

Ratesheet Code: RS-WS

Effective Date:

9/25/25 7:40 AM

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Lock Expiration Days	
15 Day	10/10/25
30 Day	10/24/25
45 Day	11/10/25
60 Day	11/24/25

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 25, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
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	95.643	95.619	95.579	95.536	4.875	95.368	95.344	95.304	95.261	5.750	100.256	100.197	100.118	100.034
5.000	96.354	96.331	96.290	96.247	5.000	96.079	96.056	96.015	95.972	5.875	100.735	100.675	100.596	100.512
5.125	96.776	96.753	96.713	96.670	5.125	96.486	96.463	96.423	96.380	6.000	101.201	101.141	101.062	100.978
5.250	97.667	97.637	97.595	97.549	5.250	97.343	97.313	97.271	97.226	6.125	101.635	101.575	101.496	101.412
5.375	98.307	98.277	98.235	98.190	5.375	97.973	97.943	97.900	97.855	6.250	101.274	101.214	101.135	101.051
5.500	98.959	98.929	98.887	98.841	5.500	98.599	98.569	98.527	98.482	6.375	101.823	101.763	101.685	101.601
5.625	99.561	99.531	99.489	99.444	5.625	99.186	99.156	99.114	99.069	6.500	102.221	102.161	102.082	101.998
5.750	99.797	99.767	99.719	99.668	5.750	99.422	99.392	99.344	99.293	6.625	102.455	102.395	102.317	102.233
5.875	100.349	100.318	100.270	100.219	5.875	100.000	99.970	99.922	99.871	6.750	102.210	102.172	102.116	102.057
6.000	100.875	100.845	100.797	100.745	6.000	100.557	100.526	100.478	100.427	6.875	102.451	102.413	102.358	102.298
6.125	101.337	101.307	101.259	101.208	6.125	101.059	101.029	100.981	100.930	7.000	102.905	102.868	102.812	102.753
6.250	101.403	101.372	101.324	101.273	6.250	101.128	101.097	101.049	100.998	7.125	103.198	103.160	103.105	103.045
6.375	102.033	102.002	101.955	101.903	6.375	101.749	101.718	101.670	101.619	7.250	103.302	103.294	103.281	103.267
6.500	102.474	102.443	102.395	102.344	6.500	102.179	102.148	102.100	102.049	7.375	103.605	103.597	103.584	103.570
6.625	102.727	102.696	102.648	102.597	6.625	102.432	102.401	102.353	102.302	7.500	103.934	103.926	103.913	103.899
6.750	102.835	102.818	102.774	102.727	6.750	102.540	102.523	102.479	102.432	7.625	104.225	104.218	104.204	104.190
6.875	103.072	103.056	103.012	102.965	6.875	102.777	102.761	102.717	102.670					
7.000	103.541	103.524	103.481	103.433	7.000	103.246	103.229	103.186	103.138					
7.125	103.814	103.798	103.754	103.706	7.125	103.519	103.503	103.459	103.411					
7.250	103.939	103.924	103.903	103.880	7.250	103.644	103.629	103.608	103.585					
7.375	104.223	104.208	104.187	104.164	7.375	103.928	103.913	103.892	103.869					
7.500	104.446	104.430	104.409	104.387	7.500	104.151	104.135	104.114	104.092					
7.625	104.675	104.660	104.639	104.616	7.625	104.380	104.365	104.344	104.321					
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
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	98.990	98.969	98.942	98.912	6.000	101.693	101.672	101.645	101.615	5.750	99.421	99.376	99.313	99.245
5.000	99.293	99.272	99.245	99.215	6.125	101.869	101.848	101.821	101.791	5.875	100.003	99.958	99.894	99.827
5.125	99.310	99.289	99.262	99.232	6.250	102.245	102.225	102.200	102.174	6.000	100.569	100.524	100.461	100.393
5.250	99.851	99.837	99.813	99.788	6.375	102.554	102.534	102.510	102.484	6.125	101.096	101.051	100.988	100.920
5.375	100.137	100.123	100.100	100.074	6.500	102.727	102.707	102.683	102.657	6.250	101.214	101.169	101.106	101.038
5.500	100.406	100.392	100.368	100.343	6.625	102.789	102.769	102.744	102.718	6.375	101.902	101.857	101.793	101.726
5.625	100.657	100.643	100.619	100.594	6.750	103.079	103.059	103.035	103.009	6.500	102.428	102.383	102.319	102.252
5.750	101.077	101.063	101.039	101.014	6.875	103.116	103.092	103.065	103.037	6.625	102.744	102.699	102.636	102.568
5.875	101.305	101.291	101.268	101.243	7.000	103.401	103.358	103.320	103.280	6.750	102.731	102.707	102.656	102.600
6.000	101.567	101.553	101.530	101.505	7.125	103.552	103.499	103.454	103.407	6.875	103.040	103.016	102.964	102.909
6.125	101.797	101.783	101.759	101.734	7.250	103.687	103.620	103.542	103.460	7.000	103.573	103.549	103.497	103.442
6.250	102.053	102.039	102.016	101.990	7.375	103.821	103.754	103.676	103.594	7.125	103.913	103.889	103.837	103.782
6.375	102.430	102.415	102.392	102.366	7.500	103.941	103.874	103.797	103.714	7.250	103.835	103.813	103.784	103.753
6.500	102.704	102.690	102.667	102.641	7.625	104.065	103.998	103.921	103.838	7.375	104.193	104.171	104.142	104.111
										7.500	104.478	104.455	104.426	104.395
										7.625	104.786	104.763	104.735	104.704
										7.750	104.260	104.252	104.239	104.225
										7.875	104.580	104.572	104.559	104.544
										8.000	104.663	104.656	104.642	104.628
										8.125	104.967	104.959	104.946	104.932

