**JET**/AdvantageMortgage

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612

## Wholesale Ratesheet

Effective Date:

30 Day Lock Period

**Product Matrix** 

					N. OH D.				Effective D	ate: Wed, August	- 27 - 2025				Calculator do	es not verify eligibility.	1
					NonQM Pro	gram Pri	icing					NonQM P	rice Calculator		Please use in conju	unction with product matrix.	
													Inputs	Wholesale Ra	atesheet	Wed, August - 27 - 2025	Full Doc Column Includes
		Base Rate / Bas		DSCR 5-8 Units		****		/LTV Price Adju				Interest Rate → LTV Range	Choose a Selection	Reset			Tax Returns
Rate 6.250	Full Doc 98 500	Alt Doc 98 500	DSCR	DSCR 5-8 Units	780+				0 70.01-75 75.0		01-90 90.01-95 750	FICO Range	Choose a Selection Choose a Selection	ANI/A			1099 Only
6.375	99.000	99.000	98.750		760-779			0.375 0.250			000	Program	Core	0.000			Asset Utilization Only Asset Utilization W/ Full Doc
6.499	99.500	99.500	99.250		740-759	0.500	0.375	0.250 0.000	-0.375 -0.5	-2.000 -3.	250	Reserves	Choose a Selection	0.000			VOE
6.625	100.000	100.000	99.750		720-739		0.250				750	Payment History	Choose a Selection	0.000			
6.750 6.875	100.250	100.250	100.250		700-719				-1.000 -1.		500	Credit Events Doc Type	36 Months	-0.250			Alt Doc Column Includes
6.875	100.500 101.000	100.500 101.000	100.500 101.000		680-699 660-679				-1.500 -2.5 -2.250 -3.5			Additional Adis	Choose a Selection Choose a Selection	0.000			12 Bank Statements 12 or 24 CPA P&L
7.125	101.250	101.250	101.250		640-659			-1.750 -2.250				Citizenships	Choose a Selection	#N/A			Asset Utlization W/ Bank Stmt
7.250	101.500	101.500	101.500		620-639	-1.750	-2.000	-2.500 -3.000	-4.250 -5.3	250		DTI	Choose a Selection	0.000			
7.375	101.750	101.750	101.750		600-619	-2.500	-2.750	-3.250 -3.750	-5.250 -6.3	250		Loan Balance	Choose a Selection	0.000			
7.499 7.625	102.000	102.000	102.000	98.750	Foreign Nat' No Fico							Purpose DSCR Cashout	Choose a Selection Choose a Selection	0.000			DSCR/No Ratio Column Includes
7.750	102.500 102.750	102.500 102.750	102.500 102.750	99.250 99.500	+							Occupancy	Choose a Selection	0.000 AUGUST	T NonQM SPECIAL		DSCR No Ratio
7.875	103.000	103.000	103.000	99.750	†							Property Type	Choose a Selection	0.000 *CAN CC	Price Improvement on OMRINE WITH SELECT	all NonQM , EXCLUDES DSCR 5-8*	TO Talas
7.999	103.500	103.500	103.500	100.250	Loan Level Price Adjustm	ents		Progran	n	Loan T	erm	Loan Term	30YR Fixed	0.000			
8.125	103.750	103.750	103.750	100.500		LLPA		SELECT	0.500	15YR Fixed	0.250	Escrow	Escrow Not Waived	0.000			
8.250	104.000	104.000	104.000	100.750	DTI >45% - All Doc Types DTI ≥50% - All Doc Types	0.000		Core SELECT - DSCR	0.000	30YR Fixed	0.000	Prepayment Penalty 5% Fixed PPP	No PPP *See PPP Section*	#N/A			
8.375 8.499	104.250 104.500	104.250 104.500	104.250 104.500	101.000	ITIN	-0.500 -1.500	<u> </u>	Core DSCR (≥1.20	0.500	30YR IO Fixed 40YR Fixed	-0.500 -0.500	NJ - Title Vesting		0.000			
8,625	104.500	104.750	104.750	101.250	VOE Only	-0.250		Core DSCR (≥1.00		40YR IO Fixed	-0.750	State	Choose a Selection	0.000			*** Extension Cost
8.750	105.000	105.000	105.000	101.750	1099 Only	-0.250		ub1 DSCR (0.75-0.9		5/6 30YR ARM	0.000	Lock Term	30 Day	0.000			Extension Cost
8.875	105.250	105.250	105.250	102.000	Asset Utilization	-0.250		Ratio DSCR - < 0.		5/6 30YR IO ARM	-1.000	Buydown	No	0.000			
