JET /AdvantageMortgage	19000 MacArthur Blvd, Suite 200 Irvine, CA 92612 Effec			Borrower Paie	sale Ratesheet 30 Day Lock Period id Compensation* - 14 - 2025	Product Matrix					
	NonQM Prog	gram Prici	ing			NonQM P	rice Calculator		Calculator de Please use in conj	oes not verify eligibility. iunction with product matrix.	
Base Rate / Base Price			FICO/LTV Price Adjustments			Interest Rate →	Inputs Choose a Selection	Wholesale R Reset	Ratesheet	Mon, July - 14 - 2025	Full Doc Column Includes Tax Returns
te Full Doc Alt Doc DSCR		<=50 50.0	01-60 60.01-65 65.01-70 70.01-75 75	01-80 80.01-85 85	5.01-90 90.01-95	LTV Range	Choose a Selection	Keset			1099 Only
375	780+ 760-779		500 0.500 0.375 0.125 -0 500 0.375 0.250 0.000 -0		-2.750	FICO Range Program	Choose a Selection Core	#N/A 0.000			Asset Utilization Only Asset Utilization W/ Full Doc
99 98.500 98.500	740-759	0.500 0.3	375 0.250 0.000 -0.375 -0	.500 -2.000 -	-3.250	Reserves	Choose a Selection	0.000			VOE
25 99.000 99.000 98.750 50 99.250 99.250 99.250	720-739 700-719		250 0.000 -0.375 -0.500 -1 000 -0.375 -0.500 -1.000 -1		-3.750	Payment History	Choose a Selection 36 Months	0.000			Alt Doc Column Includes
35,230 35,230 35,230 75 99,500 99,500 99,500 99 100.000 100.000 100.000	680-699	0.000 -0.	375 -0.500 -1.000 -1.500 -2	.500 -4.250	4.300	Credit Events Doc Type	Choose a Selection				12 Bank Statements
100 100.000 100.000 125 100.250 100.250 100.250	660-679 640-659		.500 -1.000 -1.500 -2.250 -3 250 -1.750 -2.250 -3.250 -4			Additional Adjs Citizenships	Choose a Selection Choose a Selection	0.000			12 or 24 CPA P&L Asset Utization W/ Bank Stmt
50 100.500 100.500 100.500	620-639	-1.750 -2.	.000 -2.500 -3.000 -4.250 -5	.250		т	Choose a Selection	0.000			Asset Outzation W/ Bank Still
75 100.750 100.750 99 101.000 101.000 101.000	600-619	-2.500 -2.	.750 -3.250 -3.750 -5.250 -6	.250		Loan Balance Purpose	Choose a Selection Choose a Selection	0.000			
25 101.250 101.250 101.250	Honeign Nat' No Hico					Occupancy	Choose a Selection	#N/A	NonQM SPECIAL		DSCR/No Ratio Column Includ DSCR
50 101.500 101.500 101.500						Property Type	Choose a Selection 30YR Fixed	0.000 25 BPS	5 Price Improvement o	n all NonQM T, EXCLUDES DSCR 5-8*	No Ratio
375 101.750 101.750 399 102.250 102.250 102.250	Loan Level Price Adjustme	ents	Program	Loan	Term	Loan Term Escrow	30YR Fixed Escrow Not Waived	0.000 *CAN 0	COMBINE WITH SELEC	T, EXCLUDES DSCR 5-8*	
125 102.500 102.500 102.500		LLPA	SELECT 0.500	15YR Fixed	0.250	Prepayment Penalty	No PPP *See PPP Section*	#N/A			
250 102.750 102.750 375 103.000 103.000 103.000	DTI >45% - All Doc Types DTI ≥50% - All Doc Types	0.000	Core 0.000 SELECT - DSCR 0.500	30YR Fixed 30YR IO Fixed	0.000	NJ - Title Vesting State	Choose a Selection	0.000			
103.000 103.000 103.000 109 103.250 103.250 103.250	ITIN	-0.500	Core DSCR (≥1.20) 0.000	40YR Fixed	-0.500	Lock Term	30 Day	0.000			
25 103.500 103.500 103.500	VOE Only	-0.250	Core DSCR (≥1.00) 0.000	40YR IO Fixed	-0.750	Buydown	No	0.000			*** Extension Cost
50 103.750 103.750 375 104.000 104.000 104.000	1099 Only Asset Utilization	-0.250 -0.250	Sub1 DSCR (0.75-0.99) -2.000 No Ratio DSCR - < 0.75 -3.000	5/6 30YR ARM 5/6 30YR IO ARM	0.000	Subordinate Financing	No Not Applicable	0.000			
99 104.500 104.500 104.500	P&L w/ Bk Stmt	-0.250		5/6 40YR ARM	-0.500		Not Applicable	0.000			Temporary Guidance See Belo
25 104.750 104.750 50 105.000 105.000	P&L Only DSCR STR	-0.750	Reserves < 3 Months 0.000	7/6 30YR ARM 7/6 30YR IO ARM	0.000	TABLU	Not Applicable	0.000	Coloulator	and pot vorify aligibility	Extension Cost
75 105.250 105.250 105.250	Debt Consol. >70% LTV	-0.500	≥ 3 Months 0.000	7/6 40YR ARM	-0.500	Gross Rate Sheet Price	()	#N/A	Please use in conj	pes not verify eligibility. iunction with product matrix.	All Rates @ 2 bps / day
99 105.500 105.500 105.500	Debt Consol. ≤ 70% LTV Cash-Out >70% LTV	-0.250	≥ 6 Months 0.000			Net Price: Rate Sheet - LLPA Max YS		nimum Rate			Extension Cost
25 105.750 105.750 50 106.000 106.000	Cash-Out ≤ 70% LTV	-0.500	≥ 12 Months 0.000	Max I Owner Occ/Sec Home	e 102.000	Max YS Final Price		0.000 #N/A			Current lock extension costs/policie to all active locks, regardless of loc
75 106.250 106.250 106.250	Cash-Out/Debt Consol. FICO < 680	-0.500	Payment History	No PPP-States not all	lowed 100.000						All 45 day locks are at a 25bp cost a