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
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	97.582	97.552	97.510	97.465	4.875	94.843	94.819	94.779	94.736	5.375	99.456	99.396	99.312	99.222
5.500	98.234	98.204	98.162	98.116	5.000	95.554	95.531	95.490	95.447	5.500	99.983	99.923	99.838	99.748
5.625	98.836	98.806	98.764	98.719	5.125	95.961	95.938	95.898	95.855	5.625	100.476	100.416	100.331	100.241
5.750	99.072	99.042	98.994	98.943	5.250	96.818	96.788	96.746	96.701	5.750	100.231	100.172	100.093	100.009
5.875	99.624	99.593	99.545	99.494	5.375	97.448	97.418	97.375	97.330	5.875	100.710	100.650	100.571	100.487
6.000	100.150	100.120	100.072	100.020	5.500	98.074	98.044	98.002	97.957	6.000	101.176	101.116	101.037	100.953
6.125	100.612	100.582	100.534	100.483	5.625	98.661	98.631	98.589	98.544	6.125	101.610	101.550	101.471	101.387
6.250	100.678	100.647	100.599	100.548	5.750	98.897	98.867	98.819	98.768	6.250	101.249	101.189	101.110	101.026
6.375	101.308	101.277	101.230	101.178	5.875	99.475	99.445	99.397	99.346	6.375	101.798	101.738	101.660	101.576
6.500	101.749	101.718	101.670	101.619	6.000	100.032	100.001	99.953	99.902	6.500	102.196	102.136	102.057	101.973
6.625	102.002	101.971	101.923	101.872	6.125	100.534	100.504	100.456	100.405	6.625	102.430	102.370	102.292	102.208
6.750	102.110	102.093	102.049	102.002	6.250	100.603	100.572	100.524	100.473	6.750	102.185	102.147	102.091	102.032
6.875	102.347	102.331	102.287	102.240	6.375	101.224	101.193	101.145	101.094	6.875	102.426	102.388	102.333	102.273
7.000	102.816	102.799	102.756	102.708	6.500	101.654	101.623	101.575	101.524	7.000	102.880	102.843	102.787	102.728
7.125	103.089	103.073	103.029	102.981	6.625	101.907	101.876	101.828	101.777	7.125	103.173	103.135	103.080	103.020
7.250	103.214	103.199	103.178	103.155	6.750	102.015	101.998	101.954	101.907	7.250	103.277	103.269	103.256	103.242
7.375	103.498	103.483	103.462	103.439	6.875	102.252	102.236	102.192	102.145	7.375	103.580	103.572	103.559	103.545
7.500	103.721	103.705	103.684	103.662	7.000	102.721	102.704	102.661	102.613	7.500	103.909	103.901	103.888	103.874
7.625	103.950	103.935	103.914	103.891	7.125	102.994	102.978	102.934	102.886	7.625	104.200	104.193	104.179	104.165
7.750	103.997	103.982	103.961	103.939	7.250	103.119	103.104	103.063	103.060					
7.875	104.225	104.210	104.189	104.167	7.375	103.403	103.388	103.367	103.344					
8.000	104.180	104.165	104.144	104.122	7.500	103.626	103.610	103.589	103.567					
8.125	104.385	104.370	104.349	104.327	7.625	103.855	103.840	103.819	103.796					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.804	102.790	102.767	102.741	6.500	102.827	102.807	102.783	102.757
6.625	102.903	102.882	102.858	102.832	6.625	102.889	102.869	102.844	102.818
6.750	103.258	103.238	103.214	103.187	6.750	103.179	103.159	103.135	103.109
6.875	103.333	103.313	103.289	103.263	6.875	103.216	103.192	103.165	103.137
7.000	103.630	103.610	103.586	103.560	7.000	103.501	103.458	103.420	103.380
7.125	103.801	103.780	103.756	103.730	7.125	103.652	103.599	103.554	103.507
7.250	103.867	103.800	103.723	103.640	7.250	103.787	103.720	103.642	103.560
7.375	104.037	103.970	103.893	103.810	7.375	103.921	103.854	103.776	103.694
7.500	104.188	104.121	104.043	103.961	7.500	104.041	103.974	103.897	103.814
7.625	104.342	104.275	104.197	104.115	7.625	104.165	104.098	104.021	103.938