8.999	105.750	105.750	105.750	102.500	P&L w/ Bk Stmt	-0.250	_			5/6 40YR ARM	-0.500	Subordinate Financing	No	0.000			Temporary Guidance See Below
9.125	106.000	106.000	106.000	102.750	P&L Only DSCR STR	-0.750		Reserve < 3 Months	-	7/6 30YR ARM	0.000		Not Applicable	0.000			Extension Cost
9.250 9.375	106.250 106.500	106.250 106.500	106.250 106.500	103.000 103.250	DSCR STR Debt Consol >70% LTV	-0.500 -0.500	F	< 3 Months ≥ 3 Months	0.000	7/6 30YR IO ARM 7/6 40YR ARM	-1.000 -0.500		Not Applicable Not Applicable	0.000			All Rates @ 2 bps / day
9.499	106.500	106.500	106.500	103.250	Debt Consol. ≤ 70% LTV	-0.500	H	≥ 6 Months	0.000		-0.500	Total LLF	A	#N/A	Calculator do	es not verify eligibility.	Extension Cost
9.625	107.000	107.000	107.000	103.750	Cash-Out >70% LTV	-0.500	H	≥ 12 Months	0.000	Max Pr	ice	Gross Rate Sheet Price	(Prior to LLPAs)	#N/A	Please use in conju	unction with product matrix.	Current lock extension costs/policies apply
9.750	107.250	107.250	107.250	104.000	Cash-Out ≤ 70% LTV	-0.250	_			Owner Occ/Sec Home	102.000	Net Price: Rate Sheet - LLPA	(Prior to Min/Max YSP)	Minimum Rate			to all active locks, regardless of lock date
9.875	107.500	107.500	107.500	104.250	Cash-Out/Debt Consol. FICO < 680 DSCR Cashout	-0.500		Payment Hi	story	No PPP-States not allow No PPP-States that allow		Max YSI		0.000			All 45 day locks are at a 25hn cost and are
9.999	107.750	107.750	107.750	104.500 104.750	DSCR Cashout 2 Units	-0.250 0.000	F	0x30x12 1x30x12	0.250 -1.250	No PPP-States that allo	W 100.000 102.000	Final Price		#N/A			All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at
10.125	108.250	108.250	108.250	105.000	3-4 Units	-0.250	H	1x30x12 (DSCR)	-0.250	2YR PPP	102.000	Parrania.	Paid Comp Only				cost
10.375	108.500	108.500	108.500	105.250	DSCR 5-8 Units	0.000		1x60x12	-1.750	3YR PPP	102.000	Borrower "YSP allowed up to 102.000, may be paid to b "YSP & Lender Credit a	orrower on all Loans, or to Broker on Bus	iness Purpose			All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions
10.499	108.750	108.750	108.750	105.500	Second Home No PPP-States not allowed	-0.500		1x30x6 0x30x24	-1.750 0.250	4YR PPP 5YR PPP	102.000	"YSP & Lender Credit a	Loans only are not Applicable to DSCR 5-8 Unit				not engine for Eock Extensions
10.625	109.000 109.250	109.000 109.250	109.000 109.250	105.750 106.000	No PPP-States not allowed No PPP-States that allow	-1.000 -2.000	L	UX3UX24	0.250	>\$2 500 000	102.000 101.000						
10.875	109.500	109.500	109.500	106.250	12 Months PPP	-0.750		Credit Eve	ents	80.01-90.00% LTV	101.000						<u>.</u>
10.999	109.750	109.750	109.750	106.500	24 Months PPP	-0.500		12 Months	-2.000	ITIN/Foreign National	101.000	/			***DISCL	AIMER***	
11.125	110.000	110.000	110.000	106.750	36 Months PPP 48 Months PPP	0.250		24 Months 36 Months	-1.250	Subordinate Financing NJ Title Vested In LLC	100.000	JET Advar	ntageMortgage	For further	tended for 1st lie	n mortgages only dance, <u>please contact your</u>	
					60 Months PPP	0.500		48 Months	-0.250 0.000	DSCR 5-8 Units	100.000	*		1 or idialer	Account E	Executive	
					5% Fixed PPP				0.000		100.000						
						0.125											
					Escrow Waived	-0.250		Lock Day	ys					ayment Penalties Allow	241	and a	
					Escrow Waived NW Condo	-0.250 -1.000	E	15 Day	0.000	Floor P		Ariz Alak	tona	ayment Penaities Allow	Miss		
