

Ratesheet Code: RS-WS

Effective Date: 9/16/25 7:39 AM

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Lock Expiration Days	
15 Day	10/01/25
30 Day	10/16/25
45 Day	10/31/25
60 Day	11/14/25

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.

September Pricing Specials	
12.5 bps special on Conventional Non-Select (Excludes CalHFA, Cannot be combined with Select)	0.125
12.5 special on FHA/VA STD BAL & HI BAL (Excludes CalHFA, Can be combined with Select)	0.125
37.5 bps on all FHA/VA STD BAL & HI BAL with 600 - 679 FICO's (Excludes CalHFA. Cannot be combined with SELECT or any other specials).	0.375

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.

Effective: September 16, 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
4.875	96.739	96.716	96.685	96.660	6.000	101.714	101.683	101.645	101.614	5.375	98.652	98.620	98.583	98.553
5.000	97.453	97.429	97.399	97.374	6.125	102.087	102.056	102.017	101.986	5.500	99.300	99.269	99.232	99.202
5.125	97.875	97.852	97.821	97.796	6.250	101.822	101.783	101.737	101.699	5.625	99.855	99.824	99.787	99.757
5.250	98.733	98.702	98.665	98.635	6.375	102.205	102.166	102.120	102.082	5.750	99.913	99.882	99.843	99.812
5.375	99.377	99.345	99.308	99.278	6.500	102.483	102.444	102.398	102.360	5.875	100.455	100.424	100.386	100.354
5.500	100.025	99.994	99.957	99.927	6.625	102.817	102.778	102.732	102.694	6.000	100.992	100.961	100.923	100.891
5.625	100.580	100.549	100.512	100.482	6.750	102.443	102.419	102.389	102.364	6.125	101.482	101.451	101.413	101.381
5.750	100.638	100.607	100.568	100.537	6.875	102.766	102.743	102.712	102.687	6.250	101.181	101.142	101.096	101.058
5.875	101.180	101.149	101.111	101.079	7.000	103.000	102.976	102.946	102.921	6.375	101.767	101.728	101.682	101.644
6.000	101.717	101.686	101.648	101.616	7.125	103.252	103.229	103.198	103.173	6.500	102.177	102.138	102.092	102.054
6.125	102.207	102.176	102.138	102.106	7.250	101.649	101.610	101.561	101.522	6.625	102.428	102.389	102.343	102.305
6.250	101.906	101.867	101.821	101.783	7.375	102.292	102.253	102.204	102.164	6.750	102.329	102.305	102.275	102.249
6.375	102.492	102.453	102.407	102.369	7.500	102.359	102.320	102.272	102.232	6.875	102.575	102.551	102.521	102.496
6.500	102.902	102.863	102.817	102.779	7.625	102.395	102.356	102.308	102.268	7.000	103.037	103.014	102.983	102.958
6.625	103.153	103.114	103.068	103.030	7.750	102.377	102.307	102.222	102.153	7.125	103.347	103.323	103.293	103.268
6.750	103.054	103.030	103.000	102.974	7.875	102.599	102.529	102.445	102.375	7.250	103.335	103.320	103.298	103.280
6.875	103.300	103.276	103.246	103.221	8.000	101.514	101.444	101.360	101.290	7.375	103.631	103.615	103.594	103.576
7.000	103.762	103.739	103.708	103.683	8.125	101.697	101.627	101.542	101.473	7.500	103.880	103.864	103.842	103.824
7.125	104.072	104.048	104.018	103.993						7.625	104.117	104.102	104.080	104.062
7.250	104.060	104.045	104.023	104.005						7.750	104.206	104.190	104.169	104.151
7.375	104.356	104.340	104.319	104.301						7.875	104.478	104.462	104.440	104.422
7.500	104.605	104.589	104.567	104.549						8.000	104.475	104.459	104.438	104.420
7.625	104.842	104.827	104.805	104.787						8.125	104.719	104.703	104.681	104.664

