

Ratesheet Code: RS-WS

Effective Date: 7/15/25 7:23 AM

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Lock Expiration Days	
15 Day	07/30/25
30 Day	08/14/25
45 Day	08/29/25
60 Day	09/12/25

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.

July Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL (Excludes CalHFA. Can be combined with SELECT).	0.250

Announcements

Temporary Property Eligibility Restrictions	
Properties located in the following City/County are NOT eligible to be locked: •Baltimore City, Maryland (Properties located in Baltimore County are not restricted) •Essex County, New Jersey	

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

** Lock Desk turn times are 2 hours.

 Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612														
Effective: July 15, 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	96.738	96.710	96.677	96.651	5.500	94.798	94.770	94.737	94.711	5.375	97.227	94.154	94.122	94.095
5.625	97.403	97.374	97.342	97.316	5.625	95.429	95.401	95.369	95.342	5.500	94.868	94.840	94.807	94.781
5.750	97.762	97.734	97.702	97.675	5.750	95.790	95.761	95.729	95.703	5.625	95.511	95.483	95.451	95.424
5.875	98.307	98.279	98.247	98.220	5.875	96.329	96.300	96.268	96.242	5.750	95.874	95.845	95.813	95.787
6.000	98.954	98.925	98.893	98.867	6.000	96.975	96.947	96.914	96.888	5.875	96.440	96.412	96.379	96.353
6.125	99.441	99.398	99.350	99.310	6.125	97.502	97.460	97.411	97.372	6.000	97.063	97.035	97.002	96.976
6.250	99.870	99.827	99.779	99.739	6.250	97.945	97.902	97.854	97.814	6.125	97.564	97.521	97.473	97.433
6.375	100.367	100.325	100.276	100.237	6.375	98.442	98.400	98.351	98.312	6.250	97.978	97.935	97.887	97.847
6.500	100.883	100.833	100.777	100.731	6.500	98.958	98.908	98.852	98.806	6.375	98.448	98.405	98.357	98.317
6.625	101.381	101.331	101.275	101.229	6.625	99.436	99.386	99.330	99.284	6.500	98.938	98.888	98.832	98.786
6.750	101.665	101.616	101.559	101.513	6.750	99.720	99.671	99.614	99.568	6.625	99.427	99.377	99.321	99.275
6.875	102.034	101.985	101.928	101.882	6.875	100.089	100.040	99.983	99.937	6.750	99.731	99.681	99.625	99.579
7.000	102.358	102.308	102.252	102.205	7.000	100.413	100.363	100.307	100.260	6.875	100.114	100.064	100.008	99.962
7.125	102.723	102.674	102.617	102.571	7.125	100.778	100.729	100.672	100.626	7.000	100.447	100.398	100.341	100.295
7.250	102.852	102.802	102.746	102.700	7.250	100.907	100.857	100.801	100.755	7.125	100.844	100.794	100.738	100.692
7.375	103.367	103.318	103.261	103.215	7.375	101.422	101.373	101.316	101.270	7.250	101.007	100.958	100.901	100.855
7.500	103.486	103.436	103.380	103.334	7.500	101.541	101.491	101.435	101.389	7.375	101.567	101.518	101.461	101.415
7.625	103.568	103.518	103.462	103.415	7.625	101.623	101.573	101.517	101.470	7.500	101.685	101.636	101.579	101.533
7.750	102.489	102.382	102.261	102.162						7.625	101.802	101.753	101.696	101.650
7.875	102.746	102.640	102.519	102.419										
8.000	101.704	101.597	101.477	101.377										
8.125	101.923	101.817	101.696	101.597										
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	98.441	98.408	98.365	98.329	6.000	97.886	97.852	97.809	97.774					
6.125	98.700	98.666	98.624	98.588	6.125	98.158	98.124	98.082	98.046					
6.250	98.795	98.747	98.678	98.622	6.250	98.238	98.190	98.122	98.065					
6.375	99.073	99.024	98.956	98.899	6.375	98.488	98.440	98.371	98.315					
6.500	99.343	99.295	99.226	99.170	6.500	98.731	98.683	98.614	98.558					
6.625	99.589	99.541	99.472	99.416	6.625	98.954	98.906	98.838	98.781					
6.750	99.573	99.521	99.453	99.396	6.750	98.948	98.895	98.827	98.771					
6.875	99.767	99.714	99.646	99.589	6.875	99.160	99.108	99.039	98.983					
7.000	99.881	99.829	99.761	99.704	7.000	99.288	99.236	99.167	99.111					
7.125	100.035	99.983	99.915	99.858	7.125	99.471	99.419	99.350	99.294					
7.250	99.610	99.499	99.344	99.217	7.250	99.078	98.967	98.812	98.685					
7.375	100.131	100.020	99.866	99.739	7.375	99.639	99.528	99.373	99.246					
7.500	100.187	100.076	99.922	99.794	7.500	99.688	99.577	99.422	99.295					
7.625	100.195	100.083	99.929	99.802	7.625	99.724	99.612	99.458	99.331					
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	95.820	95.798	95.774	95.754	5.500	96.738	96.710	96.677	96.651	5.375	95.095	95.073	95.049	95.029
5.500	96.491	96.469	96.445	96.425	5.625	97.403	97.374	97.342	97.316	5.500	95.766	95.744	95.720	95.700
5.625	97.093	97.071	97.047	97.027	5.750	97.762	97.734	97.702	97.675	5.625	96.368	96.346	96.322	96.302
5.750	97.620	97.591	97.559	97.532	5.875	98.307	98.279	98.247	98.220	5.750	96.895	96.866	96.834	96.807
5.875	98.230	98.201	98.169	98.142	6.000	98.954	98.925	98.893	98.867	5.875	97.505	97.476	97.444	97.417
6.000	98.842	98.814	98.781	98.755	6.125	99.441	99.398	99.350	99.310	6.000	98.117	98.089	98.056	98.030
6.125	99.372	99.344	99.311	99.285	6.250	99.870	99.827	99.779	99.739	6.125	98.647	98.619	98.586	98.560
6.250	99.746	99.703	99.655	99.615	6.375	100.367	100.325	100.276	100.237	6.250	99.021	98.978	98.930	98.890
6.375	100.432	100.390	100.341	100.301	6.500	100.883	100.833	100.777	100.731	6.375	99.707	99.665	99.616	99.576
6.500	100.946	100.903	100.855	100.815	6.625	101.381	101.331	101.275	101.229	6.500	100.221	100.178	100.130	100.090
6.625	101.302	101.259	101.211	101.171	6.750	101.665	101.616	101.559	101.513	6.625	100.577	100.534	100.486	100.446
6.750	101.839	101.789	101.733	101.687	6.875	102.034	101.985	101.928	101.882	6.750	101.114	101.064	101.008	100.962
6.875	102.195	102.146	102.089	102.043	7.000	102.358	102.308	102.252	102.205	6.875	101.470	101.421	101.364	101.318
7.000	102.736	102.687	102.630	102.584	7.125	102.723	102.674	102.617	102.571	7.000	102.011	101.962	101.905	101.859
7.125	103.112	103.062	103.006	102.959	7.250	102.852	102.802	102.746	102.700	7.125	102.387	102.337	102.281	102.234
7.250	103.544	103.494	103.438	103.391	7.375	103.367	103.318	103.261	103.215	7.250	102.819	102.769	102.713	102.666
7.375	103.838	103.788	103.732	103.685	7.500	103.486	103.436	103.380	103.334	7.375	103.113	103.063	103.007	102.960
7.500	104.202	104.152	104.096	104.050	7.625	103.568	103.518	103.462	103.415	7.500	103.477	103.427	103.371	103.325
7.625	104.524	104.475	104.418	104.372	7.750	102.489	102.382	102.261	102.162	7.625	103.799	103.750	103.693	103.647
7.750	104.657	104.608	104.551	104.505	7.875	102.746	102.640	102.519	102.419	7.750	103.932	103.883	103.826	103.780
7.875	104.965	104.915	104.859	104.812	8.000	101.704	101.597	101.477	101.377	7.875	104.240	104.190	104.134	104.087
8.000	104.968	104.918	104.862	104.816	8.125	101.923	101.817	101.696	101.597	8.000	104.243	104.193	104.137	104.091
8.125	105.228	105.178	105.122	105.075						8.125	104.503	104.453	104.397	104.350
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

