

Ratesheet Code: RS-WS

Effective Date:

6/13/25 7:42 AM

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Lock Expiration Days	
15 Day	06/27/25
30 Day	07/14/25
45 Day	07/28/25
60 Day	08/12/25

Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	

Conforming Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

Jet Advantage Select Program	
*JET Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*JET Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All DPA Products)	0.350

Allowable Fees
Click Here

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.
Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list	
Corporate Headquarters:	(877)223-7566
Lock Desk:	lockdesk@jetadvantagemtg.com
Scenario Desk:	scenarios@jetadvantagemtg.com
BKST Calculations:	BKSTdesk@jetadvantagemtg.com
Setup:	setup@jetadvantagemtg.com

*For turn times, please reach out to your AE.

June Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL (Excludes CalHFA, and Jumbo. Can be combined with SELECT).	0.250
37.5 bps on all FHA/VA STD BAL & HI BAL with 600 – 679 FICOs (Excludes CalHFA, Jumbo and DPA. Cannot be combined with SELECT or any other specials).	0.375

Announcements

Jet Advantage Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | Jet Advantage Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

* Any lock requests submitted after hours will be subject to market movement.

** Lock Desk turn times are 2 hours.

JET/ AdvantageMortgage										Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612				
Effective: June 13, 2025														
FANNIE MAE CONFORMING FIXED RATE PRICING														
FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.809	95.787	95.764	95.740	4.875	93.047	93.033	93.018	93.002	5.750	98.934	98.880	98.817	98.755
5.500	96.462	96.441	96.417	96.394	5.000	93.756	93.742	93.726	93.711	5.875	99.471	99.417	99.354	99.292
5.625	97.048	97.027	97.003	96.980	5.125	94.186	94.172	94.156	94.141	6.000	99.978	99.924	99.861	99.799
5.750	97.530	97.502	97.470	97.439	5.250	94.977	94.956	94.933	94.909	6.125	100.451	100.397	100.334	100.272
5.875	98.122	98.094	98.063	98.032	5.375	95.644	95.622	95.599	95.575	6.250	100.421	100.351	100.273	100.195
6.000	98.677	98.649	98.618	98.587	5.500	96.263	96.242	96.218	96.195	6.375	101.025	100.956	100.877	100.799
6.125	99.198	99.170	99.139	99.107	5.625	96.850	96.829	96.806	96.782	6.500	101.469	101.400	101.322	101.243
6.250	99.673	99.630	99.583	99.536	5.750	97.333	97.305	97.274	97.242	6.625	101.758	101.689	101.611	101.533
6.375	100.338	100.295	100.248	100.201	5.875	97.924	97.895	97.864	97.833	6.750	101.410	101.333	101.247	101.161
6.500	100.830	100.787	100.741	100.694	6.000	98.514	98.486	98.455	98.423	6.875	101.687	101.610	101.524	101.438
6.625	101.169	101.126	101.079	101.033	6.125	99.048	99.020	98.988	98.957	7.000	102.181	102.104	102.018	101.932
6.750	101.735	101.685	101.631	101.576	6.250	99.523	99.480	99.433	99.386	7.125	102.536	102.459	102.373	102.287
6.875	102.097	102.036	101.969	101.902	6.375	100.188	100.145	100.098	100.051	7.250	103.069	102.932	102.776	102.619
7.000	102.685	102.615	102.537	102.459	6.500	100.680	100.637	100.591	100.544	7.375	103.488	103.351	103.194	103.038
7.125	103.105	103.035	102.956	102.878	6.625	101.019	100.976	100.929	100.883	7.500	103.878	103.740	103.584	103.428
7.250	103.707	103.570	103.413	103.257	6.750	101.585	101.535	101.481	101.426	7.625	104.233	104.096	103.940	103.783
7.375	103.951	103.813	103.657	103.501	6.875	101.927	101.867	101.800	101.732					
7.500	104.276	104.139	103.983	103.826	7.000	102.515	102.445	102.367	102.289					
7.625	104.590	104.453	104.297	104.140	7.125	102.935	102.865	102.786	102.708					
7.750	104.713	104.576	104.420	104.264	7.250	103.537	103.400	103.243	103.087					
7.875	105.006	104.868	104.712	104.556	7.375	103.781	103.643	103.487	103.331					
8.000	104.999	104.862	104.706	104.550	7.500	104.106	103.969	103.813	103.656					
8.125	105.247	105.109	104.953	104.797	7.625	104.420	104.283	104.127	103.970					
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.530	100.470	100.411	100.352	6.000	101.188	101.130	101.064	100.998	5.750	96.408	96.380	96.349	96.317
6.125	100.812	100.752	100.694	100.635	6.125	101.462	101.405	101.339	101.273	5.875	97.038	97.010	96.979	96.947
6.250	101.077	101.017	100.958	100.899	6.250	101.349	101.275	101.202	101.129	6.000	97.630	97.602	97.571	97.540
6.375	101.465	101.405	101.347	101.288	6.375	101.733	101.659	101.586	101.512	6.125	98.200	98.172	98.140	98.109
6.500	101.745	101.685	101.626	101.567	6.500	102.006	101.932	101.859	101.785	6.250	98.738	98.696	98.649	98.602
6.625	101.871	101.810	101.752	101.693	6.625	102.108	102.034	101.961	101.888	6.375	99.447	99.404	99.358	99.311
6.750	102.138	102.102	102.058	102.014	6.750	102.335	102.299	102.255	102.211	6.500	99.993	99.951	99.904	99.857
6.875	102.265	102.229	102.185	102.141	6.875	102.439	102.403	102.359	102.315	6.625	100.373	100.331	100.284	100.237
7.000	102.619	102.583	102.539	102.495	7.000	102.775	102.739	102.695	102.651	6.750	100.925	100.861	100.791	100.721
7.125	102.842	102.806	102.762	102.718	7.125	102.994	102.958	102.914	102.870	6.875	101.310	101.246	101.176	101.106
7.250	102.803	102.708	102.606	102.503	7.250	102.941	102.847	102.745	102.642	7.000	101.869	101.805	101.735	101.665
7.375	103.024	102.930	102.828	102.725	7.375	103.159	103.065	102.963	102.860	7.125	102.328	102.251	102.165	102.079
7.500	103.237	103.142	103.040	102.937	7.500	103.372	103.277	103.175	103.072	7.250	102.761	102.684	102.598	102.512
7.625	103.434	103.340	103.238	103.135	7.625	103.569	103.475	103.373	103.270	7.375	103.178	103.101	103.015	102.929
										7.500	103.535	103.458	103.372	103.286
										7.625	103.899	103.822	103.736	103.650
										7.750	104.122	103.971	103.799	103.627
										7.875	104.484	104.333	104.161	103.989
										8.000	104.588	104.437	104.265	104.093
										8.125	104.929	104.778	104.606	104.434
REFI NOW CONFORMING PRICING														
Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.234	95.212	95.189	95.165	4.875	92.672	92.658	92.643	92.627	5.375	97.337	97.290	97.235	97.180
5.500	95.887	95.866	95.842	95.819	5.000	93.381	93.367	93.351	93.336	5.500	97.898	97.849	97.793	97.737
5.625	96.473	96.452	96.428	96.405	5.125	93.811	93.797	93.781	93.766	5.625	98.493	98.439	98.376	98.314
5.750	96.955	96.927	96.895	96.864	5.250	94.602	94.581	94.558	94.534	5.750	99.059	99.005	98.942	98.880
5.875	97.547	97.519	97.488	97.457	5.375	95.269	95.247	95.224	95.200	5.875	99.596	99.542	99.479	99.417
6.000	98.102	98.074	98.043	98.012	5.500	95.888	95.867	95.843	95.820	6.000	100.103	100.049	99.986	99.924
6.125	98.623	98.595	98.564	98.532	5.625	96.475	96.454	96.431	96.407	6.125	100.576	100.522	100.459	100.397
6.250	99.098	99.055	99.008	98.961	5.750	96.958	96.930	96.899	96.867	6.250	100.546	100.476	100.398	100.320
6.375	99.763	99.720	99.673	99.626	5.875	97.549	97.520	97.489	97.458	6.375	101.150	101.081	101.002	100.924
6.500	100.255	100.212	100.166	100.119	6.000	98.139	98.111	98.080	98.048	6.500	101.594	101.525	101.447	101.368
6.625	100.594	100.551	100.504	100.458	6.125	98.673	98.645	98.613	98.582	6.625	101.883	101.814	101.736	101.658
6.750	101.160	101.110	101.056	101.001	6.250	99.148	99.105	99.058	99.011	6.750	101.535	101.458	101.372	101.286
6.875	101.522	101.461	101.394	101.327	6.375	99.813	99.770	99.723	99.676	6.875	101.812	101.735	101.649	101.563
7.000	102.110	102.040	101.962	101										

 Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612														
Effective: June 13, 2025														
FANNIE MAE HIGH BALANCE FIXED RATE PRICING														
FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.693	96.665	96.634	96.603	5.500	94.753	94.725	94.694	94.663	5.375	97.337	94.128	94.097	94.066
5.625	97.334	97.306	97.275	97.243	5.625	95.361	95.333	95.301	95.270	5.500	94.823	94.795	94.764	94.733
5.750	97.673	97.645	97.613	97.582	5.750	95.700	95.672	95.641	95.610	5.625	95.443	95.415	95.384	95.352
5.875	98.203	98.175	98.143	98.112	5.875	96.224	96.196	96.165	96.133	5.750	95.770	95.742	95.711	95.680
6.000	98.960	98.931	98.900	98.869	6.000	97.016	96.987	96.956	96.925	5.875	96.318	96.290	96.259	96.228
6.125	99.513	99.470	99.423	99.376	6.125	97.588	97.545	97.498	97.451	6.000	97.086	97.057	97.026	96.995
6.250	99.796	99.754	99.707	99.660	6.250	97.871	97.829	97.782	97.735	6.125	97.630	97.587	97.540	97.493
6.375	100.283	100.239	100.191	100.143	6.375	98.358	98.314	98.266	98.218	6.250	97.887	97.845	97.798	97.751
6.500	101.069	101.019	100.964	100.910	6.500	99.144	99.094	99.039	98.985	6.375	98.356	98.312	98.264	98.216
6.625	101.423	101.373	101.318	101.263	6.625	99.482	99.433	99.378	99.323	6.500	99.124	99.074	99.019	98.965
6.750	101.846	101.783	101.712	101.642	6.750	99.901	99.838	99.767	99.697	6.625	99.461	99.411	99.356	99.301
6.875	102.282	102.218	102.148	102.077	6.875	100.337	100.273	100.203	100.132	6.750	99.899	99.836	99.765	99.695
7.000	102.790	102.726	102.656	102.585	7.000	100.845	100.781	100.711	100.640	6.875	100.336	100.273	100.202	100.132
7.125	103.137	103.073	103.003	102.933	7.125	101.192	101.128	101.058	100.988	7.000	100.866	100.803	100.732	100.662
7.250	102.858	102.794	102.724	102.654	7.250	100.913	100.849	100.779	100.709	7.125	101.243	101.179	101.109	101.039
7.375	103.354	103.291	103.220	103.150	7.375	101.409	101.346	101.275	101.205	7.250	100.996	100.933	100.862	100.792
7.500	103.566	103.502	103.432	103.362	7.500	101.621	101.557	101.487	101.417	7.375	101.497	101.434	101.363	101.293
7.625	103.624	103.560	103.490	103.420	7.625	101.679	101.615	101.545	101.475	7.500	101.742	101.678	101.608	101.537
7.750	102.169	101.977	101.758	101.539						7.625	102.144	102.080	102.010	101.939
7.875	102.406	102.214	101.996	101.777										
8.000	101.969	101.777	101.559	101.340										
8.125	102.169	101.977	101.758	101.539										
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	98.640	98.566	98.492	98.419	6.000	98.101	98.026	97.953	97.880					
6.125	98.881	98.807	98.734	98.661	6.125	98.333	98.259	98.186	98.113					
6.250	98.884	98.810	98.736	98.663	6.250	98.309	98.235	98.161	98.088					
6.375	99.124	99.049	98.976	98.903	6.375	98.522	98.447	98.374	98.301					
6.500	99.608	99.534	99.461	99.388	6.500	98.981	98.906	98.833	98.760					
6.625	99.691	99.616	99.543	99.470	6.625	99.028	98.953	98.880	98.807					
6.750	99.618	99.568	99.510	99.451	6.750	98.966	98.916	98.858	98.799					
6.875	99.795	99.744	99.686	99.627	6.875	99.151	99.100	99.042	98.983					
7.000	100.028	99.978	99.919	99.861	7.000	99.412	99.361	99.303	99.244					
7.125	100.145	100.095	100.036	99.978	7.125	99.559	99.509	99.450	99.391					
7.250	99.314	99.206	99.089	98.971	7.250	98.757	98.649	98.532	98.415					
7.375	99.845	99.737	99.620	99.502	7.375	99.290	99.181	99.064	98.947					
7.500	99.949	99.841	99.723	99.606	7.500	99.421	99.312	99.195	99.078					
7.625	99.923	99.814	99.697	99.580	7.625	99.868	99.759	99.642	99.525					
FANNIE MAE FIXED RATE BUYDOWN PRICING														
FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.809	95.787	95.764	95.740	5.500	96.693	96.665	96.634	96.603	5.375	94.234	94.212	94.189	94.165
5.500	96.462	96.441	96.417	96.394	5.625	97.334	97.306	97.275	97.243	5.500	94.887	94.866	94.842	94.819
5.625	97.048	97.027	97.003	96.980	5.750	97.673	97.645	97.613	97.582	5.625	95.473	95.452	95.428	95.405
5.750	97.530	97.502	97.470	97.439	5.875	98.203	98.175	98.143	98.112	5.750	95.955	95.927	95.895	95.864
5.875	98.122	98.094	98.063	98.032	6.000	98.960	98.931	98.900	98.869	5.875	96.547	96.519	96.488	96.457
6.000	98.677	98.649	98.618	98.587	6.125	99.513	99.470	99.423	99.376	6.000	97.102	97.074	97.043	97.012
6.125	99.198	99.170	99.139	99.107	6.250	99.796	99.754	99.707	99.660	6.125	97.623	97.595	97.564	97.532
6.250	99.673	99.630	99.583	99.536	6.375	100.283	100.239	100.191	100.143	6.250	98.098	98.055	98.008	97.961
6.375	100.338	100.295	100.248	100.201	6.500	101.069	101.019	100.964	100.910	6.375	98.763	98.720	98.673	98.626
6.500	100.830	100.787	100.741	100.694	6.625	101.423	101.373	101.318	101.263	6.500	99.255	99.212	99.166	99.119
6.625	101.169	101.126	101.079	101.033	6.750	101.846	101.783	101.712	101.642	6.625	99.594	99.551	99.504	99.458
6.750	101.735	101.685	101.631	101.576	6.875	102.282	102.218	102.148	102.077	6.750	100.160	100.110	100.056	100.001
6.875	102.097	102.036	101.969	101.902	7.000	102.790	102.726	102.656	102.585	6.875	100.522	100.461	100.394	100.327
7.000	102.685	102.615	102.537	102.459	7.125	103.137	103.073	103.003	102.933	7.000	101.110	101.040	100.962	100.884
7.125	103.105	103.035	102.956	102.878	7.250	102.858	102.794	102.724	102.654	7.125	101.530	101.460	101.381	101.303
7.250	103.707	103.570	103.413	103.257	7.375	103.354	103.291	103.220	103.150	7.250	102.132	101.995	101.838	101.682
7.375	103.951	103.813	103.657	103.501	7.500	103.566	103.502	103.432	103.362	7.375	102.376	102.238	102.082	101.926
7.500	104.276	104.139	103.983	103.826	7.625	103.624	103.560	103.490	103.420	7.500	102.701	102.564	102.408	102.251
7.625	104.590	104.453	104.297	104.140	7.750	102.169	101.977	101.758	101.539	7.625	103.015	102.878	102.722	102.565
7.750	104.713	104.576	104.420	104.264	7.875	102.406	102.214	101.996	101.777	7.750	103.138	103.001	102.845	102.689
7.875	105.006	104.868	104.712	104.556	8.000	101.969	101.777	101.559	101.340	7.875	103.431	103.293	103.137	102.981
8.000	104.999	104.862	104.706	104.550	8.125	102.169	101.977	101.758	101.539	8.000	103.424	103.287	103.131	102.975
8.125	105.247	105.109	104.953	104.797						8.125	103.672	103.534	103.378	103.222
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.809	95.787	95.764	95.740	5.500	96.693	96.665	96.634	96.603	5.375	94.234	94.212	94.189	94.165
5.500	96.462	96.441	96.417	96.394	5.625	97.334	97.306	97.275	97.243	5.500	94.887	94.866	94.842	94.819
5.625	97.048	97.027	97.003	96.980	5.750	97.673	97.645	97.613	97.582	5.625	95.473	95.452	95.428	

Effective: June 13, 2025

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.809	95.787	95.764	95.740	4.875	93.047	93.033	93.018	93.002	5.750	98.934	98.880	98.817	98.755
5.500	96.462	96.441	96.417	96.394	5.000	93.756	93.742	93.726	93.711	5.875	99.471	99.417	99.354	99.292
5.625	97.048	97.027	97.003	96.980	5.125	94.186	94.172	94.156	94.141	6.000	99.978	99.924	99.861	99.799
5.750	97.530	97.502	97.470	97.439	5.250	94.977	94.956	94.933	94.909	6.125	100.451	100.397	100.334	100.272
5.875	98.122	98.094	98.063	98.032	5.375	95.644	95.622	95.599	95.575	6.250	100.421	100.351	100.273	100.195
6.000	98.677	98.649	98.618	98.587	5.500	96.263	96.242	96.218	96.195	6.375	101.025	100.956	100.877	100.799
6.125	99.198	99.170	99.139	99.107	5.625	96.850	96.829	96.806	96.782	6.500	101.469	101.400	101.322	101.243
6.250	99.673	99.630	99.583	99.536	5.750	97.333	97.305	97.274	97.242	6.625	101.758	101.689	101.611	101.533
6.375	100.338	100.295	100.248	100.201	5.875	97.924	97.895	97.864	97.833	6.750	101.410	101.333	101.247	101.161
6.500	100.830	100.787	100.741	100.694	6.000	98.514	98.486	98.455	98.423	6.875	101.687	101.610	101.524	101.438
6.625	101.169	101.126	101.079	101.033	6.125	99.048	99.020	98.988	98.957	7.000	102.181	102.104	102.018	101.932
6.750	101.735	101.685	101.631	101.576	6.250	99.523	99.480	99.433	99.386	7.125	102.536	102.459	102.373	102.287
6.875	102.097	102.036	101.969	101.902	6.375	100.188	100.145	100.098	100.051	7.250	103.069	102.932	102.776	102.619
7.000	102.685	102.615	102.537	102.459	6.500	100.680	100.637	100.591	100.544	7.375	103.488	103.351	103.194	103.038
7.125	103.105	103.035	102.956	102.878	6.625	101.019	100.976	100.929	100.883	7.500	103.878	103.740	103.584	103.428
7.250	103.707	103.570	103.413	103.257	6.750	101.585	101.535	101.481	101.426	7.625	104.233	104.096	103.940	103.783
7.375	103.951	103.813	103.657	103.501	6.875	101.927	101.867	101.800	101.732					
7.500	104.276	104.139	103.983	103.826	7.000	102.515	102.445	102.367	102.289					
7.625	104.590	104.453	104.297	104.140	7.125	102.935	102.865	102.786	102.708					
7.750	104.713	104.576	104.420	104.264	7.250	103.537	103.400	103.243	103.087					
7.875	105.006	104.868	104.712	104.556	7.375	103.781	103.643	103.487	103.331					
8.000	104.999	104.862	104.706	104.550	7.500	104.106	103.969	103.813	103.656					
8.125	105.247	105.109	104.953	104.797	7.625	104.420	104.283	104.127	103.970					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.530	100.470	100.411	100.352	6.000	101.188	101.130	101.064	100.998	5.875	96.797	96.769	96.738	96.707
6.125	100.812	100.752	100.694	100.635	6.125	101.462	101.405	101.339	101.273	6.000	97.352	97.324	97.293	97.262
6.250	101.077	101.017	100.958	100.899	6.250	101.349	101.275	101.202	101.129	6.125	97.873	97.845	97.814	97.782
6.375	101.465	101.405	101.347	101.288	6.375	101.733	101.659	101.586	101.512	6.250	98.348	98.305	98.258	98.211
6.500	101.745	101.685	101.626	101.567	6.500	102.006	101.932	101.859	101.785	6.375	99.013	98.970	98.923	98.876
6.625	101.871	101.810	101.752	101.693	6.625	102.108	102.034	101.961	101.888	6.500	99.505	99.462	99.416	99.369
6.750	102.138	102.102	102.058	102.014	6.750	102.335	102.299	102.255	102.211	6.625	99.844	99.801	99.754	99.708
6.875	102.265	102.229	102.185	102.141	6.875	102.439	102.403	102.359	102.315	6.750	100.410	100.360	100.306	100.251
7.000	102.619	102.583	102.539	102.495	7.000	102.775	102.739	102.695	102.651	6.875	100.772	100.711	100.644	100.577
7.125	102.842	102.806	102.762	102.718	7.125	102.994	102.958	102.914	102.870	7.000	101.360	101.290	101.212	101.134
7.250	102.803	102.708	102.606	102.503	7.250	102.941	102.847	102.745	102.642	7.125	101.780	101.710	101.631	101.553
7.375	103.024	102.930	102.828	102.725	7.375	103.159	103.065	102.963	102.860	7.250	102.382	102.245	102.088	101.932
7.500	103.237	103.142	103.040	102.937	7.500	103.372	103.277	103.175	103.072	7.375	102.626	102.488	102.332	102.176
7.625	103.434	103.340	103.238	103.135	7.625	103.569	103.475	103.373	103.270	7.500	102.951	102.814	102.658	102.501
										7.625	103.265	103.128	102.972	102.815
										7.750	103.388	103.251	103.095	102.939
										7.875	103.681	103.543	103.387	103.231
										8.000	103.674	103.537	103.381	103.225
										8.125	103.922	103.784	103.628	103.472

