JET/AdvantageMortgage

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Effective Date:

Product Matrix

NonQM Program Pricing						NonQM Price Calculator Calculator Calculator Calculator Calculator Please use in conjunction with product matrix.				
							Inputs	Wholesale Ratesheet	Fri, June - 13 - 2025	Full Doc Column Includes
Base Rate / Base Price		F	ICO/LTV Price Adjus	stments		Interest Rate →	Choose a Selection	Reset	,	Tax Returns
Rate Full Doc Alt Doc DSCR		<=50 50.01-	60 60.01-65 65.01-70	0 70.01-75 75.01-	0 80.01-85 85.01-90 90.01-9		Choose a Selection	neset		1099 Only
6.250	780+	0.625 0.500				FICO Range	Choose a Selection	#N/A 0.000		Asset Utilization Only
6.375 6.499 98.750 98.750	760-779 740-759	0.500 0.500 0.500 0.250		-0.125 -0.375 -0.375 -0.501		Program Reserves		0.000		Asset Utilization W/ Full Doc
6.625 99.250 99.250 99.000	720-739	0.250 0.125				Payment History		0.000		VOE
6.750 99.500 99.500 99.500	700-719	0.125 -0.125	5 -0.375 -0.500			Credit Events	36 Months	0.250		Alt Doc Column Includes
6.875 99.750 99.750 99.750	680-699	-0.125 -0.37	5 -0.500 -1.000	-1.500 -2.500	-3.750	Doc Type	Choose a Selection			12 Bank Statements
6.999 100.250 100.250 100.250	660-679	-0.500 -0.50				Additional Adjs		0.000		12 or 24 CPA P&L
7.125 100.500 100.500 100.500 7.250 100.750 100.750 100.750	640-659 620-639	-1.000 -1.25	0 -1.750 -2.250	-3.250 -4.250		Citizenships	Choose a Selection Choose a Selection	#N/A		Asset Utlization W/ Bank Stmt
7.250 100.750 100.750 100.750 7.375 101.000 101.000 101.000	620-619	-1.750 -2.00 -2.500 -2.75	-2.500 -3.000 -3.250 -3.750	-4.250 -5.250 -5.250 -6.250		Loan Balance		0.000		
7.499 101.250 101.250 101.250	Foreign Net! No Files	12.300	3.230 -3.730	10.230 10.23		Purpose		0.000		DSCR/No Ratio Column Includes
7.625 101.500 101.500 101.500						Occupancy		JUNE NonQM SPECIAL		DSCR
7.750 101.750 101.750 101.750						Property Type	Choose a Selection	0.000 25 RPS Price Improvement of	on all NonOM	No Ratio
7.875 102.000 102.000 102.000						Loan Term	30YR Fixed	*CAN COMBINE WITH SELEC	T*	
7.999 102.500 102.500 102.500	Loan Level Price Adjustmen		Program	n	Loan Term	Escrow		0.000		
8.125 102.750 102.750 102.750		LLPA	SELECT	0.500	15YR Fixed 0.25	Prepayment Penalty		¥N/A		
8.250 103.000 103.000 103.000 8.375 103.250 103.250 103.250	DTI >45% - All Doc Types DTI ≥50% - All Doc Types	0.000	Core SELECT - DSCR	0.000	30YR Fixed 0.00	NJ - Title Vesting State		0.000		
	ITIN	-0.500	Core DSCR (≥1.20)	0.500	30YR IO Fixed -0.50			0.000		
8.499 103.500 103.500 103.500 8.625 103.750 103.750 103.750	VOF Only	-1.500 -0.250	Core DSCR (≥1.20)		40YR Fixed -0.50 40YR IO Fixed -0.75	Lock Term Buydown		0.000		*** Extension Cost
8.750 104.000 104.000 104.000	1099 Only	-0.250	Sub1 DSCR (0.75-0.9		5/6 30YR ARM 0.00	Subordinate Financing		0.000		Extension cost
8.875 104.250 104.250 104.250	Asset Utilization	-0.250		-2.000	5/6 30YR IO ARM -1.00	Obsorbinate Financing	Not Applicable	0.000		
8.999 104.750 104.750 104.750	P&L w/ Bk Stmt	-0.250	Reserve		5/6 40YR ARM -0.50			0.000		Temporary Guidance See Below
9.125 105.000 105.000 105.000	DSCR STR	-0.500	< 3 Months	0.000	7/6 30YR ARM 0.00	Special	Yes	0		Extension Cost
9.250 105.250 105.250 105.250	Debt Consol. >70% LTV	-0.500	≥ 3 Months	0.000	7/6 30YR IO ARM -1.00	Total LL	PA	N/A Calculator d	oes not verify eligibility.	