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
4.875	96.739	96.716	96.685	96.660	6.000	101.714	101.683	101.645	101.614	5.375	98.652	98.620	98.583	98.553
5.000	97.453	97.429	97.399	97.374	6.125	102.087	102.056	102.017	101.986	5.500	99.300	99.269	99.232	99.202
5.125	97.875	97.852	97.821	97.796	6.250	101.822	101.783	101.737	101.699	5.625	99.855	99.824	99.787	99.757
5.250	98.733	98.702	98.665	98.635	6.375	102.205	102.166	102.120	102.082	5.750	99.913	99.882	99.843	99.812
5.375	99.377	99.345	99.308	99.278	6.500	102.483	102.444	102.398	102.360	5.875	100.455	100.424	100.386	100.354
5.500	100.025	99.994	99.957	99.927	6.625	102.817	102.778	102.732	102.694	6.000	100.992	100.961	100.923	100.891
5.625	100.580	100.549	100.512	100.482	6.750	102.443	102.419	102.389	102.364	6.125	101.482	101.451	101.413	101.381
5.750	100.638	100.607	100.568	100.537	6.875	102.766	102.743	102.712	102.687	6.250	101.181	101.142	101.096	101.058
5.875	101.180	101.149	101.111	101.079	7.000	103.000	102.976	102.946	102.921	6.375	101.767	101.728	101.682	101.644
6.000	101.717	101.686	101.648	101.616	7.125	103.252	103.229	103.198	103.173	6.500	102.177	102.138	102.092	102.054
6.125	102.207	102.176	102.138	102.106	7.250	101.649	101.610	101.561	101.522	6.625	102.428	102.389	102.343	102.305
6.250	101.906	101.867	101.821	101.783	7.375	102.292	102.253	102.204	102.164	6.750	102.329	102.305	102.275	102.249
6.375	102.492	102.453	102.407	102.369	7.500	102.359	102.320	102.272	102.232	6.875	102.575	102.551	102.521	102.496
6.500	102.902	102.863	102.817	102.779	7.625	102.395	102.356	102.308	102.268	7.000	103.037	103.014	102.983	102.958
6.625	103.153	103.114	103.068	103.030	7.750	102.377	102.307	102.222	102.153	7.125	103.347	103.323	103.293	103.268
6.750	103.054	103.030	103.000	102.974	7.875	102.599	102.529	102.445	102.375	7.250	103.335	103.320	103.298	103.280
6.875	103.300	103.276	103.246	103.221	8.000	101.514	101.444	101.360	101.290	7.375	103.631	103.615	103.594	103.576
7.000	103.762	103.739	103.708	103.683	8.125	101.697	101.627	101.542	101.473	7.500	103.880	103.864	103.842	103.824
7.125	104.072	104.048	104.018	103.993						7.625	104.117	104.102	104.080	104.062
7.250	104.060	104.045	104.023	104.005						7.750	104.206	104.190	104.169	104.151
7.375	104.356	104.340	104.319	104.301						7.875	104.478	104.462	104.440	104.422
7.500	104.605	104.589	104.567	104.549						8.000	104.475	104.459	104.438	104.420
7.625	104.842	104.827	104.805	104.787						8.125	104.719	104.703	104.681	104.664

Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										
Effective: September 16, 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	-0.375	-0.375	-0.500	-1.000	-2.375	-3.250				
2nd Home	-0.375	-0.375	-0.500	-1.000	-2.375	-3.250	-3.250			
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									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**								
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***								
State Adjustors: NC	-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

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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

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19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

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DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.851	99.716	99.573
6.875	100.308	100.181	100.038
6.990	100.712	100.585	100.442
7.000	100.742	100.615	100.472
7.125	101.138	101.011	100.868
7.250	101.524	101.397	101.254
7.375	101.374	101.216	101.043
7.500	101.778	101.620	101.447
7.625	102.124	101.966	101.793
7.750	102.470	102.312	102.139
7.875	101.929	101.744	101.541
8.000	102.303	102.118	101.915
8.125	102.649	102.464	102.261
8.250	102.995	102.810	102.607

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	98.351	98.216	98.073
6.875	98.808	98.681	98.538
6.990	99.212	99.085	98.942
7.000	99.242	99.115	98.972
7.125	99.638	99.511	99.368
7.250	100.024	99.897	99.754
7.375	99.874	99.716	99.543
7.500	100.278	100.120	99.947
7.625	100.624	100.466	100.293
7.750	100.970	100.812	100.639
7.875	100.429	100.244	100.041
8.000	100.803	100.618	100.415
8.125	101.149	100.964	100.761
8.250	101.495	101.310	101.107