Effective: July 15, 2025

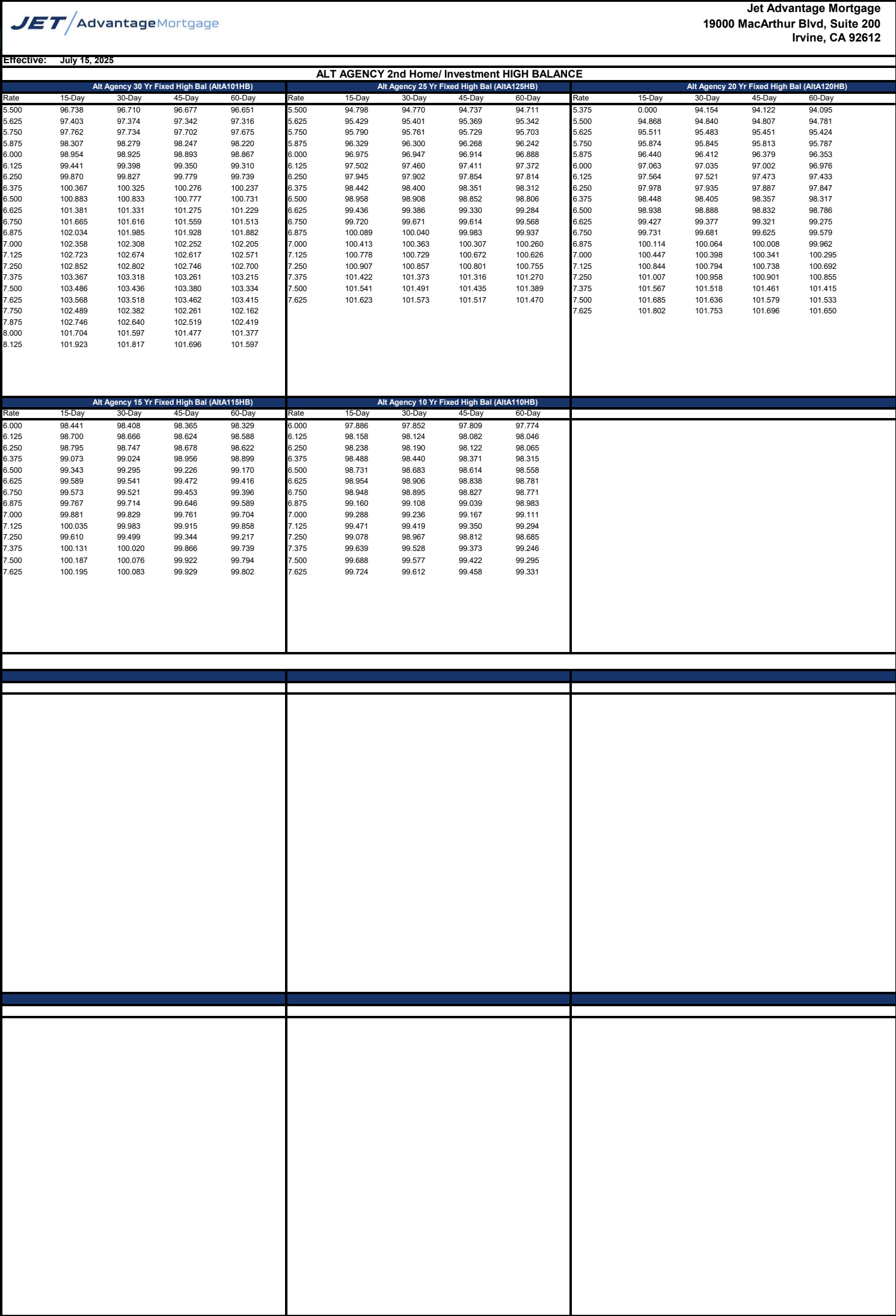
FREDDIE MAC FIXED RATE BUYDOWN PRICING

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	95.820	95.798	95.774	95.754	6.000	98.954	98.925	98.893	98.867	5.375	95.095	95.073	95.049	95.029
5.500	96.491	96.469	96.445	96.425	6.125	99.441	99.398	99.350	99.310	5.500	95.766	95.744	95.720	95.700
5.625	97.093	97.071	97.047	97.027	6.250	99.870	99.827	99.779	99.739	5.625	96.368	96.346	96.322	96.302
5.750	97.620	97.591	97.559	97.532	6.375	100.367	100.325	100.276	100.237	5.750	96.895	96.866	96.834	96.807
5.875	98.230	98.201	98.169	98.142	6.500	100.883	100.833	100.777	100.731	5.875	97.505	97.476	97.444	97.417
6.000	98.842	98.814	98.781	98.755	6.625	101.381	101.331	101.275	101.229	6.000	98.117	98.089	98.056	98.030
6.125	99.372	99.344	99.311	99.285	6.750	101.665	101.616	101.559	101.513	6.125	98.647	98.619	98.586	98.560
6.250	99.746	99.703	99.655	99.615	6.875	102.034	101.985	101.928	101.882	6.250	99.021	98.978	98.930	98.890
6.375	100.432	100.390	100.341	100.301	7.000	102.358	102.308	102.252	102.205	6.375	99.707	99.665	99.616	99.576
6.500	100.946	100.903	100.855	100.815	7.125	102.723	102.674	102.617	102.571	6.500	100.221	100.178	100.130	100.090
6.625	101.302	101.259	101.211	101.171	7.250	102.852	102.802	102.746	102.700	6.625	100.577	100.534	100.486	100.446
6.750	101.839	101.789	101.733	101.687	7.375	103.367	103.318	103.261	103.215	6.750	101.114	101.064	101.008	100.962
6.875	102.195	102.146	102.089	102.043	7.500	103.486	103.436	103.380	103.334	6.875	101.470	101.421	101.364	101.318
7.000	102.736	102.687	102.630	102.584	7.625	103.568	103.518	103.462	103.415	7.000	102.011	101.962	101.905	101.859
7.125	103.112	103.062	103.006	102.959	7.750	102.489	102.382	102.261	102.162	7.125	102.387	102.337	102.281	102.234
7.250	103.544	103.494	103.438	103.391	7.875	102.746	102.640	102.519	102.419	7.250	102.819	102.769	102.713	102.666
7.375	103.838	103.788	103.732	103.685	8.000	101.704	101.597	101.477	101.377	7.375	103.113	103.063	103.007	102.960
7.500	104.202	104.152	104.096	104.050	8.125	101.923	101.817	101.696	101.597	7.500	103.477	103.427	103.371	103.325
7.625	104.524	104.475	104.418	104.372						7.625	103.799	103.750	103.693	103.647
7.750	104.657	104.608	104.551	104.505						7.750	103.932	103.883	103.826	103.780
7.875	104.965	104.915	104.859	104.812						7.875	104.240	104.190	104.134	104.087
8.000	104.968	104.918	104.862	104.816						8.000	104.243	104.193	104.137	104.091
8.125	105.228	105.178	105.122	105.075						8.125	104.503	104.453	104.397	104.350