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.122	98.094	98.063	98.032										
6.000	98.677	98.649	98.618	98.587										
6.125	99.198	99.170	99.139	99.107										
6.250	99.673	99.630	99.583	99.536										
6.375	100.338	100.295	100.248	100.201										
6.500	100.830	100.787	100.741	100.694										
6.625	101.169	101.126	101.079	101.033										
6.750	101.735	101.685	101.631	101.576										
6.875	102.097	102.036	101.969	101.902										
7.000	102.685	102.615	102.537	102.459										
7.125	103.105	103.035	102.956	102.878										
7.250	103.707	103.570	103.413	103.257										
7.375	103.951	103.813	103.657	103.501										
7.500	104.276	104.139	103.983	103.826										
7.625	104.590	104.453	104.297	104.140										
7.750	104.713	104.576	104.420	104.264										
7.875	105.006	104.868	104.712	104.556										
8.000	104.999	104.862	104.706	104.550										
8.125	105.247	105.109	104.953	104.797										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.693	96.665	96.634	96.603	5.750	95.370	95.342	95.311	95.280	6.000	98.136	98.061	97.988	97.915
5.625	97.334	97.306	97.275	97.243	5.875	95.918	95.890	95.859	95.828	6.125	98.368	98.294	98.221	98.148
5.750	97.673	97.645	97.613	97.582	6.000	96.686	96.657	96.626	96.595	6.250	98.344	98.270	98.196	98.123
5.875	98.203	98.175	98.143	98.112	6.125	97.230	97.187	97.140	97.093	6.375	98.557	98.482	98.409	98.336
6.000	98.960	98.931	98.900	98.869	6.250	97.487	97.445	97.398	97.351	6.500	99.016	98.941	98.868	98.795
6.125	99.513	99.470	99.423	99.376	6.375	97.956	97.912	97.864	97.816	6.625	99.079	99.004	98.931	98.858
6.250	99.796	99.754	99.707	99.660	6.500	98.724	98.674	98.619	98.565	6.750	99.036	98.986	98.927	98.869
6.375	100.283	100.239	100.191	100.143	6.625	99.061	99.011	98.956	98.901	6.875	99.239	99.189	99.130	99.072
6.500	101.069	101.019	100.964	100.910	6.750	99.499	99.436	99.365	99.295	7.000	99.515	99.465	99.406	99.347
6.625	101.423	101.373	101.318	101.263	6.875	99.936	99.873	99.802	99.732	7.125	99.671	99.621	99.562	99.504
6.750	101.846	101.783	101.712	101.642	7.000	100.466	100.403	100.332	100.262	7.250	98.880	98.772	98.655	98.538
6.875	102.282	102.218	102.148	102.077	7.125	100.843	100.779	100.709	100.639	7.375	99.418	99.310	99.193	99.076
7.000	102.790	102.726	102.656	102.585	7.250	100.596	100.533	100.462	100.392	7.500	99.557	99.448	99.331	99.214
7.125	103.137	103.073	103.003	102.933	7.375	101.097	101.034	100.963	100.893	7.625	99.843	99.734	99.617	99.500
7.250	102.858	102.794	102.724	102.654	7.500	101.342	101.278	101.208	101.137					
7.375	103.354	103.291	103.220	103.150	7.625	101.744	101.680	101.610	101.539					
7.500	103.566	103.502	103.432	103.362										
7.625	103.624	103.560	103.490	103.420										
7.750	102.169	101.977	101.758	101.539										
7.875	102.406	102.214	101.996	101.777										
8.000	101.969	101.777	101.559	101.340										
8.125	102.169	101.977	101.758	101.539										

Effective: June 13, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.809	95.787	95.764	95.740	6.000	98.960	98.931	98.900	98.869	5.375	94.234	94.212	94.189	94.165
5.500	96.462	96.441	96.417	96.394	6.125	99.513	99.470	99.423	99.376	5.500	94.887	94.866	94.842	94.819
5.625	97.048	97.027	97.003	96.980	6.250	99.796	99.754	99.707	99.660	5.625	95.473	95.452	95.428	95.405
5.750	97.530	97.502	97.470	97.439	6.375	100.283	100.239	100.191	100.143	5.750	95.955	95.927	95.895	95.864
5.875	98.122	98.094	98.063	98.032	6.500	101.069	101.019	100.964	100.910	5.875	96.547	96.519	96.488	96.457
6.000	98.677	98.649	98.618	98.587	6.625	101.423	101.373	101.318	101.263	6.000	97.102	97.074	97.043	97.012
6.125	99.198	99.170	99.139	99.107	6.750	101.846	101.783	101.712	101.642	6.125	97.623	97.595	97.564	97.532
6.250	99.673	99.630	99.583	99.536	6.875	102.282	102.218	102.148	102.077	6.250	98.098	98.055	98.008	97.961
6.375	100.338	100.295	100.248	100.201	7.000	102.790	102.726	102.656	102.585	6.375	98.763	98.720	98.673	98.626
6.500	100.830	100.787	100.741	100.694	7.125	103.137	103.073	103.003	102.933	6.500	99.255	99.212	99.166	99.119
6.625	101.169	101.126	101.079	101.033	7.250	102.858	102.794	102.724	102.654	6.625	99.594	99.551	99.504	99.458
6.750	101.735	101.685	101.631	101.576	7.375	103.354	103.291	103.220	103.150	6.750	100.160	100.110	100.056	100.001
6.875	102.097	102.036	101.969	101.902	7.500	103.566	103.502	103.432	103.362	6.875	100.522	100.461	100.394	100.327
7.000	102.685	102.615	102.537	102.459	7.625	103.624	103.560	103.490	103.420	7.000	101.110	101.040	100.962	100.884
7.125	103.105	103.035	102.956	102.878	7.750	102.169	101.977	101.758	101.539	7.125	101.530	101.460	101.381	101.303
7.250	103.707	103.570	103.413	103.257	7.875	102.406	102.214	101.996	101.777	7.250	102.132	101.995	101.838	101.682
7.375	103.951	103.813	103.657	103.501	8.000	101.969	101.777	101.559	101.340	7.375	102.376	102.238	102.082	101.926
7.500	104.276	104.139	103.983	103.826	8.125	102.169	101.977	101.758	101.539	7.500	102.701	102.564	102.408	102.251
7.625	104.590	104.453	104.297	104.140						7.625	103.015	102.878	102.722	102.565
7.750	104.713	104.576	104.420	104.264						7.750	103.138	103.001	102.845	102.689
7.875	105.006	104.868	104.712	104.556						7.875	103.431	103.293	103.137	102.981
8.000	104.999	104.862	104.706	104.550						8.000	103.424	103.287	103.131	102.975
8.125	105.247	105.109	104.953	104.797						8.125	103.672	103.534	103.378	103.222

