \$350k to ≤\$1.0M	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
6.500	98.975	98.975		Income Documentation	Bank Statements - 12 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
6.375	98.288	98.288				1099 - 12 Mo	0.0000	0.0000	0.0000	0.0000	0.0000		
6.250	97.600	97.600				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	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
					(BK, Foreclosure, DIL, Short Sale)	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							

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	105.513	105.513	Full Doc	FICO/LTV	≥ 780	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.000
8.875	105.388	105.388			760 - 779	(1.000)	(0.875)	(0.750)	(0.375)	(0.125)	0.125
8.750	105.263	105.263			740 - 759	(0.875)	(0.875)	(0.625)	(0.250)	0.000	0.250
8.625	105.013	105.013			720 - 739	(0.750)	(0.750)	(0.500)	(0.125)	0.125	0.625
8.500	104.763	104.763			700 - 719	(0.625)	(0.625)	(0.375)	0.000	0.500	1.125
8.375	104.513	104.513			680 - 699	(0.500)	(0.500)	0.125	0.750	1.250	2.250
8.250	104.263	104.263			660 - 679	0.125	0.375	0.750	1.375	2.250	
8.125	104.013	104.013			650 - 659	1.750	2.250	2.250	2.750		
8.000	103.763	103.763									
7.875	103.513	103.513									
7.750	103.263	103.263	Alt Doc	FICO/LTV	≥ 780	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000
7.625	102.950	102.950			760 - 779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125
7.500	102.638	102.638			740 - 759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250
7.375	102.325	102.325			720 - 739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750
7.250	101.950	101.950			700 - 719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375
7.125	101.575	101.575			680 - 699	(0.500)	(0.500)	0.125	0.875	1.375	2.500
7.000	101.075	101.075			660 - 679	0.125	0.375	0.750	1.375	2.250	
6.875	100.575	100.575			650 - 659	1.750	2.250	2.250	2.750		
6.750	100.075	100.075									
6.625	99.450	99.450									
6.500	98.825	98.825	Loan Amount	<\$200k	0.250	0.250	0.250	0.250	0.250	0.250	
6.375	98.138	98.138		≥ \$200k to <\$350k	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	97.450	97.450		≥ \$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		
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		
				1 Yr Self-Employed	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)		
				4-Year Prepay (5%)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
				3-Year Prepay (5%)	0.000	0.000	0.000	0.000	0.000		
				2-Year Prepay (5%)	0.375	0.375	0.375	0.375	0.375		
				1-Year Prepay (5%)	0.750	0.750	0.750	0.750	0.750		
				Buy Out Prepay	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							