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	95.820	95.798	95.774	95.754	6.000	98.954	98.925	98.893	98.867	5.375	95.095	95.073	95.049	95.029
5.500	96.491	96.469	96.445	96.425	6.125	99.441	99.398	99.350	99.310	5.500	95.766	95.744	95.720	95.700
5.625	97.093	97.071	97.047	97.027	6.250	99.870	99.827	99.779	99.739	5.625	96.368	96.346	96.322	96.302
5.750	97.620	97.591	97.559	97.532	6.375	100.367	100.325	100.276	100.237	5.750	96.895	96.866	96.834	96.807
5.875	98.230	98.201	98.169	98.142	6.500	100.883	100.833	100.777	100.731	5.875	97.505	97.476	97.444	97.417
6.000	98.842	98.814	98.781	98.755	6.625	101.381	101.331	101.275	101.229	6.000	98.117	98.089	98.056	98.030
6.125	99.372	99.344	99.311	99.285	6.750	101.665	101.616	101.559	101.513	6.125	98.647	98.619	98.586	98.560
6.250	99.746	99.703	99.655	99.615	6.875	102.034	101.985	101.928	101.882	6.250	99.021	98.978	98.930	98.890
6.375	100.432	100.390	100.341	100.301	7.000	102.358	102.308	102.252	102.205	6.375	99.707	99.665	99.616	99.576
6.500	100.946	100.903	100.855	100.815	7.125	102.723	102.674	102.617	102.571	6.500	100.221	100.178	100.130	100.090
6.625	101.302	101.259	101.211	101.171	7.250	102.852	102.802	102.746	102.700	6.625	100.577	100.534	100.486	100.446
6.750	101.839	101.789	101.733	101.687	7.375	103.367	103.318	103.261	103.215	6.750	101.114	101.064	101.008	100.962
6.875	102.195	102.146	102.089	102.043	7.500	103.486	103.436	103.380	103.334	6.875	101.470	101.421	101.364	101.318
7.000	102.736	102.687	102.630	102.584	7.625	103.568	103.518	103.462	103.415	7.000	102.011	101.962	101.905	101.859
7.125	103.112	103.062	103.006	102.959	7.750	102.489	102.382	102.261	102.162	7.125	102.387	102.337	102.281	102.234
7.250	103.544	103.494	103.438	103.391	7.875	102.746	102.640	102.519	102.419	7.250	102.819	102.769	102.713	102.666
7.375	103.838	103.788	103.732	103.685	8.000	101.704	101.597	101.477	101.377	7.375	103.113	103.063	103.007	102.960
7.500	104.202	104.152	104.096	104.050	8.125	101.923	101.817	101.696	101.597	7.500	103.477	103.427	103.371	103.325
7.625	104.524	104.475	104.418	104.372						7.625	103.799	103.750	103.693	103.647
7.750	104.657	104.608	104.551	104.505						7.750	103.932	103.883	103.826	103.780
7.875	104.965	104.915	104.859	104.812						7.875	104.240	104.190	104.134	104.087
8.000	104.968	104.918	104.862	104.816						8.000	104.243	104.193	104.137	104.091
8.125	105.228	105.178	105.122	105.075						8.125	104.503	104.453	104.397	104.350