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.809	95.787	95.764	95.740	6.000	98.960	98.931	98.900	98.869	5.375	94.234	94.212	94.189	94.165
5.500	96.462	96.441	96.417	96.394	6.125	99.513	99.470	99.423	99.376	5.500	94.887	94.866	94.842	94.819
5.625	97.048	97.027	97.003	96.980	6.250	99.796	99.754	99.707	99.660	5.625	95.473	95.452	95.428	95.405
5.750	97.530	97.502	97.470	97.439	6.375	100.283	100.239	100.191	100.143	5.750	95.955	95.927	95.895	95.864
5.875	98.122	98.094	98.063	98.032	6.500	101.069	101.019	100.964	100.910	5.875	96.547	96.519	96.488	96.457
6.000	98.677	98.649	98.618	98.587	6.625	101.423	101.373	101.318	101.263	6.000	97.102	97.074	97.043	97.012
6.125	99.198	99.170	99.139	99.107	6.750	101.846	101.783	101.712	101.642	6.125	97.623	97.595	97.564	97.532
6.250	99.673	99.630	99.583	99.536	6.875	102.282	102.218	102.148	102.077	6.250	98.098	98.055	98.008	97.961
6.375	100.338	100.295	100.248	100.201	7.000	102.790	102.726	102.656	102.585	6.375	98.763	98.720	98.673	98.626
6.500	100.830	100.787	100.741	100.694	7.125	103.137	103.073	103.003	102.933	6.500	99.255	99.212	99.166	99.119
6.625	101.169	101.126	101.079	101.033	7.250	102.858	102.794	102.724	102.654	6.625	99.594	99.551	99.504	99.458
6.750	101.735	101.685	101.631	101.576	7.375	103.354	103.291	103.220	103.150	6.750	100.160	100.110	100.056	100.001
6.875	102.097	102.036	101.969	101.902	7.500	103.566	103.502	103.432	103.362	6.875	100.522	100.461	100.394	100.327
7.000	102.685	102.615	102.537	102.459	7.625	103.624	103.560	103.490	103.420	7.000	101.110	101.040	100.962	100.884
7.125	103.105	103.035	102.956	102.878	7.750	102.169	101.977	101.758	101.539	7.125	101.530	101.460	101.381	101.303
7.250	103.707	103.570	103.413	103.257	7.875	102.406	102.214	101.996	101.777	7.250	102.132	101.995	101.838	101.682
7.375	103.951	103.813	103.657	103.501	8.000	101.969	101.777	101.559	101.340	7.375	102.376	102.238	102.082	101.926
7.500	104.276	104.139	103.983	103.826	8.125	102.169	101.977	101.758	101.539	7.500	102.701	102.564	102.408	102.251
7.625	104.590	104.453	104.297	104.140						7.625	103.015	102.878	102.722	102.565
7.750	104.713	104.576	104.420	104.264						7.750	103.138	103.001	102.845	102.689
7.875	105.006	104.868	104.712	104.556						7.875	103.431	103.293	103.137	102.981
8.000	104.999	104.862	104.706	104.550						8.000	103.424	103.287	103.131	102.975
8.125	105.247	105.109	104.953	104.797						8.125	103.672	103.534	103.378	103.222

 Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612														
Effective: June 13, 2025														
FANNIE MAE ARMS PRICING														
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.063	97.046	97.046	96.982	5.000	97.068	97.046	97.046	96.962	5.000	96.151	96.120	96.120	96.041
4.875	97.414	97.393	97.393	97.320	5.125	97.569	97.534	97.534	97.445	5.125	96.435	96.401	96.401	96.312
5.000	97.770	97.747	97.747	97.663	5.250	98.025	97.987	97.987	97.889	5.250	96.711	96.673	96.673	96.575
5.125	98.029	97.997	97.997	97.907	5.375	98.410	98.367	98.367	98.260	5.375	96.975	96.932	96.932	96.825
5.250	98.434	98.404	98.404	98.301	5.500	98.773	98.727	98.727	98.610	5.500	97.297	97.251	97.251	97.134
5.375	98.760	98.726	98.726	98.614	5.625	99.104	99.054	99.054	98.928	5.625	97.708	97.659	97.659	97.533
5.500	99.065	99.026	99.026	98.905	5.750	99.412	99.359	99.359	99.223	5.750	98.088	98.035	98.035	97.899
5.625	99.354	99.311	99.311	99.181	5.875	99.688	99.630	99.630	99.485	5.875	98.420	98.363	98.363	98.218
5.750	99.653	99.608	99.608	99.467	6.000	99.940	99.878	99.878	99.724	6.000	98.726	98.665	98.665	98.510
5.875	99.949	99.899	99.899	99.750	6.125	100.157	100.092	100.092	99.928	6.125	98.993	98.928	98.928	98.764
6.000	100.166	100.113	100.113	99.954	6.250	100.370	100.302	100.302	100.129	6.250	99.238	99.169	99.169	98.996
6.125	100.345	100.287	100.287	100.119	6.375	100.582	100.509	100.509	100.326	6.375	99.456	99.384	99.384	99.201
6.250	100.548	100.486	100.486	100.309	6.500	100.681	100.604	100.604	100.412	6.500	99.581	99.504	99.504	99.312
6.375	100.733	100.667	100.667	100.480	6.625	100.619	100.547	100.547	100.341	6.625	99.569	99.489	99.489	99.288
6.500	100.821	100.750	100.750	100.555	6.750	100.593	100.516	100.516	100.301	6.750	99.623	99.539	99.539	99.328
6.625	100.942	100.869	100.869	100.664	6.875	100.617	100.529	100.529	100.309	6.875	99.771	99.683	99.683	99.463
6.750	100.957	100.880	100.880	100.665	7.000	100.647	100.555	100.555	100.326	7.000	99.908	99.816	99.816	99.587
6.875	100.929	100.847	100.847	100.624	7.125	100.699	100.603	100.603	100.365	7.125	100.047	99.952	99.952	99.713
7.000	100.660	100.573	100.573	100.340	7.250	101.016	100.916	100.916	100.668	7.250	100.330	100.231	100.231	99.983
7.125	100.216	100.120	100.120	99.881	7.375	101.687	101.583	101.583	101.326	7.375	100.785	100.682	100.682	100.424
7.250	100.252	100.159	100.159	99.907	7.500	102.256	102.149	102.149	101.883	7.500	101.241	101.134	101.134	100.867
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.163	97.146	97.146	97.082	5.000	97.164	97.141	97.141	97.056	5.000	96.251	96.220	96.220	96.141
4.875	97.513	97.493	97.493	97.419	5.125	97.667	97.633	97.633	97.544	5.125	96.534	96.499	96.499	96.411
5.000	97.868	97.846	97.846	97.762	5.250	98.123	98.084	98.084	97.986	5.250	96.809	96.770	96.770	96.672
5.125	98.130	98.098	98.098	98.008	5.375	98.506	98.464	98.464	98.356	5.375	97.071	97.029	97.029	96.922
5.250	98.532	98.502	98.502	98.399	5.500	98.868	98.822	98.822	98.705	5.500	97.392	97.346	97.346	97.230
5.375	98.859	98.824	98.824	98.712	5.625	99.198	99.148	99.148	99.022	5.625	97.802	97.753	97.753	97.626
5.500	99.163	99.125	99.125	99.003	5.750	99.505	99.452	99.452	99.316	5.750	98.181	98.127	98.127	97.991
5.625	99.452	99.410	99.410	99.279	5.875	99.780	99.723	99.723	99.578	5.875	98.511	98.454	98.454	98.309
5.750	99.752	99.706	99.706	99.566	6.000	100.031	99.970	99.970	99.816	6.000	98.815	98.754	98.754	98.599
5.875	100.048	99.999	99.999	99.849	6.125	100.248	100.183	100.183	100.020	6.125	99.079	99.014	99.014	98.851
6.000	100.267	100.213	100.213	100.055	6.250	100.462	100.394	100.394	100.220	6.250	99.324	99.255	99.255	99.082
6.125	100.447	100.389	100.389	100.221	6.375	100.675	100.602	100.602	100.419	6.375	99.540	99.468	99.468	99.285
6.250	100.652	100.590	100.590	100.413	6.500	100.776	100.699	100.699	100.507	6.500	99.664	99.588	99.588	99.396
6.375	100.839	100.773	100.773	100.587	6.625	100.715	100.643	100.643	100.437	6.625	99.653	99.573	99.573	99.372
6.500	100.930	100.860	100.860	100.664	6.750	100.692	100.615	100.615	100.400	6.750	99.708	99.624	99.624	99.413
6.625	101.053	100.981	100.981	100.775	6.875	100.717	100.629	100.629	100.409	6.875	99.856	99.768	99.768	99.548
6.750	101.070	100.993	100.993	100.779	7.000	100.749	100.658	100.658	100.428	7.000	99.994	99.902	99.902	99.673
6.875	101.045	100.963	100.963	100.740	7.125	100.803	100.708	100.708	100.469	7.125	100.134	100.038	100.038	99.800
7.000	100.777	100.690	100.690	100.457	7.250	101.122	101.022	101.022	100.774	7.250	100.418	100.319	100.319	100.071
7.125	100.334	100.239	100.239	100.000	7.375	101.795	101.692	101.692	101.434	7.375	100.874	100.771	100.771	100.514
7.250	100.372	100.280	100.280	100.028	7.500	102.367	102.260	102.260	101.993	7.500	101.331	101.224	101.224	100.958
FREDDIE MAC ARMS PRICING														
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.063	97.046	97.046	96.982	5.000	97.068	97.046	97.046	96.962	5.000	96.151	96.120	96.120	96.041
4.875	97.414	97.393	97.393	97.320	5.125	97.569	97.534	97.534	97.445	5.125	96.435	96.401	96.401	96.312
5.000	97.770	97.747	97.747	97.663	5.250	98.025	97.987	97.987	97.889	5.250	96.711	96.673	96.673	96.575
5.125	98.029	97.997	97.997	97.907	5.375	98.410	98.367	98.367	98.260	5.375	96.975	96.932	96.932	96.825
5.250	98.434	98.404	98.404	98.301	5.500	98.773	98.727	98.727	98.610	5.500	97.297	97.251	97.251	97.134
5.375	98.760	98.726	98.726	98.614	5.625	99.104	99.054	99.054	98.928	5.625	97.708	97.659	97.659	97.533
5.500	99.065	99.026	99.026	98.905	5.750	99.412	99.359	99.359	99.223	5.750	98.088	98.035	98.035	97.899
5.625	99.354	99.311	99.311	99.181	5.875	99.688	99.630	99.630	99.485	5.875	98.420	98.363	98.363	98.218
5.750	99.653	99.608	99.608	99.467	6.000	99.940	99.878	99.878	99.724	6.000	98.726	98.665	98.665	98.510
5.875	99.949	99.899	99.899	99.750	6.125	100.157	100.092	100.092	99.928	6.125	98.993	98.928	98.928	98.764
6.000	100.166	100.113	100.113	99.954	6.250	100.370	100.302	100.302	100.129	6.250	99.238	99.169	99.169	98.996
6.125	100.345	100.287	100.287	100.119	6.375	100.582	100.509	100.509	100.326	6.375	99.456	99.384	99.384	99.201
6.250	100.548	100.486	100.486	100.309	6.500	100.681	100.604	100.604	100.412	6.500	99.581	99.504	99.504	99.312
6.375	100.733	100.667	100.667	100.480	6.625	100.619	100.547	100.547	100.341	6.625	99.569	99.489	99.489	99.288
6.500	100.821	100.750	100.750	100.555	6.750	100.593	100.516	100.516	100.301	6.750	99.623	99.539	99.539	99.328
6.625	100.942	100.869	100.869	100.664	6.875	100.617	100.529	100.529	100.309	6.875	99.771	99.683	99.683	99.463
6.750	100.957	100.880	100.880	100.665	7.000	100.647	100.555	100.555	100.326	7.000	99.908	99.816	99.816	99.587
6.875	100.929	100.847	100.847	100.624	7.125	100.699	100.603	100.603	100.365	7.125	100.047	99.952	99.952	99.713
7.000	100.660	100.573	100.573	100.340	7.250	101.016	100.916	100.916	100.668	7.250	100.330	100.231	100.231	99.983
7.125	100.216	100.120	100.120	99.881	7.375	101.687	101.583	101.583	101.326	7.375	100.785	100.682	100.682	100.424
7.250	100.252	100.159	100.159	99.907	7.500	102.256	102.149	102.149	101.883	7.500	101.241	101.134	101.134	100.867