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	99.101	98.966	98.823
6.875	99.558	99.431	99.288
6.990	99.962	99.835	99.692
7.000	99.992	99.865	99.722
7.125	100.388	100.261	100.118
7.250	100.774	100.647	100.504
7.375	100.624	100.466	100.293
7.500	101.028	100.870	100.697
7.625	101.374	101.216	101.043
7.750	101.720	101.562	101.389
7.875	101.179	100.994	100.791
8.000	101.553	101.368	101.165
8.125	101.899	101.714	101.511
8.250	102.245	102.060	101.857

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	97.851	97.716	97.573
6.875	98.308	98.181	98.038
6.990	98.712	98.585	98.442
7.000	98.742	98.615	98.472
7.125	99.138	99.011	98.868
7.250	99.524	99.397	99.254
7.375	99.374	99.216	99.043
7.500	99.778	99.620	99.447
7.625	100.124	99.966	99.793
7.750	100.470	100.312	100.139
7.875	99.929	99.744	99.541
8.000	100.303	100.118	99.915
8.125	100.649	100.464	100.261
8.250	100.995	100.810	100.607

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	96.351	96.216	96.073
6.875	96.808	96.681	96.538
6.990	97.212	97.085	96.942
7.000	97.242	97.115	96.972
7.125	97.638	97.511	97.368
7.250	98.024	97.897	97.754
7.375	97.874	97.716	97.543
7.500	98.278	98.120	97.947
7.625	98.624	98.466	98.293
7.750	98.970	98.812	98.639
7.875	98.429	98.244	98.041
8.000	98.803	98.618	98.415
8.125	99.149	98.964	98.761
8.250	99.495	99.310	99.107

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	97.179	97.101	96.966
6.875	97.609	97.558	97.431
6.990	98.013	97.962	97.835
7.000	98.043	97.992	97.865
7.125	98.439	98.388	98.261
7.250	98.825	98.774	98.647
7.375	98.693	98.624	98.466
7.500	99.097	99.028	98.870
7.625	99.443	99.374	99.216
7.750	99.789	99.720	99.562
7.875	99.256	99.179	98.994
8.000	99.630	99.553	99.368
8.125	99.976	99.899	99.714
8.250	100.322	100.245	100.060

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
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

Floor Price
98.000

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.000	99.119	99.051	98.983		5.000	99.469	98.401	98.333		5.000	100.039	100.039	100.041		5.250	99.592	99.501	99.411	
5.125	99.565	99.497	99.429		5.125	98.915	98.847	98.779		5.125	100.353	100.353	100.355		5.375	99.824	99.734	99.643	
5.250	100.650	100.582	100.514		5.250	100.000	99.932	99.864		5.250	101.288	101.288	101.290		5.500	100.535	100.444	100.354	
5.375	100.735	100.664	100.593		5.375	100.085	99.994	99.903		5.375	100.864	100.679	100.478		5.625	101.040	100.950	100.859	
5.500	101.234	101.143	101.052		5.500	100.584	100.493	100.402		5.500	101.232	101.047	100.846		5.750	101.628	101.538	101.447	
5.625	101.686	101.595	101.504		5.625	101.036	100.945	100.854		5.625	101.552	101.367	101.166		5.875	101.011	100.959	100.905	
5.750	102.015	101.924	101.833		5.750	101.366	101.274	101.183		5.750	101.730	101.545	101.344		6.000	101.581	101.528	101.475	
5.875	101.655	101.602	101.549		5.875	101.005	100.952	100.899		5.875	101.669	101.655	101.639		6.125	101.996	101.943	101.890	
6.000	102.200	102.147	102.094		6.000	101.550	101.497	101.444		6.000	102.073	102.059	102.044		6.250	101.886	101.833	101.780	
6.125	102.630	102.577	102.524		6.125	101.980	101.927	101.874							6.375	101.549	101.497	101.444	
6.250	102.812	102.759	102.706		6.250	102.162	102.109	102.056							6.500	101.917	101.864	101.811	
6.375	102.670	102.618	102.565		6.375	102.020	101.968	101.915							6.625	102.297	102.244	102.191	
6.500	103.200	103.147	103.095		6.500	102.550	102.497	102.445							6.750	101.883	101.830	101.777	
6.625	103.595	103.542	103.489		6.625	102.945	102.892	102.839							6.875	101.902	101.872	101.841	
6.750	103.342	103.289	103.236		6.750	102.692	102.639	102.586							7.000	102.310	102.280	102.249	
6.875	103.343	103.313	103.283												7.125	102.703	102.673	102.643	
7.000	103.889	103.859	103.829												7.250	102.395	102.365	102.335	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	99.119	99.051	98.983	
5.125	99.965	99.497	99.429	
5.250	100.650	100.582	100.514	
5.375	100.735	100.644	100.563	
5.500	101.234	101.143	101.052	
5.625	101.686	101.595	101.504	
5.750	102.015	101.924	101.833	
5.875	101.655	101.602	101.549	
6.000	102.200	102.147	102.094	
6.125	102.630	102.577	102.524	
6.250	102.812	102.759	102.706	
6.375	102.670	102.618	102.565	
6.500	103.200	103.147	103.095	
6.625	103.595	103.542	103.489	
6.750	103.342	103.289	103.236	
6.875	103.343	103.313	103.283	
7.000	103.889	103.859	103.829	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.592	99.501	99.411	
5.375	99.824	99.734	99.643	
5.500	100.535	100.444	100.354	
5.625	101.040	100.950	100.859	
5.750	101.628	101.538	101.447	
5.875	101.011	100.958	100.905	
6.000	101.581	101.528	101.475	
6.125	101.996	101.943	101.890	
6.250	101.886	101.833	101.780	
6.375	101.549	101.497	101.444	
6.500	101.917	101.864	101.811	
6.625	102.297	102.244	102.191	
6.750	101.883	101.830	101.777	
6.875	101.902	101.872	101.841	
7.000	102.310	102.280	102.249	
7.125	102.703	102.673	102.643	
7.250	102.395	102.365	102.335	