9.375 105.500 105.500 105.500	Debt Consol. ≤ 70% LTV	-0.250	≥ 6 Months	0.000	7/6 40YR ARM -0.50	Gross Rate Sheet Price Net Price: Rate Sheet - LLPA		N/A Please use in con	junction with product matrix.	All Rates @ 2 bps / day Extension Cost
9.499 105.750 105.750 105.750	Cash-Out >70% LTV	-0.500	≥ 12 Months	0.000	Max Price	Net Price: Rate Sheet - LLPA Max YS		num Rate		
9.625 106.000 106.000 106.000 9.750 106.250 106.250 106.250	Cash-Out ≤ 70% LTV Cash-Out/Debt Consol, FICO ≤ 680	-0.250 -0.500	Payment His	etory	Max Price Owner Occ/Sec Home 101 00	Max YS Final Pric		0.000 N/A		Current lock extension costs/policies apply
9.750 106.250 106.250 106.250 9.875 106.500 106.500 106.500	Cash-Out/Debt Consol. FICO < 680 2 Units	0.000	0x30x12	0.250	No PPP-States not allowed 100 00	Final Pric	•	IVA		to all active locks, regardless of lock date
9.999 106.750 106.750 106.750	3-4 Units		1x30x12	-1.250	No PPP-States that allow 100.00	1 -	Polid Commo Code			All 45 day locks are at a 25bp cost and are
10.125 107.000 107.000 107.000	DSCR 5-8 Units	-0.250 0.000	1x30x12 (DSCR)	-0.250	1YR PPP 102.00	"YSP allowed up to 102.000, may be naid to	r Paid Comp Only sorrower on all Loans, or to Broker on Business Loans only are not Applicable to DSCR 5-8 Unit	Purpose		eligible for up to 15 days of extensions at
10.250 107.250 107.250 107.250	Second Home	-0.500	1x60x12	-1.750	2YR PPP 102.00		Loans only			cost All 60 day locks are at a 50bp cost and are
10.375 107.500 107.500 107.500	No PPP-States not allowed	-1.000	1x30x6 0x30x24	-1.750	3YR PPP 102.00	YSP & Lender Credit	are not Applicable to DSCR 5-8 Unit			not eligible for Lock Extensions
10.499 107.750 107.750 107.750 10.625 108.000 108.000 108.000	No PPP-States that allow 12 Months PPP	-2.000	0x30x24	0.250	4YR PPP 102.00 5YR PPP 102.00					_
10.750 108.250 108.250 108.250	24 Months PPP	-0.750 -0.500	Credit Eve	ents	>\$2,500,000 100.50			***DISCI	LAIMER***	
10.875 108.500 108.500 108.500	36 Months PPP	0.250	12 Months	-2.000	80.01-90.00% LTV 101.00	JET Adva	ntageMortgage	Intended for 1st li	en mortgages only	
10.999 108.750 108.750 108.750	48 Months PPP	0.500	24 Months	-1.250	ITIN/Foreign National 101.00	32 / Adva	reage moregoge		idance, please contact your	
11.125 109.000 109.000 109.000	60 Months PPP	0.750	36 Months	-0.250	Subordinate Financing 100.00			Account	Executive	
	Escrow Waived		48 Months							
		-0.250	40 Months	0.000	NJ Title Vested In LLC 100.00		Standard Bronaum	ent Donalties Allowed		
	NW Condo	-1.000	40 1101111	0.000	NJ Title Vested In LLC 100.00 DSCR 5-8 Units 100.00	Ari	Standard Prepayme	ent Penalties Allowed	souri	
	NW Condo <\$150,000	-1.000 -0.750					zona	Mis		
	NW Condo <\$150,000 \$150,000-\$1,000,000	-1.000 -0.750 0.000	Lock Day	ys	DSCR 5-8 Units 100.00	Ari Ala Ark	zona pama	Mis	ntana	
Non QM Prelocks	NW Condo <\$150,000	-1.000 -0.750				Alai Arki	zona pama	Mi: Mo Nel		
Non QM Prelocks	NW Condo <\$150,000 \$150,000-\$1,000,000 >\$1,000,000 >\$1,500,000	-1.000 -0.750 0.000 0.250 0.000	Lock Day 15 Day 30 Day	0.000 0.000	DSCR 5-8 Units	Alal Ark: Calif	zona pama ensas	Mis Mo Nel	ntana praska	
Non QM Prelocks	NW Condo <\$150,000 \$150,000-\$1,000,000 >\$1,000,000 >\$1,500,000 >\$2,000,000	-1.000 -0.750 0.000 0.250 0.000 -0.250	Lock Day	0.000 0.000 -0.250	DSCR 5-8 Units	Alal Ark Calif Colo	zona pama misas ornia rado ecticut	Mis Mo Nel Ne North	ntana oraska vada Carolina I Dakota	