Jet AdvantageMortgage Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612														
Effective: July 15, 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	96.911	96.904	96.905	96.836	5.000	97.153	97.139	97.133	97.043	5.250	96.924	96.903	96.890	96.778
4.875	97.234	97.223	97.220	97.140	5.125	97.641	97.623	97.613	97.513	5.375	97.190	97.165	97.149	97.026
5.000	97.550	97.535	97.529	97.439	5.250	98.088	98.067	98.054	97.942	5.500	97.522	97.494	97.474	97.341
5.125	97.857	97.839	97.830	97.729	5.375	98.474	98.449	98.433	98.311	5.625	97.954	97.923	97.899	97.756
5.250	98.154	98.133	98.120	98.009	5.500	98.845	98.817	98.797	98.664	5.750	98.355	98.320	98.293	98.139
5.375	98.434	98.409	98.393	98.271	5.625	99.195	99.163	99.140	98.997	5.875	98.708	98.670	98.639	98.475
5.500	98.702	98.673	98.653	98.521	5.750	99.530	99.494	99.467	99.313	6.000	99.043	99.000	98.967	98.791
5.625	98.951	98.919	98.896	98.753	5.875	99.841	99.802	99.772	99.607	6.125	99.349	99.303	99.266	99.080
5.750	99.200	99.165	99.138	98.984	6.000	100.129	100.086	100.053	99.877	6.250	99.619	99.570	99.529	99.333
5.875	99.449	99.410	99.379	99.215	6.125	100.381	100.336	100.298	100.113	6.375	99.839	99.786	99.742	99.535
6.000	99.672	99.630	99.596	99.421	6.250	100.603	100.553	100.513	100.316	6.500	99.958	99.902	99.855	99.637
6.125	99.858	99.813	99.775	99.590	6.375	100.780	100.727	100.683	100.476	6.625	99.932	99.872	99.821	99.592
6.250	100.043	99.994	99.953	99.757	6.500	100.868	100.812	100.764	100.547	6.750	99.962	99.899	99.844	99.605
6.375	100.228	100.175	100.131	99.924	6.625	100.824	100.764	100.713	100.485	6.875	100.075	100.008	99.950	99.701
6.500	100.372	100.316	100.268	100.050	6.750	100.790	100.727	100.673	100.434	7.000	100.207	100.137	100.075	99.815
6.625	100.456	100.396	100.345	100.117	6.875	100.770	100.703	100.645	100.395	7.125	100.386	100.313	100.248	99.977
6.750	100.531	100.468	100.413	100.174	7.000	100.792	100.722	100.661	100.401	7.250	100.694	100.617	100.549	100.267
6.875	100.589	100.522	100.464	100.215	7.125	100.899	100.825	100.760	100.489	7.375	101.151	101.071	100.999	100.707
7.000	100.475	100.405	100.344	100.083	7.250	101.248	101.171	101.103	100.821	7.500	101.609	101.525	101.450	101.147
7.125	100.125	100.052	99.987	99.716	7.375	101.920	101.840	101.768	101.476	7.625	0.000	0.000	0.000	0.000
7.250	100.075	99.998	99.930	99.648	7.500	102.491	102.407	102.332	102.029	7.750	0.000	0.000	0.000	0.000
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	97.012	97.004	97.005	96.936	5.000	97.251	97.236	97.230	97.140	5.250	97.020	96.999	96.986	96.875
4.875	97.334	97.323	97.320	97.241	5.125	97.738	97.720	97.710	97.609	5.375	97.285	97.260	97.244	97.122
5.000	97.650	97.635	97.629	97.539	5.250	98.184	98.162	98.150	98.038	5.500	97.616	97.588	97.568	97.435
5.125	97.957	97.939	97.930	97.829	5.375	98.569	98.544	98.527	98.405	5.625	98.047	98.015	97.992	97.849
5.250	98.254	98.232	98.219	98.108	5.500	98.939	98.911	98.891	98.758	5.750	98.446	98.411	98.384	98.230
5.375	98.533	98.508	98.492	98.369	5.625	99.288	99.256	99.232	99.089	5.875	98.798	98.759	98.729	98.564
5.500	98.800	98.772	98.752	98.619	5.750	99.621	99.586	99.559	99.405	6.000	99.130	99.088	99.054	98.879
5.625	99.050	99.018	98.995	98.851	5.875	99.931	99.893	99.862	99.698	6.125	99.435	99.389	99.352	99.166
5.750	99.299	99.264	99.237	99.083	6.000	100.218	100.176	100.142	99.967	6.250	99.703	99.654	99.613	99.417
5.875	99.548	99.509	99.479	99.314	6.125	100.471	100.425	100.388	100.202	6.375	99.922	99.869	99.825	99.618
6.000	99.772	99.730	99.696	99.521	6.250	100.693	100.643	100.603	100.406	6.500	100.041	99.984	99.937	99.719
6.125	99.960	99.914	99.877	99.691	6.375	100.871	100.819	100.774	100.567	6.625	100.014	99.954	99.903	99.675
6.250	100.147	100.097	100.057	99.860	6.500	100.961	100.905	100.857	100.640	6.750	100.044	99.981	99.927	99.688
6.375	100.333	100.281	100.237	100.030	6.625	100.919	100.859	100.808	100.580	6.875	100.158	100.091	100.033	99.784
6.500	100.480	100.424	100.376	100.158	6.750	100.887	100.824	100.769	100.530	7.000	100.291	100.220	100.159	99.899
6.625	100.567	100.507	100.456	100.227	6.875	100.868	100.801	100.743	100.494	7.125	100.471	100.397	100.332	100.061
6.750	100.643	100.580	100.525	100.286	7.000	100.892	100.822	100.761	100.501	7.250	100.780	100.703	100.634	100.353
6.875	100.703	100.636	100.578	100.328	7.125	101.000	100.927	100.862	100.591	7.375	101.238	101.157	101.086	100.793
7.000	100.590	100.520	100.459	100.198	7.250	101.352	101.275	101.206	100.925	7.500	101.697	101.613	101.538	101.235
7.125	100.242	100.168	100.103	99.832	7.375	102.026	101.945	101.873	101.581	7.625	0.000	0.000	0.000	0.000
7.250	100.193	100.116	100.047	99.766	7.500	102.599	102.515	102.440	102.137	7.750	0.000	0.000	0.000	0.000
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	96.911	96.904	96.905	96.836	5.000	97.153	97.139	97.133	97.043	5.250	96.924	96.903	96.890	96.778
4.875	97.234	97.223	97.220	97.140	5.125	97.641	97.623	97.613	97.513	5.375	97.190	97.165	97.149	97.026
5.000	97.550	97.535	97.529	97.439	5.250	98.088	98.067	98.054	97.942	5.500	97.522	97.494	97.474	97.341
5.125	97.857	97.839	97.830	97.729	5.375	98.474	98.449	98.433	98.311	5.625	97.954	97.923	97.899	97.756
5.250	98.154	98.133	98.120	98.009	5.500	98.845	98.817	98.797	98.664	5.750	98.355	98.320	98.293	98.139
5.375	98.434	98.409	98.393	98.271	5.625	99.195	99.163	99.140	98.997	5.875	98.708	98.670	98.639	98.475
5.500	98.702	98.673	98.653	98.521	5.750	99.530	99.494	99.467	99.313	6.000	99.043	99.000	98.967	98.791
5.625	98.951	98.919	98.896	98.753	5.875	99.841	99.802	99.772	99.607	6.125	99.349	99.303	99.266	99.080
5.750	99.200	99.165	99.138	98.984	6.000	100.129	100.086	100.053	99.877	6.250	99.619	99.570	99.529	99.333
5.875	99.449	99.410	99.379	99.215	6.125	100.381	100.336	100.298	100.113	6.375	99.839	99.786	99.742	99.535
6.000	99.672	99.630												

JET/ AdvantageMortgage			Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612								
Effective: July 15, 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		LTV > 80% AND FICO >= 680			0.000						
Loan Amt >\$100,000 <= \$249,999		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		**Minimum Loan Amount \$75,000**				NC Floor Price			99.750
HB 20YR & 25YR Term		-1.500									
> 6 Financed Properties		-0.500									
Escrow Waiver (Non-CA)		-0.250									
State Adjustors: NC or WA		-0.375		***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs							
FICO => 700 & LTV<= 80%		0.300									
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: July 15, 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	-0.625	-0.625	-0.750	-1.250	-2.500	-3.375				
2nd Home	-0.625	-0.625	-0.750	-1.250	-2.500	-3.375	-3.375			
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	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					
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	**Minimum Loan Amount \$75,000**								
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500									
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
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: July 15, 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: July 15, 2025

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.020	98.844	98.668
6.875	99.531	99.314	99.110
6.990	100.005	99.788	99.584
7.000	100.035	99.818	99.614
7.125	100.481	100.264	100.060
7.250	100.907	100.690	100.486
7.375	101.038	100.777	100.515
7.500	101.502	101.241	100.979
7.625	101.908	101.647	101.385
7.750	102.304	102.043	101.781
7.875	101.944	101.645	101.327
8.000	102.368	102.069	101.751
8.125	102.754	102.455	102.137
8.250	103.140	102.841	102.523