FHA 30 Year Fixed 1:0 Buydown: (-301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	99.119	99.051	98.983	
5.125	99.565	99.497	99.429	
5.250	100.650	100.582	100.514	
5.375	100.735	100.684	100.553	
5.500	101.234	101.143	101.052	
5.625	101.686	101.595	101.504	
5.750	102.015	101.924	101.833	
5.875	101.655	101.602	101.549	
6.000	102.200	102.147	102.094	
6.125	102.630	102.577	102.524	
6.250	102.812	102.759	102.706	
6.375	102.670	102.618	102.565	
6.500	103.200	103.147	103.095	
6.625	103.595	103.542	103.489	
6.750	103.342	103.289	103.236	
6.875	103.343	103.313	103.283	
7.000	103.889	103.859	103.829	

FHA 30 Year Fixed HS 1:0 Buydown - (.001 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.592	99.501	99.411	
5.375	99.824	99.734	99.643	
5.500	100.035	100.044	100.354	
5.625	101.540	100.950	100.859	
5.750	101.628	101.538	101.447	
5.875	101.011	100.958	100.905	
6.000	101.581	101.528	101.475	
6.125	101.996	101.943	101.890	
6.250	101.886	101.833	101.780	
6.375	101.549	101.497	101.444	
6.500	101.917	101.864	101.811	
6.625	102.297	102.244	102.191	
6.750	101.883	101.830	101.777	
6.875	101.902	101.872	101.841	
7.000	102.310	102.280	102.249	
7.125	102.703	102.673	102.643	
7.250	102.395	102.365	102.335	

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K		Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375		-0.750		-0.625		0.350
FICO 680-699		FICO 680-699		Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.500		-0.375		-0.500
FICO 660-679		FICO 650-679		VA Cashout >80% LTV		3-4 Units
0.250		-3.000		-3.00		-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		