JETMORTGAGE™

People | Products | Performance

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

Price Change Effective: 17-Apr-26 9:03 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	(4.500)	(4.375)	(4.250)	6.375	(2.750)	(2.625)	(2.500)	6.750	(4.750)	(4.625)	(4.500)	6.375	(2.625)	(2.500)	(2.375)
6.500	(4.125)	(4.000)	(3.875)	6.250	(3.250)	(3.125)	(3.000)	6.625	(3.750)	(3.625)	(3.500)	6.250	(2.250)	(2.125)	(2.000)
6.375	(3.750)	(3.625)	(3.500)	6.125	(3.125)	(3.000)	(2.875)	6.500	(4.000)	(3.875)	(3.750)	6.125	(2.875)	(2.750)	(2.625)
6.250	(3.750)	(3.625)	(3.500)	6.000	(2.750)	(2.625)	(2.500)	6.375	(3.500)	(3.375)	(3.250)	6.000	(2.500)	(2.375)	(2.250)
6.125	(3.500)	(3.375)	(3.250)	5.875	(2.500)	(2.375)	(2.250)	6.250	(3.125)	(3.000)	(2.875)	5.875	(2.125)	(2.000)	(1.875)
6.000	(3.125)	(3.000)	(2.875)	5.750	(2.625)	(2.500)	(2.375)	6.125	(2.750)	(2.625)	(2.500)	5.750	(1.750)	(1.625)	(1.500)
5.875	(2.750)	(2.625)	(2.500)	5.625	(2.375)	(2.250)	(2.125)	6.000	(2.625)	(2.500)	(2.375)	5.625	(1.875)	(1.750)	(1.625)
5.750	(2.875)	(2.750)	(2.625)	5.500	(2.000)	(1.875)	(1.750)	5.875	(2.125)	(2.000)	(1.875)	5.500	(1.750)	(1.625)	(1.500)
5.625	(2.375)	(2.250)	(2.125)	5.375	(1.750)	(1.625)	(1.500)	5.750	(2.125)	(2.000)	(1.875)	5.375	(1.375)	(1.250)	(1.125)
5.500	(2.000)	(1.875)	(1.750)	5.250	(1.500)	(1.375)	(1.250)	5.625	(2.000)	(1.875)	(1.750)	5.250	(0.875)	(0.750)	(0.625)
5.375	(1.500)	(1.375)	(1.250)	5.125	(1.375)	(1.250)	(1.125)	5.500	(1.625)	(1.500)	(1.375)	5.125	(0.750)	(0.625)	(0.500)
5.250	(0.625)	(0.500)	(0.375)	5.000	(1.000)	(0.875)	(0.750)	5.375	(1.125)	(1.000)	(0.875)	5.000	(0.625)	(0.500)	(0.375)
5.125	(0.125)	0.000	0.125	4.875	(0.500)	(0.375)	(0.250)	5.250	(0.250)	(0.125)	0.000	4.875	(0.250)	(0.125)	0.000
5.000	0.375	0.500	0.625	4.750	0.125	0.250	0.375	5.125	0.125	0.250	0.375	4.750	0.250	0.375	0.500
4.875	0.875	1.000	1.125	4.625	1.000	1.125	1.250	5.000	0.750	0.875	1.000	4.625	1.125	1.250	1.375

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

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
			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