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	97.520	97.344	97.168
6.875	98.031	97.814	97.610
6.990	98.505	98.288	98.084
7.000	98.535	98.318	98.114
7.125	98.981	98.764	98.560
7.250	99.407	99.190	98.986
7.375	99.538	99.277	99.015
7.500	100.002	99.741	99.479
7.625	100.408	100.147	99.885
7.750	100.804	100.543	100.281
7.875	100.444	100.145	99.827
8.000	100.868	100.569	100.251
8.125	101.254	100.955	100.637
8.250	101.640	101.341	101.023

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	98.270	98.094	97.918
6.875	98.781	98.564	98.360
6.990	99.255	99.038	98.834
7.000	99.285	99.068	98.864
7.125	99.731	99.514	99.310
7.250	100.157	99.940	99.736
7.375	100.288	100.027	99.765
7.500	100.752	100.491	100.229
7.625	101.158	100.897	100.635
7.750	101.554	101.293	101.031
7.875	101.194	100.895	100.577
8.000	101.618	101.319	101.001
8.125	102.004	101.705	101.387
8.250	102.390	102.091	101.773

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	97.020	96.844	96.668
6.875	97.531	97.314	97.110
6.990	98.005	97.788	97.584
7.000	98.035	97.818	97.614
7.125	98.481	98.264	98.060
7.250	98.907	98.690	98.486
7.375	99.038	98.777	98.515
7.500	99.502	99.241	98.979
7.625	99.908	99.647	99.385
7.750	100.304	100.043	99.781
7.875	99.944	99.645	99.327
8.000	100.368	100.069	99.751
8.125	100.754	100.455	100.137
8.250	101.140	100.841	100.523

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	95.520	95.344	95.168
6.875	96.031	95.814	95.610
6.990	96.505	96.288	96.084
7.000	96.535	96.318	96.114
7.125	96.981	96.764	96.560
7.250	97.407	97.190	96.986
7.375	97.538	97.277	97.015
7.500	98.002	97.741	97.479
7.625	98.408	98.147	97.885
7.750	98.804	98.543	98.281
7.875	98.444	98.145	97.827
8.000	98.868	98.569	98.251
8.125	99.254	98.955	98.637
8.250	99.640	99.341	99.023

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	96.270	96.094	95.918
6.875	96.781	96.564	96.360
6.990	97.255	97.038	96.834
7.000	97.285	97.068	96.864
7.125	97.731	97.514	97.310
7.250	98.157	97.940	97.736
7.375	98.288	98.027	97.765
7.500	98.752	98.491	98.229
7.625	99.158	98.897	98.635
7.750	99.554	99.293	99.031
7.875	99.194	98.895	98.577
8.000	99.618	99.319	99.001
8.125	100.004	99.705	99.387
8.250	100.390	100.091	99.773

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 Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.250	96.919	96.901	96.887	
5.375	97.555	97.537	97.523	
5.500	98.056	98.038	98.024	
5.625	98.538	98.520	98.506	
5.750	99.269	99.251	99.237	
5.875	99.784	99.737	99.680	
6.000	100.380	100.333	100.276	
6.125	100.842	100.795	100.738	
6.250	101.418	101.371	101.314	
6.375	101.371	101.312	101.255	
6.500	101.947	101.888	101.831	
6.625	102.494	102.435	102.378	
6.750	103.030	102.971	102.914	
6.875	103.008	102.870	102.749	
7.000	103.669	103.531	103.410	
7.125	103.926	103.788	103.667	
7.250	103.547	103.409	103.288	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	94.779	94.763	94.742	
5.125	95.291	95.275	95.254	
5.250	96.394	96.376	96.362	
5.375	97.030	97.012	96.998	
5.500	97.531	97.513	97.499	
5.625	98.013	97.995	97.981	
5.750	98.744	98.726	98.712	
5.875	99.259	99.212	99.155	
6.000	99.855	99.808	99.751	
6.125	100.317	100.270	100.213	
6.250	100.893	100.846	100.789	
6.375	100.846	100.787	100.730	
6.500	101.422	101.363	101.306	
6.625	101.969	101.910	101.853	
6.750	102.505	102.446	102.389	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	98.239	98.239	98.239	
5.125	98.619	98.619	98.619	
5.250	99.489	99.489	99.489	
5.375	99.470	99.448	99.425	
5.500	99.840	99.818	99.795	
5.625	100.190	100.168	100.145	
5.750	100.770	100.748	100.725	
5.875	100.555	100.533	100.510	
6.000	101.010	100.988	100.965	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.441	96.423	96.408	
5.375	96.827	96.809	96.794	
5.500	97.453	97.435	97.420	
5.625	98.060	98.042	98.027	
5.750	98.691	98.673	98.658	
5.875	99.187	99.140	99.083	
6.000	99.883	99.836	99.779	
6.125	100.370	100.323	100.266	
6.250	100.746	100.699	100.642	
6.375	100.987	100.927	100.871	
6.500	101.313	101.253	101.197	
6.625	101.885	101.825	101.769	
6.750	101.521	101.461	101.405	
6.875	102.061	101.923	101.802	
7.000	102.422	102.284	102.163	
7.125	102.904	102.666	102.545	
7.250	102.600	102.462	102.341	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.919	96.901	96.887	
5.375	97.555	97.537	97.523	
5.500	98.056	98.038	98.024	
5.625	98.538	98.520	98.506	
5.750	99.269	99.251	99.237	
5.875	99.784	99.737	99.680	
6.000	100.380	100.333	100.276	
6.125	100.842	100.795	100.738	
6.250	101.418	101.371	101.314	
6.375	101.371	101.312	101.255	
6.500	101.947	101.888	101.831	
6.625	102.494	102.435	102.378	
6.750	103.030	102.971	102.914	
6.875	103.008	102.870	102.749	
7.000	103.669	103.531	103.410	
7.125	103.926	103.788	103.667	
7.250	103.547	103.409	103.288	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.441	96.423	96.408	
5.375	96.827	96.809	96.794	
5.500	97.453	97.435	97.420	
5.625	98.060	98.042	98.027	
5.750	98.691	98.673	98.658	
5.875	99.187	99.140	99.083	
6.000	99.883	99.836	99.779	
6.125	100.370	100.323	100.266	
6.250	100.746	100.699	100.642	
6.375	100.987	100.927	100.871	
6.500	101.313	101.253	101.197	
6.625	101.885	101.825	101.769	
6.750	101.521	101.461	101.405	
6.875	102.061	101.923	101.802	
7.000	102.422	102.284	102.163	
7.125	102.904	102.666	102.545	
7.250	102.600	102.462	102.341	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.919	96.901	96.887	
5.375	97.555	97.537	97.523	
5.500	98.056	98.038	98.024	
5.625	98.538	98.520	98.506	
5.750	99.269	99.251	99.237	
5.875	99.784	99.737	99.680	
6.000	100.380	100.333	100.276	
6.125	100.842	100.795	100.738	
6.250	101.418	101.371	101.314	
6.375	101.371	101.312	101.255	
6.500	101.947	101.888	101.831	
6.625	102.494	102.435	102.378	
6.750	103.030	102.971	102.914	
6.875	103.008	102.870	102.749	
7.000	103.669	103.531	103.410	
7.125	103.926	103.788	103.667	
7.250	103.547	103.409	103.288	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.441	96.423	96.408	
5.375	96.827	96.809	96.794	
5.500	97.453	97.435	97.420	
5.625	98.060	98.042	98.027	
5.750	98.691	98.673	98.658	
5.875	99.187	99.140	99.083	
6.000	99.883	99.836	99.779	
6.125	100.370	100.323	100.266	
6.250	100.746	100.699	100.642	
6.375	100.987	100.927	100.871	
6.500	101.313	101.253	101.197	
6.625	101.885	101.825	101.769	
6.750	101.521	101.461	101.405	
6.875	102.061	101.923	101.802	
7.000	102.422	102.284	102.163	
7.125	102.904	102.666	102.545	
7.250	102.600	102.462	102.341	