Non QM Prelocks	NW Condo \$150,000 \$150,000-\$1,000,000 >\$1,000,000 >\$1,500,000 >\$2,500,000 >\$2,500,000 >\$2,500,000	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500	Lock Day 15 Day 30 Day 45 Day	0.000 0.000	DSCR 5-8 Units 100.00 Floor Price NC Floor Price 99.79 ARM Margins Occupancy Margin	Alal Ark Calit Cole Con District o	zona oama oansas ornia orado ecticut Columbia	Minimum Minimu	ntana oraska vada Carolina I Dakota ahoma	
Non-QM Pre-Locks may be locked for 30 or 45 days	NW Condo \$150,000 \$150,000 \$1,000,000 \$51,000,000 \$51,000,000 \$2,000,000 \$2,000,000 \$3,000,000	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750	Lock Day 15 Day 30 Day 45 Day 60 Day	0.000 0.000 -0.250 -0.500	DSCR 5-8 Units	Alal Ark Calic Color Conn District o	cona pama pama pama pornia prado peticut f Columbia prida	Mili Moo Nel Nel Ne North North Okki	ntana oraska vada Carolina Dakota ahoma egon	
Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks are eliable for up to 15 days of extensions at cost	NNV Condo \$150,000 \$150,000-\$1,000,000 \$150,000-\$1,000,000 \$151,500,000 \$22,000,000 \$22,000,000 \$32,000,000 \$33,000,000 \$35,000,000	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500	Lock Day 15 Day 30 Day 45 Day 60 Day	ys 0.000 0.000 -0.250 -0.500	DSCR 5-8 Units 100.00 Floor Price NC Floor Price 99.79 ARM Margins Occupancy Margin	Alal Ark Cali Colo Conn District o Fio	cona sama sinsas ornia virado etticut (Columbia rida virgia	Mile Moto Nel Nel North North Okl Or South	ntana rraska vasda Carolina Dakota shoma egon Carolina	
Non-QM Pre-Locks may be locked for 30 or 45 days	NW Condo \$150,000 \$150,000 \$150,000 \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,500,000 \$3,500,000 \$3,500,000	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500	Lock Day 15 Day 30 Day 45 Day 60 Day	ys 0.000 0.000 -0.250 -0.500	DSCR 5-8 Units	Alal Ark Californ Cole Con District Flo Gee	nona nama nisas ornia rado etticut (Columbia rida rigia	Mile Month Nel Nel North North Okth Okth South South	ntana oraska vada Carolina Dakota homa egon Carolina	
30 day Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost All Non-QM Pre-Locks must be Submitted Unophleed/Submitted within 10 days or	NW Condo	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500 0.000	Lock Day 15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 ITINForeign Nationa	0.000 0.000 -0.250 -0.500 6.625	DSCR 5-8 Units	Alal Ark Calif Color Conn District o Gee Gee Ha	cona anma nnsas ornia rado ecticut Columbia rida rida rigia	Mile Mono Netel North North Olki Obli South Tenth	ntana rraska vasda Carolina Dakota ahoma egon Carolina Dakota bhoma egon Carolina	
Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost: All Non-QM Pre-Locks must be bubmittal Completes/Submitted within 10 days or Lock will be can	NW Condo <\$150,000 \$150,000-\$1,000,000 \$51,000,000 \$51,000,000 \$51,000,000 \$52,000,000 \$52,000,000 \$53,000,000 \$54	-1.000 -0.750 0.000 0.250 -0.250 -0.500 -0.750 -1.500 -1.500 -1.500 -0.500	Lock Day 15 Day 30 Day 45 Day 60 Day	0.000 0.000 -0.250 -0.500 6.625	DSCR 5-8 Units	Alai Ark. Ark. Cali Cali Colo Conn District o Fice Gee Hd Id.	nona nama nama nsass ornia rado ecticut Columbia rida rida waii ibio lana	Mile Model Nele Nele Nele North North Okkit Gr South Tent	ntana Pradka Vada Carolina Carolina Dakota homa egon Carolina Dakota boma egon Carolina Dakota essee	