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

Price Change Effective: 17-Apr-26 9:03 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	(4.125)	(4.000)	(3.875)	6.875	(3.375)	(3.250)	(3.125)	6.625	(4.125)	(4.000)	(3.875)	6.500	(3.625)	(3.500)	(3.375)
7.000	(3.750)	(3.625)	(3.500)	6.750	(3.000)	(2.875)	(2.750)	6.500	(3.750)	(3.625)	(3.500)	6.375	(3.500)	(3.375)	(3.250)
6.875	(3.500)	(3.375)	(3.250)	6.625	(3.375)	(3.250)	(3.125)	6.375	(3.625)	(3.500)	(3.375)	6.250	(3.250)	(3.125)	(3.000)
6.750	(3.000)	(2.875)	(2.750)	6.500	(3.375)	(3.250)	(3.125)	6.250	(3.250)	(3.125)	(3.000)	6.125	(2.875)	(2.750)	(2.625)
6.625	(3.250)	(3.125)	(3.000)	6.375	(3.000)	(2.875)	(2.750)	6.125	(2.875)	(2.750)	(2.625)	6.000	(2.500)	(2.375)	(2.250)
6.500	(3.000)	(2.875)	(2.750)	6.250	(2.500)	(2.375)	(2.250)	6.000	(2.625)	(2.500)	(2.375)	5.875	(2.125)	(2.000)	(1.875)
6.375	(2.500)	(2.375)	(2.250)	6.125	(3.000)	(2.875)	(2.750)	5.875	(2.375)	(2.250)	(2.125)	5.750	(1.750)	(1.625)	(1.500)
6.250	(2.125)	(2.000)	(1.875)	6.000	(2.500)	(2.375)	(2.250)	5.750	(2.000)	(1.875)	(1.750)	5.625	(2.000)	(1.875)	(1.750)
6.125	(2.125)	(2.000)	(1.875)	5.875	(2.125)	(2.000)	(1.875)	5.625	(1.750)	(1.625)	(1.500)	5.500	(1.750)	(1.625)	(1.500)
6.000	(1.625)	(1.500)	(1.375)	5.750	(1.625)	(1.500)	(1.375)	5.500	(1.625)	(1.500)	(1.375)	5.375	(1.500)	(1.375)	(1.250)
5.875	(1.000)	(0.875)	(0.750)	5.625	(1.625)	(1.500)	(1.375)	5.375	(1.375)	(1.250)	(1.125)	5.250	(1.125)	(1.000)	(0.875)
5.750	(0.500)	(0.375)	(0.250)	5.500	(1.125)	(1.000)	(0.875)	5.250	(0.875)	(0.750)	(0.625)	5.125	(0.625)	(0.500)	(0.375)
5.625	(0.375)	(0.250)	(0.125)	5.375	(0.500)	(0.375)	(0.250)	5.125	(0.375)	(0.250)	(0.125)	5.000	(0.375)	(0.250)	(0.125)
5.500	0.250	0.375	0.500	5.250	0.125	0.250	0.375	5.000	0.000	0.125	0.250	4.875	0.000	0.125	0.250
5.375	0.875	1.000	1.125	5.125	0.375	0.500	0.625	4.875	0.375	0.500	0.625	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	(3.000)	(2.875)	(2.750)	6.500	(3.250)	(3.125)	(3.000)	6.250	(3.250)	(3.125)	(3.000)	6.000	(2.500)	(2.375)	(2.250)
6.625	(3.375)	(3.250)	(3.125)	6.375	(3.000)	(2.875)	(2.750)	6.125	(2.875)	(2.750)	(2.625)	5.875	(2.125)	(2.000)	(1.875)
6.500	(3.125)	(3.000)	(2.875)	6.250	(2.500)	(2.375)	(2.250)	6.000	(2.625)	(2.500)	(2.375)	5.750	(1.750)	(1.625)	(1.500)
6.375	(2.625)	(2.500)	(2.375)	6.125	(2.875)	(2.750)	(2.625)	5.875	(2.375)	(2.250)	(2.125)	5.625	(2.125)	(2.000)	(1.875)
6.250	(2.125)	(2.000)	(1.875)	6.000	(2.375)	(2.250)	(2.125)	5.750	(2.000)	(1.875)	(1.750)	5.500	(1.875)	(1.750)	(1.625)
6.125	(2.125)	(2.000)	(1.875)	5.875	(2.000)	(1.875)	(1.750)	5.625	(1.750)	(1.625)	(1.500)	5.375	(1.625)	(1.500)	(1.375)
6.000	(1.750)	(1.625)	(1.500)	5.750	(1.500)	(1.375)	(1.250)	5.500	(1.500)	(1.375)	(1.250)	5.250	(1.125)	(1.000)	(0.875)
5.875	(1.125)	(1.000)	(0.875)	5.625	(1.500)	(1.375)	(1.250)	5.375	(1.375)	(1.250)	(1.125)	5.125	(0.750)	(0.625)	(0.500)
5.750	(0.625)	(0.500)	(0.375)	5.500	(1.000)	(0.875)	(0.750)	5.250	(0.875)	(0.750)	(0.625)	5.000	(0.500)	(0.375)	(0.250)
5.625	(0.250)	(0.125)	0.000	5.375	(0.375)	(0.250)	(0.125)	5.125	(0.375)	(0.250)	(0.125)	4.875	(0.125)	0.000	0.125
5.500	0.250	0.375	0.500	5.250	0.250	0.375	0.500	5.000	0.000	0.125	0.250	4.750	0.250	0.375	0.500
5.375	0.750	0.875	1.000	5.125	0.500	0.625	0.750	4.875	0.375	0.500	0.625	4.625	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	(2.625)	(2.500)	(2.375)	6.500	(1.000)	(0.875)	(0.750)	7.000	(2.750)	(2.625)	(2.500)	6.500	(1.000)	(0.875)	(0.750)
6.875	(2.250)	(2.125)	(2.000)	6.375	(0.875)	(0.750)	(0.625)	6.875	(2.375)	(2.250)	(2.125)	6.375	(0.875)	(0.750)	(0.625)
6.750	(2.125)	(2.000)	(1.875)	6.250	(2.125)	(2.000)	(1.875)	6.750	(2.125)	(2.000)	(1.875)	6.250	(2.125)	(2.000)	(1.875)
6.625	(2.500)	(2.375)	(2.250)	6.125	(1.875)	(1.750)	(1.625)	6.625	(2.500)	(2.375)	(2.250)	6.125	(1.875)	(1.750)	(1.625)
6.500	(2.125)	(2.000)	(1.875)	6.000	(1.625)	(1.500)	(1.375)	6.500	(2.250)	(2.125)	(2.000)	6.000	(1.625)	(1.500)	(1.375)
6.375	(1.625)	(1.500)	(1.375)	5.875	(1.375)	(1.250)	(1.125)	6.375	(1.750)	(1.625)	(1.500)	5.875	(1.375)	(1.250)	(1.125)
6.250	(1.250)	(1.125)	(1.000)	5.750	(1.000)	(0.875)	(0.750)	6.250	(1.375)	(1.250)	(1.125)	5.750	(1.000)	(0.875)	(0.750)
6.125	(1.125)	(1.000)	(0.875)	5.625	(0.875)	(0.750)	(0.625)	6.125	(1.125)	(1.000)	(0.875)	5.625	(0.875)	(0.750)	(0.625)
6.000	(0.625)	(0.500)	(0.375)	5.500	(0.500)	(0.375)	(0.250)	6.000	(0.625)	(0.500)	(0.375)	5.500	(0.500)	(0.375)	(0.250)
5.875	(0.125)	0.000	0.125	5.375	(0.250)	(0.125)	0.000	5.875	(0.125)	0.000	0.125	5.375	(0.250)	(0.125)	0.000
5.750	0.375	0.500	0.625	5.250	0.125	0.250	0.375	5.750	0.375	0.500	0.625	5.250	0.125	0.250	0.375
5.625	0.500	0.625	0.750	5.125	0.500	0.625	0.750	5.625	0.500	0.625	0.750	5.125	0.500	0.625	0.750