JET AdvantageMortgage				Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612								
Effective:		June 13, 2025										
Agency Loan Parameter Price Adjustments												
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.												
FICO/LTV Purchase Adjustments (Loan terms > 15 years)												
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%			
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			
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)												
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%			
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			
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
FICO/LTV Cashout Adjustments												
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%							
780+	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
<=639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Agency Adjustments												
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd 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			
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750			
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750							
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250							
LOAN AMOUNT **		HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS*				* Prices are indicative and subject to change without notice. * Please log into the portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to the guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**						
Loan Amt \$75,000 <= \$100,000		-1.000	LTV > 80% AND FICO >= 680								0.000	
Loan Amt >\$100,000 <= \$249,999		0.250	All other LTV & FICO combinations								0.000	
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments										
Texas Cash out		-1.000										
HB 20YR & 25YR Term		-1.500										
> 6 Financed Properties		-0.500	**Minimum Loan Amount \$75,000**									
Escrow Waiver (Non-CA)		-0.250	***All loan level price adjustments are cumulative***									
State Adjustors: NC or WA		-0.375	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs									
FICO => 700 & LTV<= 80%		0.300						NC Floor Price		99.750		
LENDER PAID MI												
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639		
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190		
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870		
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750		
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000		
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890		
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770		
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240		
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610		
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190		
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870		
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630		
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600		
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890		
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770		
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240		
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210		
LPMI (in addition to adjustments above)												
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639		
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011		
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230		
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350		
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300		
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630		
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820		
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530		
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250		
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490		
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270		
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250		
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150		
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040		

JET/AdvantageMortgage Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612														
Effective: June 13, 2025														
ALT AGENCY 2nd Home/ Investment HIGH BALANCE														
Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.693	96.665	96.634	96.603	5.500	94.753	94.725	94.694	94.663	5.375	0.000	94.128	94.097	94.066
5.625	97.334	97.306	97.275	97.243	5.625	95.361	95.333	95.301	95.270	5.500	94.823	94.795	94.764	94.733
5.750	97.673	97.645	97.613	97.582	5.750	95.700	95.672	95.641	95.610	5.625	95.443	95.415	95.384	95.352
5.875	98.203	98.175	98.143	98.112	5.875	96.224	96.196	96.165	96.133	5.750	95.770	95.742	95.711	95.680
6.000	98.960	98.931	98.900	98.869	6.000	97.016	96.987	96.956	96.925	5.875	96.318	96.290	96.259	96.228
6.125	99.513	99.470	99.423	99.376	6.125	97.588	97.545	97.498	97.451	6.000	97.086	97.057	97.026	96.995
6.250	99.796	99.754	99.707	99.660	6.250	97.871	97.829	97.782	97.735	6.125	97.630	97.587	97.540	97.493
6.375	100.283	100.239	100.191	100.143	6.375	98.358	98.314	98.266	98.218	6.250	97.887	97.845	97.798	97.751
6.500	101.069	101.019	100.964	100.910	6.500	99.144	99.094	99.039	98.985	6.375	98.356	98.312	98.264	98.216
6.625	101.423	101.373	101.318	101.263	6.625	99.482	99.433	99.378	99.323	6.500	99.124	99.074	99.019	98.965
6.750	101.846	101.783	101.712	101.642	6.750	99.901	99.838	99.767	99.697	6.625	99.461	99.411	99.356	99.301
6.875	102.282	102.218	102.148	102.077	6.875	100.337	100.273	100.203	100.132	6.750	99.899	99.836	99.765	99.695
7.000	102.790	102.726	102.656	102.585	7.000	100.845	100.781	100.711	100.640	6.875	100.336	100.273	100.202	100.132
7.125	103.137	103.073	103.003	102.933	7.125	101.192	101.128	101.058	100.988	7.000	100.866	100.803	100.732	100.662
7.250	102.858	102.794	102.724	102.654	7.250	100.913	100.849	100.779	100.709	7.125	101.243	101.179	101.109	101.039
7.375	103.354	103.291	103.220	103.150	7.375	101.409	101.346	101.275	101.205	7.250	100.996	100.933	100.862	100.792
7.500	103.566	103.502	103.432	103.362	7.500	101.621	101.557	101.487	101.417	7.375	101.497	101.434	101.363	101.293
7.625	103.624	103.560	103.490	103.420	7.625	101.679	101.615	101.545	101.475	7.500	101.742	101.678	101.608	101.537
7.750	102.169	101.977	101.758	101.539						7.625	102.144	102.080	102.010	101.939
7.875	102.406	102.214	101.996	101.777										
8.000	101.969	101.777	101.559	101.340										
8.125	102.169	101.977	101.758	101.539										
Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	98.640	98.566	98.492	98.419	6.000	98.101	98.026	97.953	97.880					
6.125	98.881	98.807	98.734	98.661	6.125	98.333	98.259	98.186	98.113					
6.250	98.884	98.810	98.736	98.663	6.250	98.309	98.235	98.161	98.088					
6.375	99.124	99.049	98.976	98.903	6.375	98.522	98.447	98.374	98.301					
6.500	99.608	99.534	99.461	99.388	6.500	98.981	98.906	98.833	98.760					
6.625	99.691	99.616	99.543	99.470	6.625	99.028	98.953	98.880	98.807					
6.750	99.618	99.568	99.510	99.451	6.750	98.966	98.916	98.858	98.799					
6.875	99.795	99.744	99.686	99.627	6.875	99.151	99.100	99.042	98.983					
7.000	100.028	99.978	99.919	99.861	7.000	99.412	99.361	99.303	99.244					
7.125	100.145	100.095	100.036	99.978	7.125	99.559	99.509	99.450	99.391					
7.250	99.314	99.206	99.089	98.971	7.250	98.757	98.649	98.532	98.415					
7.375	99.845	99.737	99.620	99.502	7.375	99.290	99.181	99.064	98.947					
7.500	99.949	99.841	99.723	99.606	7.500	99.421	99.312	99.195	99.078					
7.625	99.923	99.814	99.697	99.580	7.625	99.868	99.759	99.642	99.525					

JET AdvantageMortgage Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										
Effective: June 13, 2025										
ALT Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000			
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625			
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875			
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625			
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%						
780+	-0.375	-0.375	-0.625	-0.875						
760-779	-0.375	-0.375	-0.875	-1.250						
740-759	-0.375	-0.375	-1.000	-1.625						
720-739	-0.375	-0.500	-1.375	-2.000						
700-719	-0.375	-0.500	-1.625	-2.625						
680-699	-0.375	-0.625	-2.000	-2.875						
660-679	-0.375	-0.875	-2.750	-4.000						
640-659	-0.375	-1.375	-3.125	-4.625						
<=639	-0.375	-1.375	-3.375	-4.875						
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750			
Investment	-0.750	-0.750	-1.000	-1.500	-2.750	-3.625				
2nd Home	-0.750	-0.750	-1.000	-1.500	-2.750	-3.625	-3.625			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2-4 Unit	0.000	0.000	-0.375	-0.375						
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125			
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000			
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500			
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **										
Loan Amt \$75,000 <= \$100,000	-1.000						* Prices are indicative and subject to change without notice. * Please log into the portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to the guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**			
Loan Amt >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments								
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**								
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***								
State Adjustors: NC or WA	-0.375	Max Final Price Including comp Cannot								
FICO => 700 & LTV<= 80%	0.300	Exceed (4.00) for all Agency Programs				NC Floor Price		99.750		
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