JET/AdvantageMortgage Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612														
Effective: September 25, 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	98.927	98.896	98.848	98.797	5.500	96.935	96.905	96.857	96.806	5.375	99.456	96.359	96.311	96.259
5.625	99.515	99.485	99.437	99.386	5.625	97.490	97.460	97.412	97.361	5.500	96.984	96.953	96.906	96.854
5.750	99.797	99.766	99.718	99.667	5.750	97.772	97.741	97.693	97.642	5.625	97.550	97.520	97.472	97.421
5.875	100.245	100.215	100.167	100.116	5.875	98.247	98.216	98.168	98.117	5.750	97.807	97.776	97.728	97.677
6.000	100.739	100.709	100.661	100.609	6.000	98.770	98.740	98.692	98.641	5.875	98.267	98.236	98.188	98.137
6.125	101.095	101.065	101.017	100.966	6.125	99.164	99.134	99.086	99.035	6.000	98.763	98.733	98.685	98.633
6.250	101.381	101.350	101.302	101.251	6.250	99.436	99.405	99.357	99.306	6.125	99.132	99.102	99.054	99.002
6.375	101.742	101.711	101.663	101.612	6.375	99.797	99.766	99.718	99.667	6.250	99.420	99.389	99.341	99.290
6.500	102.036	102.006	101.958	101.907	6.500	100.091	100.061	100.013	99.962	6.375	99.799	99.769	99.721	99.669
6.625	102.339	102.308	102.260	102.209	6.625	100.394	100.363	100.315	100.264	6.500	100.120	100.090	100.042	99.991
6.750	102.191	102.181	102.145	102.106	6.750	100.246	100.236	100.200	100.161	6.625	100.473	100.442	100.394	100.343
6.875	102.462	102.453	102.417	102.378	6.875	100.517	100.508	100.472	100.433	6.750	100.364	100.355	100.319	100.280
7.000	102.697	102.688	102.651	102.612	7.000	100.752	100.743	100.706	100.667	6.875	100.693	100.684	100.647	100.608
7.125	102.918	102.908	102.872	102.833	7.125	100.973	100.963	100.927	100.888	7.000	100.937	100.928	100.891	100.852
7.250	101.689	101.652	101.608	101.560	7.250	99.744	99.707	99.663	99.615	7.125	101.199	101.190	101.154	101.115
7.375	102.293	102.256	102.212	102.165	7.375	100.348	100.311	100.267	100.220	7.250	100.009	99.972	99.928	99.881
7.500	102.317	102.280	102.236	102.188	7.500	100.356	100.318	100.274	100.227	7.375	100.901	100.864	100.819	100.772
7.625	102.342	102.305	102.261	102.213	7.625	100.361	100.324	100.280	100.233	7.500	100.687	100.650	100.606	100.558
7.750	102.120	102.053	101.979	101.898						7.625	100.722	100.685	100.641	100.593
7.875	102.323	102.257	102.182	102.102										
8.000	101.232	101.166	101.091	101.011										
8.125	101.410	101.343	101.269	101.188										
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	99.847	99.820	99.782	99.742	6.000	99.206	99.179	99.141	99.101					
6.125	99.998	99.970	99.932	99.892	6.125	99.369	99.342	99.304	99.264					
6.250	100.161	100.128	100.089	100.048	6.250	99.532	99.498	99.459	99.418					
6.375	100.320	100.286	100.247	100.206	6.375	99.697	99.664	99.625	99.584					
6.500	100.442	100.409	100.370	100.329	6.500	99.833	99.799	99.761	99.719					
6.625	100.613	100.579	100.541	100.499	6.625	100.032	99.998	99.960	99.918					
6.750	100.613	100.579	100.540	100.499	6.750	100.062	100.029	99.990	99.949					
6.875	100.713	100.679	100.641	100.599	6.875	100.204	100.170	100.132	100.090					
7.000	100.782	100.748	100.710	100.668	7.000	100.267	100.233	100.194	100.153					