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

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	96.789	96.771	96.757	
5.375	97.425	97.407	97.393	
5.500	97.926	97.908	97.894	
5.625	98.408	98.390	98.376	
5.750	99.139	99.121	99.107	
5.875	99.529	99.482	99.425	
6.000	100.125	100.078	100.021	
6.125	100.712	100.665	100.608	
6.250	100.913	100.866	100.809	
6.375	101.116	101.057	101.000	
6.500	101.692	101.633	101.576	
6.625	102.114	102.055	101.998	
6.750	102.510	102.091	102.034	
6.875	102.628	102.490	102.369	
7.000	103.039	102.901	102.780	
7.125	103.296	103.158	103.037	
7.250	103.417	103.279	103.158	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	94.424	94.408	94.387	
5.125	94.936	94.920	94.899	
5.250	96.164	96.146	96.132	
5.375	96.800	96.782	96.768	
5.500	97.301	97.283	97.269	
5.625	97.783	97.765	97.751	
5.750	98.514	98.496	98.482	
5.875	98.904	98.857	98.800	
6.000	99.500	99.453	99.396	
6.125	100.087	100.040	99.983	
6.250	100.288	100.241	100.184	
6.375	100.491	100.432	100.375	
6.500	101.067	101.008	100.951	
6.625	101.489	101.430	101.373	
6.750	101.525	101.466	101.409	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	97.884	97.884	97.884	
5.125	98.264	98.264	98.264	
5.250	99.259	99.259	99.259	
5.375	99.240	99.218	99.195	
5.500	99.610	99.588	99.565	
5.625	99.960	99.938	99.915	
5.750	100.540	100.518	100.495	
5.875	100.200	100.178	100.155	
6.000	100.655	100.633	100.610	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.236	96.218	96.203	
5.375	96.497	96.479	96.464	
5.500	96.998	96.980	96.965	
5.625	97.605	97.587	97.572	
5.750	98.711	98.693	98.678	
5.875	98.882	98.835	98.778	
6.000	99.353	99.306	99.249	
6.125	99.940	99.893	99.836	
6.250	100.266	100.219	100.162	
6.375	100.782	100.722	100.666	
6.500	101.233	101.173	101.117	
6.625	101.655	101.595	101.539	
6.750	101.316	101.256	101.200	
6.875	101.606	101.468	101.347	
7.000	102.017	101.879	101.758	
7.125	102.274	102.136	102.015	
7.250	102.145	102.007	101.886	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.789	96.771	96.757	
5.375	97.425	97.407	97.393	
5.500	97.926	97.908	97.894	
5.625	98.408	98.390	98.376	
5.750	99.139	99.121	99.107	
5.875	99.529	99.482	99.425	
6.000	100.125	100.078	100.021	
6.125	100.712	100.665	100.608	
6.250	100.913	100.866	100.809	
6.375	101.116	101.057	101.000	
6.500	101.692	101.633	101.576	
6.625	102.114	102.055	101.998	
6.750	102.150	102.091	102.034	
6.875	102.628	102.490	102.369	
7.000	103.039	102.901	102.780	
7.125	103.296	103.158	103.037	
7.250	103.417	103.279	103.158	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.236	96.218	96.203	
5.375	96.497	96.479	96.464	
5.500	96.998	96.980	96.965	
5.625	97.605	97.587	97.572	
5.750	98.711	98.693	98.678	
5.875	98.882	98.835	98.778	
6.000	99.353	99.306	99.249	
6.125	99.940	99.893	99.836	
6.250	100.266	100.219	100.162	
6.375	100.782	100.722	100.666	
6.500	101.233	101.173	101.117	
6.625	101.655	101.595	101.539	
6.750	101.316	101.256	101.200	
6.875	101.606	101.468	101.347	
7.000	102.017	101.879	101.758	
7.125	102.274	102.136	102.015	
7.250	102.145	102.007	101.886	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.789	96.771	96.757	
5.375	97.425	97.407	97.393	
5.500	97.926	97.908	97.894	
5.625	98.408	98.390	98.376	
5.750	99.139	99.121	99.107	
5.875	99.529	99.482	99.425	
6.000	100.125	100.078	100.021	
6.125	100.712	100.665	100.608	
6.250	100.913	100.866	100.809	
6.375	101.116	101.057	101.000	
6.500	101.692	101.633	101.576	
6.625	102.114	102.055	101.998	
6.750	102.150	102.091	102.034	
6.875	102.628	102.490	102.369	
7.000	103.039	102.901	102.780	
7.125	103.296	103.158	103.037	
7.250	103.417	103.279	103.158	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.236	96.218	96.203	
5.375	96.497	96.479	96.464	
5.500	96.998	96.980	96.965	
5.625	97.605	97.587	97.572	
5.750	98.711	98.693	98.678	
5.875	98.882	98.835	98.778	
6.000	99.353	99.306	99.249	
6.125	99.940	99.893	99.836	
6.250	100.266	100.219	100.162	
6.375	100.782	100.722	100.666	
6.500	101.233	101.173	101.117	
6.625	101.655	101.595	101.539	
6.750	101.316	101.256	101.200	
6.875	101.606	101.468	101.347	
7.000	102.017	101.879	101.758	
7.125	102.274	102.136	102.015	
7.250	102.145	102.007	101.886	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.619	96.601	96.587	
5.375	97.255	97.237	97.223	
5.500	97.756	97.738	97.724	
5.625	98.238	98.220	98.206	
5.750	98.969	98.951	98.937	
5.875	99.359	99.312	99.255	
6.000	99.955	99.908	99.851	
6.125	100.542	100.495	100.438	
6.250	100.743	100.696	100.639	
6.375	100.946	100.887	100.830	
6.500	101.522	101.463	101.406	
6.625	101.944	101.885	101.828	
6.750	101.980	101.921	101.864	
6.875	102.458	102.320	102.199	
7.000	102.869	102.731	102.610	
7.125	103.126	102.988	102.867	
7.250	103.247	103.109	102.988	