Non-QM Pre-Locks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost. All Non-QM Pre-Locks must be absumed Completed/Submitted within 10 days or all 48 days locks are at a 25 pop cost and see regigible for up to 15 days of extensions at cost. All 6 day locks are at a 55 pop cost and see root eligible for for lock extensions.	NW Condo *\$150,000 \$1,000,000 \$150,000-\$1,000,000 *\$1,500,000 *\$1,500,000 *\$2,500,000 *\$2,500,000 *\$3,500,000 *\$3,500,000 *\$4,500,000 Foreign Nat With Fico Purchase Subordinate Financing NOO & 2nd Home > 75% LTV	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500 0.000 -0.500 -0.500	Lock Day 15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 ITINForeign Nationa	0.000 0.000 -0.250 -0.500 6.625	DSCR 5-8 Units	Alai Ark. Ark. Cali Cali Colo Conn District o Fice Gee Hd Id.	nona anana anana anisas anisas oronia arado exteticut (Columbia da usaii anisas anisas anisas anisas anisas anisas anisas anisas anisas	Mile Morth Nerb North North Obbi South Tenen	ntane rareka rareka rareka Dakota Dakota Dakota Carolina Carolina Dakota Dakota	
Non-OM Pre-Locks may be locked for 30 or 45 days. 30 day, Non-OM Pre-Locks may be locked for 30 or 45 days. 30 day, Non-OM Pre-Locks are eligible for up to 1.5 days of extensions at cost. All Non-OM Pre-Locks must be doublimately completed/submitted within 1.0 days or cost. will be cancelled. All 45 day locks are at a 25 bgs cost and are depite for up to 15 days of extensions at cost. All 60 day locks are at a 50 or cost are not eligible for lock extensions. All 60 day locks are at a 50 or cost are not eligible for lock extensions. All 60 day locks are at 50 or cost are not eligible for lock extensions.	NW Condo <\$150,000 \$150,000-\$1,000,000 \$51,000,000 \$51,000,000 \$51,000,000 \$52,000,000 \$52,000,000 \$53,000,000 \$54	-1.000 -0.750 0.000 0.250 -0.250 -0.500 -0.750 -1.500 -1.500 -1.500 -0.500	Lock Day 15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 ITINForeign Nationa	0.000 0.000 -0.250 -0.500 6.625	DSCR 5-8 Units 100.00 Floor Price 99.7t ARM Margins Occupancy Margin Occupancy Margin 4.000 Second Home 4.000 Investment Home 4.000 JUNE NON-QM SPECIAL	Ada Adri Calif	nona mama msass msass mrado rado eteticut Columbia rida regla regla msass msass msass msass msass	Mile Month Net Net North Obbi Gr South Ten Ten U V V	ntana prauda prauda Carolina Carolina Dalotta thomas eggen Carolina Dalotta Carolina Dalotta tana tana tana tana tana tana tana	
Non QM Pre-Locks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost. All Non-QM Pre-Locks must be biodental Completes/Submitted within 10 days or all 48 day locks are at a 25 days on at an expelliple for up to 15 days of extensions at cost. All 65 day locks are at a 550p cost and are not eligible for for lock extensions.	NW Condo *\$150,000 \$1,000,000 \$150,000-\$1,000,000 *\$1,500,000 *\$1,500,000 *\$2,500,000 *\$2,500,000 *\$3,500,000 *\$3,500,000 *\$4,500,000 Foreign Nat With Fico Purchase Subordinate Financing NOO & 2nd Home > 75% LTV	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500 0.000 -0.500 -0.500	Lock Day 15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 ITINForeign National Allowable F	9 0.000 0.000 -0.250 -0.500 0 6.625 M 7.499	DSCR 5-8 Units	Ada Adri Calif	nona anana anana ansas ansas oronia arado ceteflort Columbia rida aradia	Mile Morth Nerh North North Oth Oth South Tenn T U U W Wassa	ntane rareka rareka rareka Dakota Dakota Dakota Carolina Carolina Dakota Dakota	