		Non QM Pre	elocks		Escrow Waived NW Condo <\$150,000	-0.250 -1.000 -0.750		15 Day 30 Day	0.000	NC Floor Price	99,750	Ariz Alab Arka	eona eama	ayment Penalties Allow	Miss Mon Nebr	tana	
		Non QM Pre	elocks		Escrow Waived NW Condo <\$150,000 \$150,000-\$1,000,000	-0.250 -1.000 -0.750 0.000		15 Day 30 Day 45 Day	0.000 -0.250	NC Floor Price ARM Mar	99.750 rgins	Alab	rona Jama Insas	ayment Penaities Allow	Mon	tana raska	
		Non QM Pre	elocks		Escrow Waived NW Condo <\$150,000	-0.250 -1.000 -0.750 0.000 0.250		15 Day 30 Day	0.000	NC Floor Price ARM Mai Occupancy	99.750 rgins Margin	Alab Arka Calif Colo	ona ama insas ornia rado	ayment Penaities Allow	Mon Nebr Nev North C	tana raska rada Carolina	
	Non-QM Pri	-Locks may be loci	ked for 30 or 45 da	n's	Escrow Waived NW Condo   \$150,000 \$150,000-\$1,000,000   \$1,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000		15 Day 30 Day 45 Day 60 Day	0.000 -0.250 -0.500	NC Floor Price ARM Mai Occupancy Primary Home	99.750 rgins Margin 4.000	Alab Arka Calif Colo Conn	eona aama insas ornia rado ecticut	ayment Penalities Allow	Mon Nebr Nev North C	tana raska rada Jarolina Dakota	
30 d	Non-QM Pre Iy Non-QM Pre-Loci	-Locks may be loci	ked for 30 or 45 da	ys ensions at cost	Escrow Waived NW Condo \$150,000 \$150,000.\$1,000,000 \$\$1,500,000 \$\$1,500,000 \$\$2,000,000 \$\$2,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500		15 Day 30 Day 45 Day 60 Day Min Rat >\$2,500,000	0.000 -0.250 -0.500	NC Floor Price ARM Mai Occupancy	99.750 rgins Margin	Alab Arka Calif Colo Conn District of	tona nama nisas ornia reado ecticut Columbia	syment Penalties Allow	Mon Nebr Nev North C North I	tana aska rada arolina Dakota	
30 d All Non	Non-QM Pri Iy Non-QM Pre-Lock QM Pre-Locks must	e-Locks may be lock as are eligible for up be Submittal Com	ked for 30 or 45 da p to 15 days of ext pleted/Submitted	ys ensions at cost within 10 days or	Escrow Walved NW Condo (\$150,000 ) \$150,000-\$1,000,000  \$1,000,000  \$1,000,000  \$2,000,000  \$2,000,000  \$2,500,000  \$32,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -1.000		15 Day 30 Day 45 Day 60 Day	0.000 -0.250 -0.500	NC Floor Price ARM Mai Occupancy Primary Home Second Home Investment Home	99.750 rgins  Margin 4.000 4.000 4.000	Alat Arke Calif Colo Conn District of Flo	rona nama nisas ornia rado etticut Columbia	ayment Penalties Allow	Mon Nebr Nev North C North I Oklah Ore	tana aska add Gerolina Dakota noma gon	
	Non-QM Pro ay Non-QM Pre-Lock QM Pre-Locks must y locks are at a 25b	e-Locks may be loci as are eligible for up be Submittal Com Lock will be can	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled	ensions at cost within 10 days or	Escrow Walwed WW Condo  3150,000  3150,000  5150,000  5150,000  51,000,000  52,000,000  52,000,000  53,000,000  53,000,000  53,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -1.000 -2.000		15 Day 30 Day 45 Day 60 Day Min Rat >\$2,500,000 ITIN/Foreign Nations	0.000 -0.250 -0.500 e 6.750 al 7.499	NC Floor Price ARM Mai Occupancy Primary Home	99.750 rgins  Margin 4.000 4.000 4.000	Alab Arke Calif Colo Conn District of Flo	oona nama nsas ornia rrado etticut Columbia rida	syment Penatries Anow	Mon Nebr Nev North C North I Oklah Ore	tana raska ada arolina Dakota noma gon	