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	97.416	97.409	97.427
4.750	97.219	97.198	97.198
4.875	97.793	97.773	97.772
5.000	98.364	98.343	98.343
5.125	98.691	98.670	98.670
5.250	98.456	98.421	98.403
5.375	99.023	98.988	98.970
5.500	99.585	99.550	99.532
5.625	99.901	99.866	99.847
5.750	99.052	99.004	98.967
5.875	99.604	99.556	99.519
6.000	100.146	100.097	100.061
6.125	100.432	100.383	100.347
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.976	96.969	96.987
4.750	96.809	96.788	96.788
4.875	97.366	97.345	97.344
5.000	97.912	97.891	97.891
5.125	98.209	98.188	98.188
5.250	98.030	97.996	97.977
5.375	98.567	98.532	98.514
5.500	99.091	99.057	99.038
5.625	99.360	99.326	99.307
5.750	98.605	98.557	98.520
5.875	99.109	99.060	99.024
6.000	99.591	99.542	99.506
6.125	99.809	99.760	99.724
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	97.258	97.251	97.269
4.750	97.253	97.232	97.232
4.875	97.756	97.735	97.735
5.000	98.250	98.229	98.229
5.125	98.498	98.477	98.477
5.250	98.476	98.441	98.423
5.375	98.966	98.931	98.913
5.500	99.448	99.413	99.395
5.625	99.683	99.648	99.630
5.750	99.062	99.013	98.977
5.875	99.533	99.485	99.448
6.000	99.994	99.945	99.909
6.125	100.199	100.150	100.114
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.769	96.762	96.780
4.750	96.805	96.785	96.784
4.875	97.282	97.262	97.261
5.000	97.744	97.723	97.723
5.125	97.953	97.932	97.932
5.250	98.007	97.972	97.954
5.375	98.460	98.425	98.407
5.500	98.899	98.865	98.846
5.625	99.085	99.050	99.032
5.750	98.573	98.524	98.488
5.875	98.996	98.947	98.911
6.000	99.402	99.353	99.317
6.125	99.548	99.499	99.463
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

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	93.797	93.781	93.760		5.375	96.905	96.887	96.873		5.000	98.114	98.114	98.114		5.250	96.216	96.198	96.183	
4.875	94.558	94.542	94.521		5.500	97.406	97.388	97.374		5.125	98.494	98.494	98.494		5.375	96.602	96.584	96.569	
5.000	95.204	95.188	95.167		5.625	97.888	97.870	97.856		5.250	99.364	99.364	99.364		5.500	97.228	97.210	97.195	
5.125	95.716	95.700	95.679		5.750	98.619	98.601	98.587		5.375	99.345	99.323	99.300		5.625	97.835	97.817	97.802	
5.250	96.819	96.801	96.787		5.875	99.134	99.087	99.030		5.500	99.715	99.693	99.670		5.750	98.466	98.448	98.433	
5.375	97.455	97.437	97.423		6.000	99.730	99.683	99.626		5.625	100.065	100.043	100.020		5.875	98.962	98.915	98.858	
5.500	97.956	97.938	97.924		6.125	100.192	100.145	100.088		5.750	100.645	100.623	100.600		6.000	99.658	99.611	99.554	
5.625	98.438	98.420	98.406		6.250	100.768	100.721	100.664		5.875	100.430	100.408	100.385		6.125	100.145	100.098	100.041	
5.750	99.169	99.151	99.137		6.375	100.721	100.662	100.605		6.000	100.885	100.863	100.840		6.250	100.521	100.474	100.417	
5.875	99.684	99.637	99.580		6.500	101.297	101.238	101.181							6.375	100.762	100.702	100.646	
6.000	100.280	100.233	100.176		6.625	101.844	101.785	101.728							6.500	101.088	101.028	100.972	
6.125	100.742	100.695	100.638		6.750	102.380	102.321	102.264							6.625	101.660	101.600	101.544	
6.250	101.318	101.271	101.214		6.875	102.358	102.220	102.099							6.750	101.296	101.236	101.180	
6.375	101.271	101.212	101.155		7.000	103.019	102.881	102.760							6.875	101.836	101.698	101.577	
6.500	101.847	101.788	101.731		7.125	103.276	103.138	103.017							7.000	102.197	102.059	101.938	
6.625	102.394	102.335	102.278												7.125	102.579	102.441	102.320	
6.750	102.930	102.871	102.814												7.250	102.375	102.237	102.116	

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	93.567	93.551	93.530		5.375	96.675	96.657	96.643		5.000	97.759	97.759	97.759		5.250	95.811	95.793	95.778	
4.875	94.203	94.187	94.166		5.500	97.176	97.158	97.144		5.125	98.139	98.139	98.139		5.375	96.072	96.054	96.039	
5.000	94.849	94.833	94.812		5.625	97.658	97.640	97.626		5.250	99.134	99.134	99.134		5.500	96.573	96.555	96.540	
5.125	95.361	95.345	95.324		5.750	98.389	98.371	98.357		5.375	99.115	99.093	99.070		5.625	97.180	97.162	97.147	
5.250	96.589	96.571	96.557		5.875	98.779	98.732	98.675		5.500	99.485	99.463	99.440		5.750	98.286	98.268	98.253	
5.375	97.225	97.207	97.193		6.000	99.375	99.328	99.271		5.625	99.835	99.813	99.790		5.875	98.457	98.410	98.353	
5.500	97.726	97.708	97.694		6.125	99.962	99.915	99.858		5.750	100.415	100.393	100.370		6.000	98.928	98.881	98.824	
5.625	98.208	98.190	98.176		6.250	100.163	100.116	100.059		5.875	100.075	100.053	100.030		6.125	99.515	99.468	99.411	
5.750	98.939	98.921	98.907		6.375	100.366	100.307	100.250		6.000	100.530	100.508	100.485		6.250	99.841	99.794	99.737	
5.875	99.329	99.282	99.225		6.500	100.942	100.883	100.826							6.375	100.357	100.297	100.241	
6.000	99.925	99.878	99.821		6.625	101.364	101.305	101.248							6.500	100.808	100.748	100.692	
6.125	100.512	100.465	100.408		6.750	101.400	101.341	101.284							6.625	101.230	101.170	101.114	
6.250	100.713	100.666	100.609		6.875	101.878	101.740	101.619							6.750	100.891	100.831	100.775	
6.375	100.916	100.857	100.800		7.000	102.289	102.151	102.030							6.875	101.181	101.043	100.922	
6.500	101.492	101.433	101.376		7.125	102.546	102.408	102.287							7.000	101.592	101.454	101.333	
6.625	101.914	101.855	101.798												7.125	101.849	101.711	101.590	
6.750	101.950	101.891	101.834												7.250	101.720	101.582	101.461	