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	98.914	98.846	98.778	
5.125	99.435	99.367	99.299	
5.250	100.514	100.446	100.378	
5.375	100.729	100.638	100.547	
5.500	101.180	101.090	100.999	
5.625	101.602	101.511	101.420	
5.750	101.858	101.767	101.676	
5.875	101.576	101.523	101.470	
6.000	102.105	102.052	101.999	
6.125	102.624	102.571	102.518	
6.250	102.817	102.564	102.512	
6.375	102.013	101.960	101.907	
6.500	102.526	102.473	102.420	
6.625	102.852	102.799	102.746	
6.750	103.015	102.962	102.909	
6.875	102.858	102.827	102.797	
7.000	103.351	103.321	103.291	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	98.164	98.096	98.028	
5.125	98.685	98.617	98.549	
5.250	99.764	99.696	99.628	
5.375	99.979	99.888	99.797	
5.500	100.430	100.340	100.249	
5.625	100.852	100.761	100.670	
5.750	101.108	101.017	100.926	
5.875	100.826	100.773	100.720	
6.000	101.355	101.302	101.249	
6.125	101.874	101.821	101.768	
6.250	101.867	101.814	101.762	
6.375	101.263	101.210	101.157	
6.500	101.776	101.723	101.670	
6.625	102.102	102.049	101.996	
6.750	102.265	102.212	102.159	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.734	99.734	99.736	
5.125	100.124	100.124	100.125	
5.250	101.052	101.052	101.054	
5.375	100.758	100.573	100.372	
5.500	101.079	100.894	100.692	
5.625	101.368	101.183	100.982	
5.750	101.473	101.288	101.087	
5.875	101.490	101.476	101.460	
6.000	101.878	101.864	101.848	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.399	99.309	99.218	
5.375	99.638	99.547	99.456	
5.500	100.264	100.173	100.082	
5.625	100.704	100.613	100.522	
5.750	101.501	101.410	101.319	
5.875	100.680	100.627	100.575	
6.000	101.129	101.077	101.024	
6.125	101.662	101.609	101.556	
6.250	101.611	101.558	101.505	
6.375	101.310	101.257	101.204	
6.500	101.628	101.575	101.522	
6.625	101.945	101.892	101.839	
6.750	101.622	101.570	101.517	
6.875	101.406	101.375	101.345	
7.000	101.854	101.824	101.794	
7.125	102.023	101.993	101.962	
7.250	101.940	101.910	101.880	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.914	98.846	98.778	
5.125	99.435	99.367	99.299	
5.250	100.514	100.446	100.378	
5.375	100.729	100.638	100.547	
5.500	101.180	101.090	100.999	
5.625	101.602	101.511	101.420	
5.750	101.858	101.767	101.676	
5.875	101.576	101.523	101.470	
6.000	102.105	102.052	101.999	
6.125	102.624	102.571	102.518	
6.250	102.617	102.564	102.512	
6.375	102.013	101.960	101.907	
6.500	102.526	102.473	102.420	
6.625	102.852	102.799	102.746	
6.750	103.015	102.962	102.909	
6.875	102.858	102.827	102.797	
7.000	103.351	103.321	103.291	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.399	99.309	99.218	
5.375	99.638	99.547	99.456	
5.500	100.264	100.173	100.082	
5.625	100.704	100.613	100.522	
5.750	101.501	101.410	101.319	
5.875	100.680	100.627	100.575	
6.000	101.129	101.077	101.024	
6.125	101.662	101.609	101.556	
6.250	101.611	101.558	101.505	
6.375	101.310	101.257	101.204	
6.500	101.628	101.575	101.522	
6.625	101.945	101.892	101.839	
6.750	101.622	101.570	101.517	
6.875	101.406	101.375	101.345	
7.000	101.854	101.824	101.794	
7.125	102.023	101.993	101.962	
7.250	101.940	101.910	101.880	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.914	98.846	98.778	
5.125	99.435	99.367	99.299	
5.250	100.514	100.446	100.378	
5.375	100.729	100.638	100.547	
5.500	101.180	101.090	100.999	
5.625	101.602	101.511	101.420	
5.750	101.858	101.767	101.676	
5.875	101.576	101.523	101.470	
6.000	102.105	102.052	101.999	
6.125	102.624	102.571	102.518	
6.250	102.617	102.564	102.512	
6.375	102.013	101.960	101.907	
6.500	102.526	102.473	102.420	
6.625	102.852	102.799	102.746	
6.750	103.015	102.962	102.909	
6.875	102.858	102.827	102.797	
7.000	103.351	103.321	103.291	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.399	99.309	99.218	
5.375	99.638	99.547	99.456	
5.500	100.264	100.173	100.082	
5.625	100.704	100.613	100.522	
5.750	101.501	101.410	101.319	
5.875	100.680	100.627	100.575	
6.000	101.129	101.077	101.024	
6.125	101.662	101.609	101.556	
6.250	101.611	101.558	101.505	
6.375	101.310	101.257	101.204	
6.500	101.628	101.575	101.522	
6.625	101.945	101.892	101.839	
6.750	101.622	101.570	101.517	
6.875	101.406	101.375	101.345	
7.000	101.854	101.824	101.794	
7.125	102.023	101.993	101.962	
7.250	101.940	101.910	101.880	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	99.969	99.901	99.833	
5.375	100.184	100.093	100.002	
5.500	100.635	100.545	100.454	
5.625	101.057	100.966	100.875	
5.750	101.313	101.222	101.131	
5.875	101.031	100.978	100.925	
6.000	101.560	101.507	101.454	
6.125	102.079	102.026	101.973	
6.250	102.072	102.019	101.967	
6.375	101.468	101.415	101.362	
6.500	101.981	101.928	101.875	
6.625	102.307	102.254	102.201	
6.750	102.470	102.417	102.364	
6.875	102.313	102.282	102.252	
7.000	102.806	102.776	102.746	
7.125	103.049	103.019	102.988	
7.250	103.098	103.068	103.037	