All 45 da	y Non-QM Pre-Loci QM Pre-Locks must y locks are at a 25b	e-Locks may be lock is are eligible for up be Submittal Com Lock will be can o cost and are eligil cost	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled ble for up to 15 da	ensions at cost within 10 days or ys of extensions at	Escrow Walwed NW Condo -\$150,000 -\$150,000 -\$1,000,000 -\$1,000,000 -\$1,000,000 -\$2,000,000 -\$2,000,000 -\$3,000,000 -\$3,000,000 -\$3,000,000 -\$3,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -1.000 -2.000 -3.000		15 Day 30 Day 45 Day 60 Day Min Rat >\$2,500,000	0.000 -0.250 -0.500 e 6.750 al 7.499	NC Floor Price ARM Mai Occupancy Primary Home Second Home Investment Home	99.750 rgins  Margin 4.000 4.000 4.000	Alab Arke Calif Colo Conn District of Flo	nona nama nisas ornia rado etticut Columbia rida rigia waii	syment venances anow	Mon Nebr Nev North C North I Oklah Ore	tana aska ada arolina Dakota noma gon arolina	
All 45 da	y Non-QM Pre-Loci QM Pre-Locks must	e-Locks may be lock is are eligible for up be Submittal Com Lock will be can o cost and are eligil cost i 50bp cost and are e will be subject to	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled ble for up to 15 da e not eligible for lo	ensions at cost within 10 days or ys of extensions at ck extensions	Escrow Walwed NW Condo (\$150,000 (\$1	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -1.000 -2.000		15 Day 30 Day 45 Day 60 Day Min Rat >\$2,500,000 ITIN/Foreign Nations	0.000 -0.250 -0.500 e 6.750 al 7.499	NC Floor Price  ARM Mai  Occupancy Primary Home Second Home Investment Home  AUGUST NON-6	99.750 Margin 4.000 4.000 4.000 QM SPECIAL	Alab Arkek Arkek Calif Conn District of Fito Gee Have Ide	nona nama nrisas ornia rado ceticut Columbia rida rida rida nraja valii ho	symetri venantes Anow	Mon Nebr Neve North C North I Oklah Ore South C South I Tense	tana saska sada araolina Dakota Dakota oma arolina arolina arolina sasses	
All 45 da	y Non-QM Pre-Lock QM Pre-Locks must y locks are at a 25b <sub>j</sub> 60 day locks are at a	e-Locks may be lock as are eligible for up be Submittal Com Lock will be can o cost and are eligif cost	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled ble for up to 15 da e not eligible for lo	ensions at cost within 10 days or ys of extensions at ck extensions	Escrow Waiwed NW Condo (3190.000) (3190.000) (3190.000) (31,000,000) (31,000,000) (32,000,000) (32,000,000) (32,000,000) (32,000,000) (33,000,000) (34,000,000) (34,000,000) (34,000,000) (34,000,000) (34,000,000) (34,000,000) (35,000,000) (35,000,000) (36,000,000) (	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -1.000 -2.000 -3.000 -1.500 -0.500		15 Day 30 Day 45 Day 60 Day Min Rat >\$2,500,000 ITIN/Foreign Nation: Allowable   Click Her	0.000 -0.250 -0.500 e 6.750 al 7.499	NC Floor Price  ARM Mai  Occupancy Primary Home Second Home Investment Home  AUGUST NON-6	99.750 Margin 4.000 4.000 4.000 QM SPECIAL	Alab Arks Arks Calific Colo Connor District of Fig. Gee Gee Han India India	nona nama nsasa nsasa rado ceticut Columbia rida rida rigia waii nho nana	symetri venantes anow	Mon Nebr Nev North C North I Oklai Ore South C South I Tenne Tey Ut	tana saska ada ada arrolina arrolina abakota anona gon arrolina Dakota arrolina Dakota arrolina arrolina arrolina arrolina arrolina assee ass as	