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

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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	
6.875	(1.750)	(1.625)	(1.500)	6.500	(1.750)	(1.625)	(1.500)	6.375	(1.750)	(1.625)	(1.500)					
6.750	(2.250)	(2.125)	(2.000)	6.375	(1.750)	(1.625)	(1.500)	6.250	(1.750)	(1.625)	(1.500)					
6.625	(1.625)	(1.500)	(1.375)	6.250	(1.625)	(1.500)	(1.375)	6.125	(1.625)	(1.500)	(1.375)					
6.500	(1.625)	(1.500)	(1.375)	6.125	(1.500)	(1.375)	(1.250)	6.000	(1.500)	(1.375)	(1.250)					
6.375	(1.625)	(1.500)	(1.375)	6.000	(1.250)	(1.125)	(1.000)	5.875	(1.250)	(1.125)	(1.000)					
6.250	(1.500)	(1.375)	(1.250)	5.875	(1.000)	(0.875)	(0.750)	5.750	(1.125)	(1.000)	(0.875)					
6.125	(1.000)	(0.875)	(0.750)	5.750	(0.875)	(0.750)	(0.625)	5.625	(0.875)	(0.750)	(0.625)					
6.000	(0.750)	(0.625)	(0.500)	5.625	(0.875)	(0.750)	(0.625)	5.500	(0.625)	(0.500)	(0.375)					
5.875	(0.500)	(0.375)	(0.250)	5.500	(0.625)	(0.500)	(0.375)	5.375	(0.500)	(0.375)	(0.250)					
5.750	(0.250)	(0.125)	0.000	5.375	(0.125)	0.000	0.125	5.250	(0.250)	(0.125)	0.000					
5.625	0.000	0.125	0.250	5.250	0.250	0.375	0.500	5.125	0.000	0.125	0.250					
5.500	0.500	0.625	0.750	5.125	0.625	0.750	0.875	5.000	0.375	0.500	0.625					