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	98.336	98.338	98.252
4.750	98.241	98.228	98.126
4.875	98.816	98.803	98.701
5.000	99.387	99.374	99.272
5.125	99.643	99.630	99.528
5.250	99.059	99.031	98.912
5.375	99.622	99.594	99.475
5.500	100.177	100.149	100.030
5.625	100.412	100.384	100.265
5.750	99.495	99.452	99.316
5.875	100.034	99.991	99.855
6.000	100.557	100.513	100.378
6.125	100.753	100.710	100.574

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.735	97.737	97.651
4.750	97.693	97.680	97.578
4.875	98.240	98.227	98.124
5.000	98.775	98.761	98.659
5.125	98.985	98.972	98.870
5.250	98.491	98.462	98.343
5.375	99.006	98.978	98.859
5.500	99.503	99.475	99.356
5.625	99.668	99.639	99.520
5.750	98.896	98.853	98.717
5.875	99.366	99.322	99.186
6.000	99.810	99.767	99.631
6.125	99.922	99.879	99.743

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.139	98.141	98.056
4.750	98.260	98.246	98.144
4.875	98.756	98.743	98.641
5.000	99.246	99.233	99.131
5.125	99.419	99.406	99.303
5.250	99.067	99.038	98.919
5.375	99.548	99.519	99.400
5.500	100.019	99.991	99.872
5.625	100.170	100.141	100.022
5.750	99.493	99.450	99.314
5.875	99.949	99.906	99.770
6.000	100.391	100.347	100.211
6.125	100.507	100.464	100.328

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.476	97.478	97.392
4.750	97.668	97.655	97.553
4.875	98.128	98.115	98.013
5.000	98.576	98.563	98.461
5.125	98.700	98.687	98.585
5.250	98.455	98.426	98.307
5.375	98.887	98.858	98.739
5.500	99.303	99.275	99.156
5.625	99.392	99.363	99.244
5.750	98.860	98.816	98.680
5.875	99.256	99.212	99.077
6.000	99.635	99.591	99.455
6.125	99.688	99.644	99.508

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	97.562	97.494	97.426		5.375	99.960	99.869	99.778		5.000	99.914	99.914	99.916		5.250	99.367	99.276	99.186	
4.875	98.323	98.255	98.187		5.500	100.459	100.368	100.277		5.125	100.228	100.228	100.230		5.375	99.599	99.509	99.418	
5.000	99.119	99.051	98.983		5.625	100.911	100.820	100.729		5.250	101.163	101.163	101.165		5.500	100.310	100.219	100.129	
5.125	99.565	99.497	99.429		5.750	101.240	101.149	101.058		5.375	100.739	100.554	100.353		5.625	100.815	100.725	100.634	
5.250	100.650	100.582	100.514		5.875	100.880	100.827	100.774		5.500	101.107	100.922	100.721		5.750	101.403	101.313	101.222	
5.375	100.735	100.644	100.553		6.000	101.425	101.372	101.319		5.625	101.427	101.242	101.041		5.875	100.786	100.733	100.680	
5.500	101.234	101.143	101.052		6.125	101.855	101.802	101.749		5.750	101.605	101.420	101.219		6.000	101.356	101.303	101.250	
5.625	101.686	101.595	101.504		6.250	102.037	101.984	101.931		5.875	101.544	101.530	101.514		6.125	101.771	101.718	101.665	
5.750	102.015	101.924	101.833		6.375	101.895	101.843	101.790		6.000	101.948	101.934	101.919		6.250	101.661	101.608	101.555	
5.875	101.655	101.602	101.549		6.500	102.425	102.372	102.320							6.375	101.324	101.272	101.219	
6.000	102.200	102.147	102.094		6.625	102.820	102.767	102.714							6.500	101.692	101.639	101.586	
6.125	102.630	102.577	102.524		6.750	102.567	102.514	102.461							6.625	102.072	102.019	101.966	
6.250	102.812	102.759	102.706		6.875	102.568	102.538	102.508							6.750	101.658	101.605	101.552	
6.375	102.670	102.618	102.565		7.000	103.114	103.084	103.054							6.875	101.677	101.647	101.616	
6.500	103.200	103.147	103.095		7.125	103.374	103.344	103.313							7.000	102.085	102.055	102.024	
6.625	103.695	103.542	103.489												7.125	102.478	102.448	102.418	
6.750	103.342	103.289	103.236												7.250	102.170	102.140	102.110	