Jet Advantage Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 13, 2025

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 13, 2025

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.052	98.850	98.614
6.875	99.339	99.187	99.016
6.990	99.811	99.659	99.488
7.000	99.841	99.689	99.518
7.125	100.285	100.133	99.962
7.250	100.709	100.557	100.386
7.375	100.844	100.650	100.421
7.500	101.306	101.112	100.883
7.625	101.710	101.516	101.287
7.750	102.104	101.910	101.681
7.875	101.469	101.239	100.951
8.000	101.891	101.661	101.373
8.125	102.265	102.035	101.747
8.250	102.639	102.409	102.121

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.552	97.350	97.114
6.875	97.839	97.687	97.516
6.990	98.311	98.159	97.988
7.000	98.341	98.189	98.018
7.125	98.785	98.633	98.462
7.250	99.209	99.057	98.886
7.375	99.344	99.150	98.921
7.500	99.806	99.612	99.383
7.625	100.210	100.016	99.787
7.750	100.604	100.410	100.181
7.875	99.969	99.739	99.451
8.000	100.391	100.161	99.873
8.125	100.765	100.535	100.247
8.250	101.139	100.909	100.621

MaxOne features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

DPA Deluxe 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.302	98.100	97.864
6.875	98.589	98.437	98.266
6.990	99.061	98.909	98.738
7.000	99.091	98.939	98.768
7.125	99.535	99.383	99.212
7.250	99.959	99.807	99.636
7.375	100.094	99.900	99.671
7.500	100.556	100.362	100.133
7.625	100.960	100.766	100.537
7.750	101.354	101.160	100.931
7.875	100.719	100.489	100.201
8.000	101.141	100.911	100.623
8.125	101.515	101.285	100.997
8.250	101.889	101.659	101.371

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.052	96.850	96.614
6.875	97.339	97.187	97.016
6.990	97.811	97.659	97.488
7.000	97.841	97.689	97.518
7.125	98.285	98.133	97.962
7.250	98.709	98.557	98.386
7.375	98.844	98.650	98.421
7.500	99.306	99.112	98.883
7.625	99.710	99.516	99.287
7.750	100.104	99.910	99.681
7.875	99.469	99.239	98.951
8.000	99.891	99.661	99.373
8.125	100.265	100.035	99.747
8.250	100.639	100.409	100.121

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.552	95.350	95.114
6.875	95.839	95.687	95.516
6.990	96.311	96.159	95.988
7.000	96.341	96.189	96.018
7.125	96.785	96.633	96.462
7.250	97.209	97.057	96.886
7.375	97.344	97.150	96.921
7.500	97.806	97.612	97.383
7.625	98.210	98.016	97.787
7.750	98.604	98.410	98.181
7.875	97.969	97.739	97.451
8.000	98.391	98.161	97.873
8.125	98.765	98.535	98.247
8.250	99.139	98.909	98.621

MaxOne HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

DPA Deluxe 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.302	96.100	95.864
6.875	96.589	96.437	96.266
6.990	97.061	96.909	96.738
7.000	97.091	96.939	96.768
7.125	97.535	97.383	97.212
7.250	97.959	97.807	97.636
7.375	98.094	97.900	97.671
7.500	98.556	98.362	98.133
7.625	98.960	98.766	98.537
7.750	99.354	99.160	98.931
7.875	98.719	98.489	98.201
8.000	99.141	98.911	98.623
8.125	99.515	99.285	98.997
8.250	99.889	99.659	99.371

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
DTI >50
-0.250

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500

Floor Price
98.000

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HS - (301HS)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.250	97.154	97.126	97.095		5.000	94.865	94.846	94.814		5.000	98.345	98.323	98.301		5.250	96.576	96.548	96.517	
5.375	97.790	97.762	97.731		5.125	95.377	95.358	95.326		5.125	98.725	98.703	98.681		5.375	96.962	96.934	96.903	
5.500	98.166	98.138	98.107		5.250	96.529	96.501	96.470		5.250	99.595	99.573	99.551		5.500	97.463	97.435	97.404	
5.625	98.773	98.745	98.714		5.375	97.165	97.137	97.106		5.375	99.588	99.559	99.529		5.625	98.070	98.042	98.011	
5.750	99.629	99.601	99.570		5.500	97.541	97.513	97.482		5.500	99.833	99.804	99.774		5.750	99.051	99.023	98.992	
5.875	99.935	99.861	99.760		5.625	98.148	98.120	98.089		5.625	100.308	100.279	100.249		5.875	99.138	99.064	98.963	
6.000	100.531	100.457	100.356		5.750	99.004	98.976	98.945		5.750	101.013	100.984	100.954		6.000	99.609	99.535	99.434	
6.125	100.868	100.794	100.693		5.875	99.310	99.236	99.135		5.875	100.735	100.706	100.677		6.125	100.196	100.122	100.021	
6.250	101.819	101.745	101.644		6.000	99.906	99.832	99.731		6.000	101.190	101.161	101.132		6.250	101.022	100.948	100.847	
6.375	101.586	101.521	101.466		6.125	100.243	100.169	100.068							6.375	101.227	101.161	101.106	
6.500	102.162	102.097	102.042		6.250	101.194	101.120	101.019							6.500	101.678	101.612	101.557	
6.625	102.709	102.644	102.589		6.375	100.961	100.896	100.841							6.625	102.100	102.034	101.979	
6.750	103.370	103.305	103.250		6.500	101.537	101.472	101.417							6.750	101.761	101.695	101.640	
6.875	103.035	103.012	102.934		6.625	102.084	102.019	101.964							6.875	101.894	101.871	101.793	
7.000	103.571	103.548	103.470		6.750	102.745	102.680	102.625							7.000	102.055	102.032	101.954	
7.125	103.828	103.805	103.727												7.125	102.437	102.414	102.336	
7.250	103.449	103.426	103.348												7.250	102.433	102.410	102.332	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.154	97.126	97.095	
5.375	97.790	97.762	97.731	
5.500	98.166	98.138	98.107	
5.625	98.773	98.745	98.714	
5.750	99.629	99.601	99.570	
5.875	99.935	99.906	99.876	
6.000	100.531	100.457	100.356	
6.125	100.868	100.794	100.693	
6.250	101.819	101.745	101.644	
6.375	101.586	101.521	101.466	
6.500	102.162	102.097	102.042	
6.625	102.709	102.644	102.589	
6.750	103.370	103.305	103.250	
6.875	103.035	103.012	102.934	
7.000	103.571	103.548	103.470	
7.125	103.828	103.805	103.727	
7.250	103.449	103.426	103.348	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.576	96.548	96.517	
5.375	96.962	96.934	96.903	
5.500	97.463	97.435	97.404	
5.625	98.070	98.042	98.011	
5.750	99.051	99.023	98.992	
5.875	99.138	99.064	98.963	
6.000	99.609	99.535	99.434	
6.125	100.196	100.122	100.021	
6.250	101.022	100.948	100.847	
6.375	101.227	101.161	101.106	
6.500	101.678	101.612	101.557	
6.625	102.100	102.034	101.979	
6.750	101.761	101.695	101.640	
6.875	101.894	101.871	101.793	
7.000	102.055	102.032	101.954	
7.125	102.437	102.414	102.336	
7.250	102.433	102.410	102.332	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.154	97.126	97.095	
5.375	97.790	97.762	97.731	
5.500	98.166	98.138	98.107	
5.625	98.773	98.745	98.714	
5.750	99.629	99.601	99.570	
5.875	99.935	99.861	99.760	
6.000	100.531	100.457	100.356	
6.125	100.868	100.794	100.693	
6.250	101.819	101.745	101.644	
6.375	101.586	101.521	101.466	
6.500	102.162	102.097	102.042	
6.625	102.709	102.644	102.589	
6.750	103.370	103.305	103.250	
6.875	103.035	103.012	102.934	
7.000	103.571	103.548	103.470	
7.125	103.828	103.805	103.727	
7.250	103.449	103.426	103.348	

FHA 30 Year Fixed HB 1-B Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.576	96.548	96.517	
5.375	96.962	96.934	96.903	
5.500	97.463	97.435	97.404	
5.625	98.070	98.042	98.011	
5.750	99.051	99.023	98.992	
5.875	99.138	99.064	98.963	
6.000	99.609	99.535	99.434	
6.125	100.196	100.122	100.021	
6.250	101.022	100.948	100.847	
6.375	101.227	101.161	101.106	
6.500	101.678	101.612	101.557	
6.625	102.100	102.034	101.979	
6.750	101.761	101.695	101.640	
6.875	101.894	101.871	101.793	
7.000	102.055	102.032	101.954	
7.125	102.437	102.414	102.336	
7.250	102.433	102.410	102.332	

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K		Select (FICO ≥680 & ≥250,000 & N/A on DPAs)
0.375		-0.750		-0.625		0.350
FICO 680-699		FICO 680-699		Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.500		-0.375		-0.500
FICO 680-679		FICO 650-679		VA Cashout ≥90% LTV		3-Unit
0.250		-3.000		-3.000		-0.500
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		NC Floor Price
0.000		-3.000		-1.250		99/750
FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRLL)		
-0.250		0.250		-1.250		

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.250	97.024	96.996	96.965
5.375	97.660	97.632	97.601
5.500	98.161	98.133	98.102
5.625	98.643	98.615	98.584
5.750	99.374	99.346	99.315
5.875	99.680	99.606	99.505
6.000	100.276	100.202	100.101
6.125	100.863	100.789	100.688
6.250	101.064	100.990	100.889
6.375	101.206	101.141	101.086
6.500	101.782	101.717	101.662
6.625	102.204	102.139	102.084
6.750	102.240	102.175	102.120
6.875	102.530	102.507	102.429
7.000	102.941	102.918	102.840
7.125	103.198	103.175	103.097
7.250	103.319	103.296	103.218

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	94.510	94.491	94.459
5.125	95.022	95.003	94.971
5.250	96.299	96.271	96.240
5.375	96.935	96.907	96.876
5.500	97.436	97.408	97.377
5.625	97.918	97.890	97.859
5.750	98.649	98.621	98.590
5.875	98.955	98.881	98.780
6.000	99.551	99.477	99.376
6.125	100.138	100.064	99.963
6.250	100.339	100.265	100.164
6.375	100.481	100.416	100.361
6.500	101.057	100.992	100.937
6.625	101.479	101.414	101.359
6.750	101.515	101.450	101.395