7.125	100.864	100.830	100.792	100.750	7.125	100.377	100.343	100.305	100.263					
7.250	100.549	100.469	100.378	100.280	7.250	100.089	100.009	99.918	99.820					
7.375	101.018	100.938	100.847	100.749	7.375	101.051	100.971	100.879	100.781					
7.500	100.974	100.894	100.802	100.704	7.500	100.536	100.455	100.364	100.266					
7.625	100.954	100.874	100.782	100.684	7.625	100.518	100.438	100.347	100.249					
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
4.875	95.643	95.619	95.579	95.536	5.500	98.927	98.896	98.848	98.797	5.375	97.432	97.402	97.360	97.315
5.000	96.354	96.331	96.290	96.247	5.625	99.515	99.485	99.437	99.386	5.500	98.084	98.054	98.012	97.966
5.125	96.776	96.753	96.713	96.670	5.750	99.797	99.766	99.718	99.667	5.625	98.686	98.656	98.614	98.569
5.250	97.667	97.637	97.595	97.549	5.875	100.245	100.215	100.167	100.116	5.750	98.922	98.892	98.844	98.793
5.375	98.307	98.277	98.235	98.190	6.000	100.739	100.709	100.661	100.609	5.875	99.474	99.443	99.395	99.344
5.500	98.959	98.929	98.887	98.841	6.125	101.095	101.065	101.017	100.966	6.000	100.000	99.970	99.922	99.870
5.625	99.561	99.531	99.489	99.444	6.250	101.381	101.350	101.302	101.251	6.125	100.462	100.432	100.384	100.333
5.750	99.797	99.767	99.719	99.668	6.375	101.742	101.711	101.663	101.612	6.250	100.528	100.497	100.449	100.398
5.875	100.349	100.318	100.270	100.219	6.500	102.036	102.006	101.958	101.907	6.375	101.158	101.127	101.080	101.028
6.000	100.875	100.845	100.797	100.745	6.625	102.339	102.308	102.260	102.209	6.500	101.599	101.568	101.520	101.469
6.125	101.337	101.307	101.259	101.208	6.750	102.191	102.181	102.145	102.106	6.625	101.852	101.821	101.773	101.722
6.250	101.403	101.372	101.324	101.273	6.875	102.462	102.453	102.417	102.378	6.750	101.960	101.943	101.899	101.852
6.375	102.033	102.002	101.955	101.903	7.000	102.697	102.688	102.651	102.612	6.875	102.197	102.181	102.137	102.090
6.500	102.474	102.443	102.395	102.344	7.125	102.918	102.908	102.872	102.833	7.000	102.666	102.649	102.606	102.558
6.625	102.727	102.696	102.648	102.597	7.250	101.689	101.652	101.608	101.560	7.125	102.939	102.923	102.879	102.831
6.750	102.835	102.818	102.774	102.727	7.375	102.293	102.256	102.212	102.165	7.250	103.064	103.049	103.028	103.005
6.875	103.072	103.056	103.012	102.965	7.500	102.317	102.280	102.236	102.188	7.375	103.348	103.333	103.312	103.289
7.000	103.541	103.524	103.481	103.433	7.625	102.342	102.305	102.261	102.213	7.500	103.571	103.555	103.534	103.512
7.125	103.814	103.798	103.754	103.706	7.750	102.120	102.053	101.979	101.898	7.625	103.800	103.785	103.764	103.741
7.250	103.939	103.924	103.903	103.880	7.875	102.323	102.257	102.182	102.102	7.750	103.847	103.832	103.811	103.789
7.375	104.223	104.208	104.187	104.164	8.000	101.232	101.166	101.091	101.011	7.875	104.075	104.060	104.039	104.017
7.500	104.446	104.430	104.409	104.387	8.125	101.410	101.343	101.269	101.188	8.000	104.030	104.015	103.994	103.972
7.625	104.675	104.660	104.639	104.616						8.125	104.235	104.220	104.199	104.177
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
4.875	95.643	95.619	95.579	95.536	5.500	98.9								