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 660-679	FICO 560-579	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: Tuesday, July 15, 2025

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.053	98.959	98.772	98.584
6.500	99.374	99.281	99.093	98.906
6.625	99.691	99.597	99.410	99.222
6.750	99.998	99.904	99.717	99.529
6.875	100.291	100.197	100.010	99.822
7.000	100.614	100.520	100.332	100.145
7.125	100.912	100.818	100.631	100.443
7.250	101.226	101.132	100.945	100.757
7.375	101.517	101.423	101.236	101.048
7.500	101.740	101.646	101.459	101.271
7.625	101.955	101.861	101.674	101.486
7.750	102.161	102.068	101.880	101.693
7.875	102.332	102.238	102.050	101.863
8.000	102.515	102.422	102.234	102.047
8.125	102.699	102.605	102.418	102.230
8.250	102.883	102.789	102.601	102.414
8.375	103.066	102.973	102.785	102.598
8.500	103.250	103.156	102.969	102.781
8.625	103.434	103.340	103.153	102.965

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.075	95.982	95.794	95.607
6.375	96.529	96.435	96.247	96.060
6.500	96.986	96.892	96.705	96.517
6.625	97.444	97.351	97.163	96.976
6.750	97.904	97.810	97.622	97.435
6.875	98.360	98.266	98.079	97.891
7.000	98.821	98.727	98.540	98.352
7.125	99.282	99.189	99.001	98.814
7.250	99.745	99.651	99.463	99.276
7.375	100.208	100.114	99.926	99.739
7.500	100.668	100.574	100.387	100.199
7.625	101.132	101.038	100.851	100.663
7.750	101.597	101.504	101.316	101.129
7.875	102.063	101.969	101.782	101.594
8.000	102.526	102.432	102.245	102.057

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		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-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			

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.623	96.514	96.342	96.123
5.875	97.144	97.034	96.862	96.644
6.000	97.664	97.554	97.382	97.164
6.125	97.920	97.811	97.639	97.420
6.250	98.178	98.068	97.896	97.678
6.375	98.649	98.540	98.368	98.149
6.500	99.121	99.012	98.840	98.621
6.625	99.568	99.459	99.287	99.068
6.750	100.015	99.906	99.734	99.515
6.875	100.203	100.093	99.922	99.703
7.000	100.391	100.282	100.110	99.891
7.125	100.618	100.509	100.337	100.118
7.250	100.845	100.735	100.563	100.345
7.375	101.065	100.955	100.783	100.565
7.500	101.285	101.176	101.004	100.785
7.625	101.635	101.526	101.354	101.135
7.750	101.986	101.876	101.705	101.486
7.875	101.986	101.877	101.705	101.486
8.000	102.076	101.967	101.795	101.576

Jumbo Pro 30 Day Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.623	96.514	96.342	96.123	
5.875	97.144	97.034	96.862	96.644	
6.000	97.664	97.554	97.382	97.164	
6.125	97.920	97.811	97.639	97.420	
6.250	98.178	98.068	97.896	97.678	
6.375	98.649	98.540	98.368	98.149	
6.500	99.121	99.012	98.840	98.621	
6.625	99.568	99.459	99.287	99.068	
6.750	100.015	99.906	99.734	99.515	
6.875	100.203	100.093	99.922	99.703	
7.000	100.391	100.282	100.110	99.891	
7.125	100.618	100.509	100.337	100.118	
7.250	100.845	100.735	100.563	100.345	
7.375	101.065	100.955	100.783	100.565	
7.500	101.285	101.176	101.004	100.785	
7.625	101.635	101.526	101.354	101.135	
7.750	101.986	101.876	101.705	101.486	
7.875	101.986	101.877	101.705	101.486	
8.000	102.076	101.967	101.795	101.576	

Jumbo Pro 36 Day Fixed 1.0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.623	96.514	96.342	96.123	
5.875	97.144	97.034	96.862	96.644	
6.000	97.664	97.554	97.382	97.164	
6.125	97.920	97.811	97.639	97.420	
6.250	98.178	98.068	97.896	97.678	
6.375	98.649	98.540	98.368	98.149	
6.500	99.121	99.012	98.840	98.621	
6.625	99.568	99.459	99.287	99.068	
6.750	100.015	99.906	99.734	99.515	
6.875	100.203	100.093	99.922	99.703	
7.000	100.391	100.282	100.110	99.891	
7.125	100.618	100.509	100.337	100.118	
7.250	100.845	100.735	100.563	100.345	
7.375	101.065	100.955	100.783	100.565	
7.500	101.285	101.176	101.004	100.785	
7.625	101.635	101.526	101.354	101.135	
7.750	101.986	101.876	101.705	101.486	
7.875	101.986	101.877	101.705	101.486	
8.000	102.076	101.967	101.795	101.576	

[illegible]

Jumbo Pro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	97.269	97.160	96.988	96.769
5.875	97.617	97.507	97.335	97.117
6.000	97.964	97.854	97.682	97.464
6.125	98.316	98.207	98.035	97.816
6.250	98.620	98.511	98.339	98.120
6.375	98.879	98.770	98.598	98.379
6.500	99.140	99.031	98.859	98.640
6.625	99.353	99.243	99.071	98.853
6.750	99.567	99.457	99.285	99.067
6.875	99.707	99.598	99.426	99.207
7.000	99.848	99.739	99.567	99.348

Loan Level Price Adjustments (LLPAs)

		Cash Flow Waterfalls (100% Cash)						
	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

Effective: Tuesday, July 15, 2025

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-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.142	96.017	95.892	95.704	
6.125	96.445	96.320	96.195	96.007	
6.250	97.143	97.018	96.893	96.706	
6.375	97.542	97.417	97.292	97.105	
6.500	97.866	97.741	97.616	97.428	
6.625	98.036	97.911	97.786	97.598	
6.750	98.386	98.261	98.136	97.949	
6.875	98.721	98.596	98.471	98.284	
7.000	98.887	98.762	98.637	98.449	
7.125	99.218	99.093	98.968	98.780	
7.250	99.599	99.474	99.349	99.162	
7.375	99.965	99.840	99.715	99.527	
7.500	100.117	99.992	99.867	99.679	
7.625	100.290	100.165	100.040	99.852	
7.750	100.349	100.224	100.099	99.911	
7.875	100.700	100.575	100.450	100.262	
8.000	100.833	100.708	100.583	100.395	
8.125	101.164	101.039	100.914	100.727	
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	

[illegible]

Loan Level Price Adjustments (LLPAs)					

[illegible]

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

Effective: Tuesday, July 15, 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	99.374	99.312	99.062
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

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	99.374	99.312	99.062
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

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	99.374	99.312	99.062
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

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	99.624	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

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	0.375	0.125	-0.125	-1.500
760-779		0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759		0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739		0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719		0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699		0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
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