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	97.990	97.968	97.946
5.125	98.370	98.348	98.326
5.250	99.365	99.343	99.321
5.375	99.358	99.329	99.299
5.500	99.728	99.699	99.669
5.625	100.078	100.049	100.019
5.750	100.658	100.629	100.599
5.875	100.380	100.351	100.322
6.000	100.835	100.806	100.777

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	96.371	96.343	96.312
5.375	96.632	96.604	96.573
5.500	97.133	97.105	97.074
5.625	97.740	97.712	97.681
5.750	98.846	98.818	98.787
5.875	98.933	98.859	98.758
6.000	99.404	99.330	99.229
6.125	99.991	99.917	99.816
6.250	100.317	100.243	100.142
6.375	100.772	100.706	100.651
6.500	101.223	101.157	101.102
6.625	101.645	101.579	101.524
6.750	101.306	101.240	101.185
6.875	101.439	101.416	101.338
7.000	101.850	101.827	101.749
7.125	102.107	102.084	102.006
7.250	101.978	101.955	101.877

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.024	96.996	96.965
5.375	97.660	97.632	97.601
5.500	98.161	98.133	98.102
5.625	98.643	98.615	98.584
5.750	99.374	99.346	99.315
5.875	99.680	99.606	99.505
6.000	100.276	100.202	100.101
6.125	100.863	100.789	100.688
6.250	101.064	100.990	100.889
6.375	101.206	101.141	101.086
6.500	101.782	101.717	101.662
6.625	102.204	102.139	102.084
6.750	102.240	102.175	102.120
6.875	102.530	102.507	102.429
7.000	102.941	102.918	102.840
7.125	103.198	103.175	103.097
7.250	103.319	103.296	103.218

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.371	96.343	96.312
5.375	96.632	96.604	96.573
5.500	97.133	97.105	97.074
5.625	97.740	97.712	97.681
5.750	98.846	98.818	98.787
5.875	98.933	98.859	98.758
6.000	99.404	99.330	99.229
6.125	99.991	99.917	99.816
6.250	100.317	100.243	100.142
6.375	100.772	100.706	100.651
6.500	101.223	101.157	101.102
6.625	101.645	101.579	101.524
6.750	101.306	101.240	101.185
6.875	101.439	101.416	101.338
7.000	101.850	101.827	101.749
7.125	102.107	102.084	102.006
7.250	101.978	101.955	101.877

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.024	96.996	96.965
5.375	97.660	97.632	97.601
5.500	98.161	98.133	98.102
5.625	98.643	98.615	98.584
5.750	99.374	99.346	99.315
5.875	99.680	99.606	99.505
6.000	100.276	100.202	100.101
6.125	100.863	100.789	100.688
6.250	101.064	100.990	100.889
6.375	101.206	101.141	101.086
6.500	101.782	101.717	101.662
6.625	102.204	102.139	102.084
6.750	102.240	102.175	102.120
6.875	102.530	102.507	102.429
7.000	102.941	102.918	102.840
7.125	103.198	103.175	103.097
7.250	103.319	103.296	103.218

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.371	96.343	96.312
5.375	96.632	96.604	96.573
5.500	97.133	97.105	97.074
5.625	97.740	97.712	97.681
5.750	98.846	98.818	98.787
5.875	98.933	98.859	98.758
6.000	99.404	99.330	99.229
6.125	99.991	99.917	99.816
6.250	100.317	100.243	100.142
6.375	100.772	100.706	100.651
6.500	101.223	101.157	101.102
6.625	101.645	101.579	101.524
6.750	101.306	101.240	101.185
6.875	101.439	101.416	101.338
7.000	101.850	101.827	101.749
7.125	102.107	102.084	102.006
7.250	101.978	101.955	101.877

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.754	96.726	96.695
5.375	97.390	97.362	97.331
5.500	97.891	97.863	97.832
5.625	98.373	98.345	98.314
5.750	99.104	99.076	99.045
5.875	99.410	99.336	99.235
6.000	100.006	99.932	99.831
6.125	100.593	100.519	100.418
6.250	100.794	100.720	100.619
6.375	100.936	100.871	100.816
6.500	101.512	101.447	101.392
6.625	101.934	101.869	101.814
6.750	101.970	101.905	101.850
6.875	102.260	102.237	102.159
7.000	102.671	102.648	102.570
7.125	102.928	102.905	102.827
7.250	103.049	103.026	102.948

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
0.250

FICO 600-619
0.750
FICO 580-599
1.500
FICO 560-579
3.000
No FICO Score
3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
0.625
Loan Amount <\$100,000
0.375
VA Cashout >90% LTV
3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
1.250
Manufactured Home (Streamline/IRRRL)
1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
0.500
3+ Units
0.500
NC Floor Price
99.750

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	97.044	97.043	97.043
4.750	96.859	96.837	96.837
4.875	97.432	97.411	97.411
5.000	98.002	97.981	97.981
5.125	98.530	98.508	98.508
5.250	98.134	98.091	98.091
5.375	98.701	98.658	98.658
5.500	99.263	99.220	99.220
5.625	99.779	99.736	99.736
5.750	98.854	98.791	98.791
5.875	99.407	99.344	99.344
6.000	99.950	99.887	99.887
6.125	100.440	100.376	100.376
6.250	100.451	100.367	100.367
6.375	100.975	100.891	100.891
6.500	101.483	101.399	101.399
6.625	101.941	101.857	101.857

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.598	96.598	96.598
4.750	96.447	96.425	96.425
4.875	97.001	96.979	96.979
5.000	97.544	97.522	97.522
5.125	98.040	98.019	98.019
5.250	97.706	97.664	97.664
5.375	98.241	98.199	98.199
5.500	98.764	98.721	98.721
5.625	99.232	99.189	99.189
5.750	98.405	98.342	98.342
5.875	98.908	98.844	98.844
6.000	99.390	99.327	99.327
6.125	99.809	99.746	99.746
6.250	99.974	99.890	99.890
6.375	100.429	100.345	100.345
6.500	100.863	100.779	100.779
6.625	101.240	101.156	101.156

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	96.882	96.882	96.882
4.750	96.891	96.870	96.870
4.875	97.392	97.370	97.370
5.000	97.885	97.863	97.863
5.125	98.333	98.311	98.311
5.250	98.153	98.110	98.110
5.375	98.642	98.599	98.599
5.500	99.124	99.081	99.081
5.625	99.558	99.515	99.515
5.750	98.863	98.800	98.800
5.875	99.335	99.272	99.272
6.000	99.796	99.733	99.733
6.125	100.204	100.141	100.141
6.250	100.451	100.367	100.367
6.375	100.894	100.810	100.810
6.500	101.324	101.240	101.240
6.625	101.705	101.620	101.620

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.387	96.386	96.386
4.750	96.441	96.419	96.419
4.875	96.915	96.893	96.893
5.000	97.372	97.351	97.351
5.125	97.781	97.760	97.760
5.250	97.682	97.640	97.640
5.375	98.133	98.090	98.090
5.500	98.571	98.528	98.528
5.625	98.955	98.913	98.913
5.750	98.373	98.309	98.309
5.875	98.795	98.731	98.731
6.000	99.200	99.137	99.137
6.125	99.548	99.485	99.485
6.250	99.942	99.858	99.858
6.375	100.328	100.244	100.244
6.500	100.699	100.615	100.615
6.625	101.019	100.934	100.934