Non-CMM Pre-Locks may be locked for 30 or 45 days. 30 day Non-CMM Pre-Locks may be locked for 30 or 45 days. 30 day Non-CMM Pre-Locks are eligible for up to 15 days of extensions at cost. All 45 day locks are at 25 beg cost and are elegible for up to 15 days of extensions at cost. All 45 day locks are at 25 beg cost and are depile for up to 15 days of extensions at All 45 day locks are at 25 days lock	NW Condo *\$150,000 \$1,000,000 \$150,000-\$1,000,000 *\$1,500,000 *\$1,500,000 *\$2,500,000 *\$2,500,000 *\$3,500,000 *\$3,500,000 *\$4,500,000 Foreign Nat With Fico Purchase Subordinate Financing NOO & 2nd Home > 75% LTV	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500 0.000 -0.500 -0.500	Lock Day 15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 ITINForeign Nationa	0.000 0.000 -0.250 -0.500 6.625 M 7.499	DSCR 5-8 Units 100.00 Floor Price 99.7t ARM Margins Occupancy Margin Occupancy Margin 4.000 Second Home 4.000 Investment Home 4.000 JUNE NON-QM SPECIAL	Alai Alai Alai Alai Alai Alai Alai Alai	nona anna anna anna anna anna anna anna	Mile Morth Nerh North North North Obt Opt Opt South Tenn L U Wass West West	ntane ry ranka ry ranka ry ranka ry ranka La Gardina La Gardina La Dakota La Dakota La Gardina La G	
Non-CMM Pre-Locks may be locked for 30 or 45 days. 30 day Non-CMM Pre-Locks may be locked for 30 or 45 days. 30 day Non-CMM Pre-Locks are eligible for up to 15 days of extensions at cost. All 45 day locks are at 25 beg cost and are elegible for up to 15 days of extensions at cost. All 45 day locks are at 25 beg cost and are depile for up to 15 days of extensions at All 45 day locks are at 25 days lock	NW Condo *\$150,000 \$1,000,000 \$150,000-\$1,000,000 *\$1,500,000 *\$1,500,000 *\$2,500,000 *\$2,500,000 *\$3,500,000 *\$3,500,000 *\$4,500,000 Foreign Nat With Fico Purchase Subordinate Financing NOO & 2nd Home > 75% LTV	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.000 -1.500 0.000 -0.500 -0.500	Lock Day 15 Day 30 Day 45 Day 45 Day 60 Day Min Rate >\$2,000,000 ITINIFACE IN National Face In National Face In National Terms Caps 56 ARM 2715 76 ARM 2715	0.000 0.000 -0.250 -0.500 e 6.625 al 7.499 Floor Margin	DSCR 5-8 Units 100.00 Floor Price 99.7t ARM Margins Occupancy Margin Occupancy Margin 4.000 Second Home 4.000 Investment Home 4.000 JUNE NON-QM SPECIAL	Alai Alai Alai Alai Alai Alai Alai Alai	nona nama nnsas nnsas oronia rado eteticut Columbia rida rgia waii lana wa sass sass	Mile Morth Nerh North North North Obt Opt Opt South Tenn L U Wass West West	ntana orasia orasia orasia Carolina Dialota Dialota homa egon Carolina Dialota Easa Easa Easa Easa Easa Easa Easa Ea	
Non-CMM Pre-Locks may be locked for 30 or 45 days. 30 day Non-CMM Pre-Locks may be locked for 30 or 45 days. 30 day Non-CMM Pre-Locks are eligible for up to 15 days of extensions at cost. All 45 day locks are at 25 beg cost and are elegible for up to 15 days of extensions at cost. All 45 day locks are at 25 beg cost and are depile for up to 15 days of extensions at All 45 day locks are at 25 days lock	NW Condo \$150,000-\$1,000,000 \$150,000-\$1,000,000 \$51,000,000 \$51,000,000 \$51,000,000 \$52,000,000 \$52,000,000 \$52,000,000 \$53,000,000 \$53,000,000 \$54,000,000 Foreign Naff With Fico Purchase Subordinate Financing Sub	-1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -0.750 -1.500 -1.500 -1.500 0.000 -0.250	Lock Day 15 Day 30 Day 45 Day 60 Day Min Eath >\$2,00,00 THN Foreign National Allowable F Size 1460 **Temm*** **See ARM \$15.5 776 ARM \$15.7 **Temm*** **Temm** **Temm*** **Temm** **Temm*** **Temm** **Temm*** **Temm** **Temm** **Temm** **Temm** **Temm** **Te	0.000 0.000 0.000 0.000 0.0500 0.000	DSCR 5-8 Linits	Alai Alai Alai Alai Alai Alai Alai Alai	nona anana anana anana anana anana anana arado estelicut (Columbia ridia orgia orgia anana anana wa ssas uudy slana alana husetts sisapa husetts	Mile Morth Nerh North North Okkin South South Tenen L U Wast West Wisy Wy	ntane ry ranka ry ranka ry ranka ry ranka La Gardina La Gardina La Dakota La Dakota La Gardina La G	
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