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	(2.750)	(2.625)	(2.500)	7.125	(2.250)	(2.125)	(2.000)	6.750	(2.625)	(2.500)	(2.375)	6.750	(1.500)	(1.375)	(1.250)
6.625	(2.875)	(2.750)	(2.625)	7.000	(2.000)	(1.875)	(1.750)	6.625	(2.750)	(2.625)	(2.500)	6.625	(2.375)	(2.250)	(2.125)
6.500	(2.375)	(2.250)	(2.125)	6.875	(1.625)	(1.500)	(1.375)	6.500	(2.375)	(2.250)	(2.125)	6.500	(2.125)	(2.000)	(1.875)
6.375	(1.875)	(1.750)	(1.625)	6.750	(1.250)	(1.125)	(1.000)	6.375	(1.875)	(1.750)	(1.625)	6.375	(1.750)	(1.625)	(1.500)
6.250	(1.375)	(1.250)	(1.125)	6.625	(1.625)	(1.500)	(1.375)	6.250	(1.250)	(1.125)	(1.000)	6.250	(1.375)	(1.250)	(1.125)
6.125	(1.625)	(1.500)	(1.375)	6.500	(1.375)	(1.250)	(1.125)	6.125	(1.500)	(1.375)	(1.250)	6.125	(1.000)	(0.875)	(0.750)
6.000	(1.125)	(1.000)	(0.875)	6.375	(1.000)	(0.875)	(0.750)	6.000	(1.000)	(0.875)	(0.750)	6.000	(0.625)	(0.500)	(0.375)
5.875	(0.625)	(0.500)	(0.375)	6.250	(0.500)	(0.375)	(0.250)	5.875	(0.500)	(0.375)	(0.250)	5.875	(0.125)	0.000	0.125
5.750	0.000	0.125	0.250	6.125	0.000	0.125	0.250	5.750	0.125	0.250	0.375	5.750	0.375	0.500	0.625
5.625	0.125	0.250	0.375	6.000	0.250	0.375	0.500	5.625	0.250	0.375	0.500	5.625	1.000	1.125	1.250

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 Rates and pricing are subject to change without notice.



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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: 04/27/26
 25 Day Lock Expires: 05/12/26
 40 Day Lock Expires: 05/27/26

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.

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APOR: 15/20 YR.: 2.500% 1 YR CMT: 0.120%
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Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second		
Rate	25	40
7.750	104.750	104.375
7.625	104.375	103.875
7.500	103.875	103.500
7.375	103.500	103.000
7.250	103.000	102.625
7.125	102.000	101.625
7.000	101.500	101.125
6.875	101.125	100.750
6.750	101.125	101.000
6.625	100.750	100.500
6.375	99.750	99.500
6.250	99.375	99.250

JET DPA 10Yr Forgivable Second		
Rate	25	40
7.750	102.125	101.750
7.625	101.750	101.250
7.500	101.250	100.875
7.375	100.875	100.375
7.250	100.375	100.000
7.125	99.375	99.000
7.000	98.875	98.500
6.875	98.500	98.125
6.750	98.500	98.375
6.625	98.125	97.875
6.375	97.125	96.875
6.250	96.750	96.625

JET High Balance DPA 10Yr Amortizing Second		
Rate	25	40
7.750	102.750	102.375
7.625	102.375	101.875
7.500	101.875	101.500
7.375	101.500	101.000
7.250	101.000	100.625
7.125	100.000	99.625
7.000	99.500	99.125
6.875	99.125	98.750
6.750	99.125	99.000
6.625	98.750	98.500
6.375	98.125	98.000
6.250	97.750	97.500

JET High Balance DPA 10Yr Forgivable Second		
Rate	25	40
7.750	100.125	99.750
7.625	99.750	99.250
7.500	99.250	98.875
7.375	98.875	98.375
7.250	98.375	98.000
7.125	97.375	97.000
7.000	96.875	96.500
6.875	96.500	96.125
6.750	96.500	96.375
6.625	96.125	95.875
6.375	95.500	95.375
6.250	95.125	94.875

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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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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