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	97.432	97.364	97.296		5.375	99.864	99.763	99.672		5.000	99.609	99.609	99.611		5.250	98.974	98.884	98.793	
4.875	98.068	98.000	97.932		5.500	100.305	100.215	100.124		5.125	99.999	99.999	100.000		5.375	99.213	99.122	99.031	
5.000	98.914	98.846	98.778		5.625	100.727	100.636	100.545		5.250	100.927	100.927	100.929		5.500	99.839	99.748	99.657	
5.125	99.435	99.367	99.299		5.750	100.983	100.892	100.801		5.375	100.633	100.448	100.247		5.625	100.279	100.188	100.097	
5.250	100.514	100.446	100.378		5.875	100.701	100.648	100.595		5.500	100.954	100.769	100.567		5.750	101.076	100.985	100.894	
5.375	100.729	100.638	100.547		6.000	101.230	101.177	101.124		5.625	101.243	101.058	100.857		5.875	100.255	100.202	100.150	
5.500	101.180	101.090	100.999		6.125	101.749	101.696	101.643		5.750	101.348	101.163	100.962		6.000	100.704	100.652	100.599	
5.625	101.602	101.511	101.420		6.250	101.742	101.689	101.637		5.875	101.365	101.351	101.335		6.125	101.237	101.184	101.131	
5.750	101.858	101.767	101.676		6.375	101.138	101.085	101.032		6.000	101.753	101.739	101.723		6.250	101.186	101.133	101.080	
5.875	101.576	101.523	101.470		6.500	101.651	101.598	101.545							6.375	100.885	100.832	100.779	
6.000	102.105	102.052	101.999		6.625	101.977	101.924	101.871							6.500	101.203	101.150	101.097	
6.125	102.624	102.571	102.518		6.750	102.140	102.087	102.034							6.625	101.520	101.467	101.414	
6.250	102.617	102.564	102.512		6.875	101.983	101.952	101.922							6.750	101.197	101.145	101.092	
6.375	102.013	101.960	101.907		7.000	102.476	102.446	102.416							6.875	100.981	100.950	100.920	
6.500	102.526	102.473	102.420		7.125	102.719	102.689	102.658							7.000	101.429	101.399	101.369	
6.625	102.852	102.799	102.746												7.125	101.598	101.568	101.537	
6.750	103.015	102.962	102.909												7.250	101.515	101.485	101.455	

LLPAs

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K		Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
0.375		-1.000		-1.000		0.350	
FICO 680-699		FICO 580-599		Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)	
0.250		-1.750		-0.375		-0.500	
FICO 600-679		FICO 560-579		VA Cashout >90% LTV		3+ Units	
0.250		-3.000		-3.000		-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, September 16, 2025