LLPAS

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	
0.250	-1.500	-0.375	
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)					FHA Streamline 20 Year Fixed - (320SL)					FHA Streamline 15 Year Fixed - (315SL)					FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.750	93.883	93.864	93.832		5.375	97.040	97.012	96.981		5.000	98.220	98.198	98.176		5.250	96.351	96.323	96.292	
4.875	94.644	94.625	94.593		5.500	97.416	97.388	97.357		5.125	98.600	98.578	98.556		5.375	96.737	96.709	96.678	
5.000	95.290	95.271	95.239		5.625	98.023	97.995	97.964		5.250	99.470	99.448	99.426		5.500	97.238	97.210	97.179	
5.125	95.802	95.783	95.751		5.750	98.879	98.851	98.820		5.375	99.463	99.434	99.404		5.625	97.845	97.817	97.786	
5.250	96.954	96.926	96.895		5.875	99.185	99.111	99.010		5.500	99.708	99.679	99.649		5.750	98.826	98.798	98.767	
5.375	97.590	97.562	97.531		6.000	99.781	99.707	99.606		5.625	100.183	100.154	100.124		5.875	98.913	98.839	98.738	
5.500	97.966	97.938	97.907		6.125	100.118	100.044	99.943		5.750	100.888	100.859	100.829		6.000	99.384	99.310	99.209	
5.625	98.573	98.545	98.514		6.250	101.069	100.995	100.894		5.875	100.610	100.581	100.552		6.125	99.971	99.897	99.796	
5.750	99.429	99.401	99.370		6.375	100.836	100.771	100.716		6.000	101.065	101.036	101.007		6.250	100.797	100.723	100.622	
5.875	99.735	99.661	99.560		6.500	101.412	101.347	101.292							6.375	101.002	100.936	100.881	
6.000	100.331	100.257	100.156		6.625	101.959	101.894	101.839							6.500	101.453	101.387	101.332	
6.125	100.668	100.594	100.493		6.750	102.620	102.555	102.500							6.625	101.875	101.809	101.754	
6.250	101.619	101.545	101.444		6.875	102.285	102.262	102.184							6.750	101.536	101.470	101.415	
6.375	101.386	101.321	101.266		7.000	102.821	102.798	102.720							6.875	101.669	101.646	101.568	
6.500	101.962	101.897	101.842		7.125	103.078	103.055	102.977							7.000	101.830	101.807	101.729	
6.625	102.509	102.444	102.389												7.125	102.212	102.189	102.111	
6.750	103.170	103.105	103.050												7.250	102.208	102.185	102.107	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					VA IRRRL 20 Year Fixed - (420RL)					VA IRRRL 15 Year Fixed - (415RL)					VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.750	93.653	93.634	93.602		5.375	96.810	96.782	96.751		5.000	97.865	97.843	97.821		5.250	95.946	95.918	95.887	
4.875	94.289	94.270	94.238		5.500	97.311	97.283	97.252		5.125	98.245	98.223	98.201		5.375	96.207	96.179	96.148	
5.000	94.935	94.916	94.884		5.625	97.793	97.765	97.734		5.250	99.240	99.218	99.196		5.500	96.708	96.680	96.649	
5.125	95.447	95.428	95.396		5.750	98.524	98.496	98.465		5.375	99.233	99.204	99.174		5.625	97.315	97.287	97.256	
5.250	96.724	96.696	96.665		5.875	98.830	98.756	98.655		5.500	99.603	99.574	99.544		5.750	98.421	98.393	98.362	
5.375	97.360	97.332	97.301		6.000	99.426	99.352	99.251		5.625	99.953	99.924	99.894		5.875	98.508	98.434	98.333	
5.500	97.861	97.833	97.802		6.125	100.013	99.939	99.838		5.750	100.533	100.504	100.474		6.000	98.979	98.905	98.804	
5.625	98.343	98.315	98.284		6.250	100.214	100.140	100.039		5.875	100.255	100.226	100.197		6.125	99.566	99.492	99.391	
5.750	99.074	99.046	99.015		6.375	100.356	100.291	100.236		6.000	100.710	100.681	100.652		6.250	99.892	99.818	99.717	
5.875	99.380	99.306	99.205		6.500	100.932	100.867	100.812							6.375	100.347	100.281	100.226	
6.000	99.976	99.902	99.801		6.625	101.354	101.289	101.234							6.500	100.798	100.732	100.677	
6.125	100.563	100.489	100.388		6.750	101.390	101.325	101.270							6.625	101.220	101.154	101.099	
6.250	100.764	100.690	100.589		6.875	101.680	101.657	101.579							6.750	100.881	100.815	100.760	
6.375	100.906	100.841	100.786		7.000	102.091	102.068	101.990							6.875	101.014	100.991	100.913	
6.500	101.482	101.417	101.362		7.125	102.348	102.325	102.247							7.000	101.425	101.402	101.324	
6.625	101.904	101.839	101.784												7.125	101.682	101.659	101.581	
6.750	101.940	101.875	101.820												7.250	101.553	101.530	101.452	

LLPAs

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K		Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
0.375		-1.000		-1.000		0.350	
FICO 680-699		FICO 580-599		Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)	
0.250		-1.750		-0.375		-0.500	
FICO 600-679		FICO 550-579		VA Cashout >90% LTV		3+ Units	
0.250		-3.000		-3.00		-3.500	
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		VA IRRRL >100% CLTV	
0.000		-3.000		-1.250		-1.000	
FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)		NC Floor Price	
-0.500		0.250		-1.250		99.750	

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, June 13, 2025

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.741	98.647	98.459	98.272
6.500	99.136	99.042	98.854	98.667
6.625	99.517	99.423	99.235	99.048
6.750	99.843	99.749	99.562	99.374
6.875	100.147	100.054	99.866	99.679
7.000	100.440	100.347	100.159	99.972
7.125	100.710	100.616	100.429	100.241
7.250	100.957	100.863	100.675	100.488
7.375	101.164	101.070	100.883	100.695
7.500	101.371	101.277	101.089	100.902
7.625	101.550	101.456	101.269	101.081
7.750	101.709	101.615	101.428	101.240
7.875	101.855	101.761	101.574	101.386
8.000	102.003	101.909	101.722	101.534
8.125	102.151	102.057	101.870	101.682
8.250	102.299	102.205	102.018	101.830
8.375	102.447	102.353	102.166	101.978
8.500	102.595	102.501	102.314	102.126
8.625	102.743	102.649	102.461	102.274

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.040	95.946	95.758	95.571
6.375	96.493	96.399	96.212	96.024
6.500	96.950	96.857	96.669	96.482
6.625	97.409	97.315	97.128	96.940
6.750	97.868	97.774	97.587	97.399
6.875	98.325	98.231	98.043	97.856
7.000	98.785	98.692	98.504	98.317
7.125	99.247	99.153	98.966	98.778
7.250	99.709	99.616	99.428	99.241
7.375	100.173	100.079	99.891	99.704
7.500	100.636	100.543	100.355	100.168
7.625	101.101	101.007	100.820	100.632
7.750	101.562	101.469	101.281	101.094
7.875	102.028	101.935	101.747	101.560
8.000	102.495	102.401	102.214	102.026

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799		0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759		0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739		0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.500	-4.500		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase		0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance		-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home		-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)		0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit		0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed		0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes					
Margin:	2.75%	NC Floor Price		Maximum Net Price	
Floor:	2.75%	99.750		102.000	
Caps:	5/1/5				
Index:	SOFR	Must be Conditionally Approved to lock			

Effective: Friday, June 13, 2025

Effective: Friday, June 13, 2025

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	95.906	95.796	95.625	95.406	
5.875	96.903	96.794	96.622	96.403	
6.000	97.900	97.790	97.619	97.400	
6.125	98.136	98.027	97.855	97.636	
6.250	98.374	98.264	98.093	97.874	
6.375	98.656	98.747	98.575	98.356	
6.500	99.338	99.229	99.057	98.838	
6.625	99.709	99.600	99.428	99.209	
6.750	100.080	99.971	99.799	99.580	
6.875	100.526	100.417	100.245	100.026	
7.000	100.972	100.863	100.691	100.472	
7.125	101.051	100.942	100.770	100.551	
7.250	101.130	101.021	100.849	100.630	
7.375	101.366	101.256	101.085	100.866	
7.500	101.602	101.493	101.321	101.102	
7.625	101.817	101.708	101.536	101.317	
7.750	102.033	101.923	101.751	101.533	
7.875	102.040	101.931	101.759	101.540	
8.000	102.125	102.029	101.857	101.638	

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Loan Level Price Adjustments (LLPAs)

Fixed Rates								
	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00	
FICO >= 800	0.500	0.500	0.500	0.500	0.375			
FICO 780-799	0.500	0.500	0.375	0.375	0.250			
FICO 760-779	0.500	0.375	0.375	0.250	0.125			
FICO 740-759	0.375	0.250	0.125	0.000	0.000			
FICO 720-739	0.250	0.125	0.000	0.000	-0.375			
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000			
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000			
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000			
ARMS								
	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00	
FICO >= 800	0.375	0.375	0.250	0.250	0.125			
FICO 780-799	0.375	0.250	0.250	0.250	0.125			
FICO 760-779	0.250	0.250	0.250	0.125	0.000			
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125			
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375			
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000			
FICO 680-699	-0.375	-0.500	-1.000	-1.375	-1.750			
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000			
Other Adjusters								
	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00	
Purchase	0.750	0.625	0.500	0.375	0.250			
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000			
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000			
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000			
Non-Owner	-0.750	-1.250	-2.000					
Condo	0.000	0.000	-0.125	-0.250	-0.500			
2 Units	0.000	0.000	-0.250	-0.625	-1.125			
3-4 Units	-0.250	-0.375	-0.625					
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000			
Self Employed	0.000	0.000	-0.250	-0.250	-0.250			

Must be Conditionally Approved to lock

Jumbo Elite 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Elite 30 Year Fixed Interest Only - (901EM-JO)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.000	96.082	95.957	95.832	95.645	
6.125	96.353	96.228	96.103	95.916	
6.250	97.052	96.927	96.802	96.614	
6.375	97.451	97.326	97.201	97.013	
6.500	97.775	97.650	97.525	97.337	
6.625	97.912	97.787	97.662	97.474	
6.750	98.262	98.137	98.012	97.825	
6.875	98.598	98.473	98.348	98.160	
7.000	98.757	98.632	98.507	98.319	
7.125	99.088	98.963	98.838	98.650	
7.250	99.468	99.343	99.218	99.031	
7.375	99.834	99.709	99.584	99.396	
7.500	99.996	99.871	99.746	99.559	
7.625	100.169	100.044	99.919	99.732	
7.750	100.228	100.103	99.978	99.791	
7.875	100.579	100.454	100.329	100.141	
8.000	100.720	100.595	100.470	100.282	
8.125	101.051	100.926	100.801	100.613	
8.250	N/A	N/A	N/A	N/A	
8.375	N/A	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	N/A	

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Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, June 13, 2025

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.874	99.812	99.562
6.625	100.374	100.312	100.062
6.750	100.624	100.562	100.312
6.875	100.874	100.812	100.562
7.000	101.374	101.312	101.062
7.125	101.624	101.562	101.312
7.250	101.874	101.812	101.562
7.375	102.124	102.062	101.812
7.500	102.374	102.312	102.062
7.625	102.624	102.562	102.312
7.750	102.874	102.812	102.562
7.875	103.124	103.062	102.812
8.000	103.624	103.562	103.312
8.125	103.874	103.812	103.562
8.250	104.124	104.062	103.812
8.375	104.374	104.312	104.062

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+		0.625	0.500	0.500	0.250	0.000	-0.125	-1.000
760-779		0.500	0.500	0.250	0.125	-0.125	-0.375	-1.250
740-759		0.500	0.250	0.125	-0.125	-0.375	-0.500	-1.500
720-739		0.250	0.125	-0.125	-0.375	-0.500	-1.000	-2.000
700-719		0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-2.750
680-699		-0.125	-0.375	-0.500	-1.000	-1.500	-2.500	-3.750
Loan Amount		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000		-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation		-0.250	-0.250	-0.250	-0.250	-0.500		
Investment Property		-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home		-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units		-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000