99 106.500 106.500 106.500 25 106.750 106.750 106.750	2 Units 3-4 Units	-0.250	0x30x12 0.250 1x30x12 -1.250	No PPP-States that al 1YR PPP	100.000 102.000	Borrowe	r Paid Comp Only borrower on all Loans, or to Broker on Busin				eligible for up to 15 days of extensi
250 107.000 107.000 107.000	DSCR 5-8 Units	0.000	1x30x12 (DSCR) -0.250	2YR PPP 3YR PPP	102.000	"TSP allowed up to 102.000, may be paid to	Loans only are not Applicable to DSCR 5-8 Unit	iss Purpose			cost All 60 day locks are at a 50bp cost a
75 107.250 107.250 107.250 99 107.500 107.500 107.500	Second Home No PPP-States not allowed	-0.500	1x60x12 -1.750 1x30x6 -1.750	3YR PPP 4YR PPP	102.000	Top & Lender Credit	are not Applicable to DSCR 5-6 Unit				not eligible for Lock Extension
25 107 750 107 750 107 750	No PPP-States that allow	-2.000	0x30x24 0.250	5YR PPP	102.000					AIMER***	
50 108.000 108.000 108.000 75 108.250 108.250 108.250	12 Months PPP 24 Months PPP	-0.750	Credit Events	>\$2,500,000 80.01-90.00% LTV	101.000	JET Adva	ntageMortgage	In	ntended for 1st li	en mortgages only	
99 108.500 108.500 108.500	36 Months PPP	0.250	12 Months -2.000	ITIN/Foreign National	101.000	SE / Adva	ntagemontgage	For further	r compliance gui	dance, please contact your	
125 108.750 108.750 108.750	48 Months PPP 60 Months PPP	0.500	24 Months -1.250 36 Months -0.250	Subordinate Financing NJ Title Vested In LLC	g 100.000 C 100.000				Account	Executive	
	Escrow Waived	-0.250	48 Months 0.000	DSCR 5-8 Units	100.000		Standard Prepay	ment Penalties Allo	owed	souri	
	NW Condo <\$150.000	-1.000	Lock Davs				zona bama	-		ntana	
	\$150,000-\$1,000,000	0.000	15 Day 0.000	Floor Price			ansas		Neb	raska	
Non QM Prelocks	>\$1,000,000	0.250	30 Day 0.000	NC Floor Price	99.750		California Colorado		Nevada North Carolina		
	>\$1,500,000 >\$2,000,000	0.000	45 Day -0.250 60 Day -0.500	ARM Margins Occupancy	Margin		ecticut			Dakota	
	>\$2,500,000	-0.500		Primary Home	4.000	District o				homa	
Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-OM Pre-Locks are eligible for up to 15 days of extensions at cost	>\$3,000,000 >\$3,500,000	-1.000	Min Rate >\$2,500,000 6.750	Second Home	4.000		Florida Georgia		Oregon South Carolina		
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Lock will be cancelled	>\$4,000,000	-2.000	ITIN/Foreign National 7.499	Investment Home	4.000	Hawaii			South Dakota		
5 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at	Foreign Nat' With Fico	-1.500		JULY NON-C	QM SPECIAL	Id	aho liana		Tenn	essee xas	
cost All 60 day locks are at a 50bp cost and are not eligible for lock extensions	Purchase Subordinate Financing	0.000	Allowable Fees Click Here			la	wa			tah	
Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case	NOO & 2nd Home >75% LTV	-0.250		25 BPS Price Improv	vement on all NonQM		nsas			ginia	
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV	0.000	Terms Caps Floor	*CAN BE COMBINED WIT	vement on all NonQM ITH SELECT, EXCLUDES R 5-8*		tucky isiana	-		ington Virginia	
			5/6 ARM 2/1/5				aine		Wisc	onsin	
	State, DSCR Only	-0.250	7/6 ARM 5/1/5 Margin Index 6mo SOFR	L			chusetts issippi		Wyo	ming	
	Georgia Illinois	-0.250	Reset Frequency 6 Mo	Lender	r Credit	Miss		nt Penalties Allowe	ed		
Temperen (Dreparty Eli-1610) - Destaints	Kansas	-0.250				Ala	ska -				
Temporary Property Eligibility Restrictions	New Jersey North Carolina	-0.250		2% Max Lender Credit can Compensation (LPC) On Bus	be utilized as Lender Paid siness Purpose Loans Only,	Express prohibition on PP provision	ons for business purpose loans ow there's no market for them	or	New Ha	mpshire	
			Temporary Guidance See Below Extension Cost	subject to Max Pr For all Consumer Loans, L	siness Purpose Loans Only, trice Limits above. Lender Credit may only be	-					
				utilized to pay for borrower paid closing costs, subject to Max Price limits above.		Delaware			New Mexico		
			All Rates @ 2 bps / day Extension Cost			Minr	nesota				
perties located in the following City/County are NOT eligible to	1		Current lock extension costs/policies apply to all active locks, regardless of lock date	PPP Requ	uirements		States with "Restric				
be locked:	1					States	PPP Allowed When:		tructures	No PPP Allowed When:	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost	PPP Required on 6 Months Interest on 809 Bala	1 NOO >80% LTV % of the Original Principal		All of IL: If closed in the name	of			