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	100.165	100.071	99.884	99.696
6.500	100.296	100.202	100.015	99.827
6.625	100.440	100.346	100.159	99.971
6.750	100.586	100.492	100.305	100.117
6.875	100.726	100.633	100.445	100.258
7.000	100.887	100.794	100.606	100.419
7.125	101.042	100.948	100.761	100.573
7.250	101.176	101.082	100.895	100.707
7.375	101.303	101.209	101.021	100.834
7.500	101.432	101.339	101.151	100.964
7.625	101.563	101.470	101.282	101.095
7.750	101.704	101.610	101.422	101.235
7.875	101.780	101.687	101.499	101.312
8.000	101.845	101.751	101.564	101.376
8.125	101.910	101.816	101.628	101.441
8.250	101.974	101.881	101.693	101.506
8.375	102.039	101.945	101.758	101.570
8.500	102.104	102.010	101.823	101.635
8.625	102.169	102.075	101.887	101.700

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.238	97.144	96.957	96.769
6.375	97.702	97.608	97.420	97.233
6.500	98.166	98.073	97.885	97.698
6.625	98.628	98.534	98.347	98.159
6.750	99.094	99.001	98.813	98.626
6.875	99.558	99.464	99.276	99.089
7.000	100.026	99.932	99.744	99.557
7.125	100.494	100.400	100.213	100.025
7.250	100.964	100.870	100.682	100.495
7.375	101.434	101.340	101.152	100.965
7.500	101.901	101.807	101.619	101.432
7.625	102.372	102.278	102.091	101.903
7.750	102.844	102.750	102.563	102.375
7.875	103.317	103.223	103.036	102.848
8.000	103.787	103.693	103.505	103.318

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 30 Day Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.759	98.649	98.477	98.259	
5.875	99.071	98.962	98.790	98.571	
6.000	99.383	99.274	99.102	98.883	
6.125	99.641	99.532	99.360	99.141	
6.250	99.899	99.790	99.618	99.399	
6.375	100.199	100.090	99.918	99.699	
6.500	100.500	100.390	100.218	100.000	
6.625	100.666	100.557	100.385	100.166	
6.750	100.833	100.724	100.552	100.333	
6.875	100.960	100.850	100.679	100.460	
7.000	101.087	100.978	100.806	100.587	
7.125	100.861	100.752	100.580	100.361	
7.250	100.634	100.525	100.353	100.134	
7.375	100.752	100.643	100.471	100.252	
7.500	100.871	100.761	100.589	100.371	
7.625	101.248	101.139	100.967	100.748	
7.750	101.626	101.517	101.345	101.126	
7.875	101.583	101.473	101.302	101.083	
8.000	101.631	101.522	101.350	101.131	

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NC Floor Price	Maximum Net Price	Must be Conditionally Approved to lock
99.750	102.000	

Must be Conditionally Approved to lock

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

Jumbo Elite 30 Year Fixed Interest Only - (901EM-JO)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.000	97.284	97.159	97.034		96.847
6.125	97.804	97.679	97.554		97.367
6.250	97.995	97.870	97.745		97.557
6.375	98.277	98.152	98.027		97.839
6.500	98.568	98.443	98.318		98.130
6.625	98.816	98.691	98.566		98.379
6.750	99.194	99.069	98.944		98.756
6.875	99.497	99.372	99.247		99.060
7.000	99.799	99.674	99.549		99.361
7.125	100.454	100.329	100.204		100.017
7.250	100.704	100.579	100.454		100.266
7.375	100.953	100.828	100.703		100.516
7.500	101.177	101.052	100.927		100.740
7.625	101.351	101.226	101.101		100.914
7.750	101.512	101.387	101.262		101.075
7.875	101.826	101.701	101.576		101.389
8.000	102.088	101.963	101.838		101.650
8.125	102.272	102.147	102.022		101.834
8.250	N/A	N/A	N/A		N/A
8.375	N/A	N/A	N/A		N/A
8.500	N/A	N/A	N/A		N/A
8.625	N/A	N/A	N/A		N/A

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

Effective: Tuesday, September 16, 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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.624	99.562	99.312
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
6.625	101.124	101.062	100.812
6.750	101.374	101.312	101.062
6.875	101.624	101.562	101.312
7.000	102.124	102.062	101.812
7.125	102.374	102.312	102.062
7.250	102.624	102.562	102.312
7.375	102.874	102.812	102.562
7.500	103.124	103.062	102.812
7.625	103.624	103.562	103.312
7.750	103.874	103.812	103.562
7.875	104.124	104.062	103.812
8.000	104.624	104.562	104.312
8.125	104.874	104.812	104.562
8.250	105.124	105.062	104.812
8.375	105.374	105.312	105.062

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+		0.625	0.500	0.500	0.375	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