All 45 da	y Non-QM Pre-Lock QM Pre-Locks must y locks are at a 25b <sub>j</sub> 60 day locks are at a	e-Locks may be lock is are eligible for up be Submittal Com Lock will be can o cost and are eligil cost i 50bp cost and are e will be subject to	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled ble for up to 15 da e not eligible for lo	ensions at cost within 10 days or ys of extensions at ck extensions	Escrow Walwed NW Condo (\$150,000 (\$1	-0.250 -1.000 -0.750 -0.000 -0.250 -0.000 -0.250 -0.500 -1.000 -2.000 -1.500 -1.500 -0.000 -0.500 -0.250	To	15 Day 30 Day 45 Day 60 Day  Min Rat >\$2,500,000 (TIN/Foreign Nation) Allowable i Click Her	0.000 -0.250 -0.500 e 6.750 al 7.499	NC Floor Price ARM Mai Occupancy Primary Home Second Home Investment Home	99.750 Margin 4.000 4.000 4.000 QM SPECIAL	Alabi Arksik Arksik Calif Colo Colo  For the	nona nama nisas nriia nriia rado ceticut Columbia rida rida nrigia nho nho nana wa sasas	symetri venantes Anow	Mon Nebr Nev North C North I Oklah Ore South C South T Tenne Tey Uti	tana saska s	
All 45 da	y Non-QM Pre-Lock QM Pre-Locks must y locks are at a 25b <sub>j</sub> 60 day locks are at a	e-Locks may be lock is are eligible for up be Submittal Com Lock will be can o cost and are eligil cost i 50bp cost and are e will be subject to	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled ble for up to 15 da e not eligible for lo	ensions at cost within 10 days or ys of extensions at ck extensions	Escrow Waiwed NW Condo (3190.000) (3190.000) (3190.000) (31,000,000) (31,000,000) (32,000,000) (32,000,000) (32,000,000) (32,000,000) (33,000,000) (34,000,000) (34,000,000) (34,000,000) (34,000,000) (34,000,000) (34,000,000) (35,000,000) (35,000,000) (36,000,000) (	-0.250 -1.000 -0.750 -0.000 -0.250 -0.000 -0.250 -0.500 -1.000 -2.000 -1.500 -1.500 -0.000 -0.500 -0.250		15 Day 30 Day 45 Day 60 Day  Min Rat >\$2,500,000  ITIN/Foreign Nation: Allowable   Click He:	0.000 -0.250 -0.500 e 6.750 al 7.499	NC Floor Price  ARM Mai  Occupancy Primary Home Second Home Investment Home  AUGUST NON-6	99.750 Margin 4.000 4.000 4.000 QM SPECIAL	Alata Artar	ona sama sama sama sama sama sama sama sa	syntests venoues anow	Mon Nebr Neve North C North I Oklah Ore South C South I Tenn Tey Ut: Virg Washi	saska ada ada ararinia bakota	
All 45 da	y Non-QM Pre-Lock QM Pre-Locks must y locks are at a 25b <sub>j</sub> 60 day locks are at a	e-Locks may be lock is are eligible for up be Submittal Com Lock will be can o cost and are eligil cost i 50bp cost and are e will be subject to	ked for 30 or 45 da p to 15 days of ext pleted/Submitted celled ble for up to 15 da e not eligible for lo	ensions at cost within 10 days or ys of extensions at ck extensions	Escrow Walwed NW Condo (\$150,000 (\$1	-0.250 -1.000 -0.750 -0.000 -0.250 -0.000 -0.250 -0.500 -1.000 -2.000 -1.500 -1.500 -0.000 -0.500 -0.250		15 Day 30 Day 45 Day 60 Day Min Rat >\$2,500,000 ITIN/Foreign Nation Allowable   Click Hes erms	0.000 -0.250 -0.500 -0.500 -0.500 -0.750 al 7.499 Fees	NC Floor Price  ARM Mai  Occupancy Primary Home Second Home Investment Home  AUGUST NON-6	99.750 Margin 4.000 4.000 4.000 QM SPECIAL	Alaba Arkar	ona amana mana mana mana mana mana mana	synthesis denontres amount	Mon Nebry Neve North C North I Oklah Ore South C South T Tenne Ten Ut Virg Washi	tana asaka ada ararina asaka ada ararina ararina abakota bakota bona ararina abakota ararina abakota asaka ada ana ararina abakota asaka abakota ararina ararina ararina ararina ararina ararina ararina ararina ararina arar	
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