be locked: •Baltimore City, Maryland			All 60 day locks are at a 50to cost and are		ance		an individual and rate < 8% A or is a Business Purpose Loar	0		If closed in the name of an	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			eligible for up to 15 days of extensions at cost All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions	Bala				C. Norm	nal Rates	individual and Rate is = > 8% APR, **if in Cook County < \$250K	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions	Bala		*Illinois / Cook County	closed in a Corporation, or L			n in cook county < \$2.50K	
be locked: •Baltimore City, Maryland perties located in Baltimore County are not restricted)			All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions	Bala		*Illinois / Cook County	**if in Cook County must also	be			
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			All 60 day looks are at a 50bp cost and are not eligible for Look Extensions	Bala		*Illinois / Cook County					
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			All 60 day looks are at a 50bp cost and are not eligible for Lock Extensions	Bala			**if in Cook County must also >\$250k	2 months advar aggregate a	nce interest on the amount of all		
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			At 60 day bots are at a 558p cost and are not eligible for Lock Extensions	Bala		*Illinois / Cook County Maryland	**if in Cook County must also	2 months advar aggregate a prepayments	amount of all ts made in a 12-	Never	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			Al 60 aty loss are at a 50g ood and an not eligible for Lock Edentions	Bala			**if in Cook County must also >\$250k	2 months advar aggregate a prepayments month period v	amount of all ts made in a 12- which exceed 1/3		
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			A 60 ay loss are at a 50tg coal and an not eligible for Lost Extension	Bala			**if in Cook County must also >\$250k	2 months advar aggregate a prepayments month period v of the amou	amount of all ts made in a 12-		
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			4 60 ay losa se at a 200 ood ad an not eigible for Los Extension	Bala		Maryland Michigan	**if in Cook County must also >\$250k Maximum of 3 years	2 months advar aggregate a prepayments month period of the amou 1% of bala	amount of all is made in a 12- which exceed 1/3 unt of the loan ance prepaid	Never	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			A 69 day locks are at a 50tg coal and an cot algebra for Lock Extension	Bala		Maryland Michigan New Jersey	**If in Cook County must also >\$250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc. "does NOT include LLC	2 months advar aggregate a prepayments month period of the amou 1% of bala	amount of all ts made in a 12- which exceed 1/3 unt of the loan	Never Never Closed in name of individual or LLC	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			4.60 dy loss are at a 50tg coal and an oot algebra for Lost. Extensions	Bala		Maryland Michigan	 +if in Cook County must also >\$250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc "does NOT include LIC >= \$112,957, 5 year max 	2 months advar aggregate a prepayments month period of the amou 1% of bala	amount of all is made in a 12- which exceed 1/3 unt of the loan ance prepaid	Never Never Closed in name of individual or	
Baltimore City, Maryland roperties located in Baltimore County are not restricted)			4 60 ay loba se at a 20te coal and an not eligible for Lob Extensions	Bala		Maryland Michigan New Jersey	**If in Cook County must also >\$250k Maximum of 3 years Closed in name of Corp (Inc "does NOT include LIC >= \$112,957; 5 year max >\$312,159 and 1-2 Unit, or an	2 months advar aggregate i prepayments month period v of the amou 1% of bala	amount of all is made in a 12- which exceed 1/3 unt of the Ioan ance prepaid nal Rates	Never Never Closed in name of individual or LLC	
be locked: •Baltimore City, Maryland operties located in Baltimore County are not restricted)			A 60 dry lock are at a 50tg coal and an cod algebra for Lock Extension	Bala		Maryland Michigan New Jersey Ohio	 +if in Cook County must also >\$250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc "does NOT include LIC >= \$112,957, 5 year max 	2 months advar aggregate a prepayments month period 1 of the amou 1% of bala Norm 1% of original 1 y 3- Norm	amount of all is made in a 12- which exceed 1/3 unt of the loan ance prepaid nal Rates principal amount	Never Never Closed in name of individual or LC < \$112,957	