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

Effective: September 25, 2025

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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	95.643	95.619	95.579	95.536	4.875	95.368	95.344	95.304	95.261	5.750	100.256	100.197	100.118	100.034
5.000	96.354	96.331	96.290	96.247	5.000	96.079	96.056	96.015	95.972	5.875	100.735	100.675	100.596	100.512
5.125	96.776	96.753	96.713	96.670	5.125	96.486	96.463	96.423	96.380	6.000	101.201	101.141	101.062	100.978
5.250	97.667	97.637	97.595	97.549	5.250	97.343	97.313	97.271	97.226	6.125	101.635	101.575	101.496	101.412
5.375	98.307	98.277	98.235	98.190	5.375	97.973	97.943	97.900	97.855	6.250	101.274	101.214	101.135	101.051
5.500	98.959	98.929	98.887	98.841	5.500	98.599	98.569	98.527	98.482	6.375	101.823	101.763	101.685	101.601
5.625	99.561	99.531	99.489	99.444	5.625	99.186	99.156	99.114	99.069	6.500	102.221	102.161	102.082	101.998
5.750	99.797	99.767	99.719	99.668	5.750	99.422	99.392	99.344	99.293	6.625	102.455	102.395	102.317	102.233
5.875	100.349	100.318	100.270	100.219	5.875	100.000	99.970	99.922	99.871	6.750	102.210	102.172	102.116	102.057
6.000	100.875	100.845	100.797	100.745	6.000	100.557	100.526	100.478	100.427	6.875	102.451	102.413	102.358	102.298
6.125	101.337	101.307	101.259	101.208	6.125	101.059	101.029	100.981	100.930	7.000	102.905	102.868	102.812	102.753
6.250	101.403	101.372	101.324	101.273	6.250	101.128	101.097	101.049	100.998	7.125	103.198	103.160	103.105	103.045
6.375	102.033	102.002	101.955	101.903	6.375	101.749	101.718	101.670	101.619	7.250	103.302	103.294	103.281	103.267
6.500	102.474	102.443	102.395	102.344	6.500	102.179	102.148	102.100	102.049	7.375	103.605	103.597	103.584	103.570
6.625	102.727	102.696	102.648	102.597	6.625	102.432	102.401	102.353	102.302	7.500	103.934	103.926	103.913	103.899
6.750	102.835	102.818	102.774	102.727	6.750	102.540	102.523	102.479	102.432	7.625	104.225	104.218	104.204	104.190
6.875	103.072	103.056	103.012	102.965	6.875	102.777	102.761	102.717	102.670					
7.000	103.541	103.524	103.481	103.433	7.000	103.246	103.229	103.186	103.138					
7.125	103.814	103.798	103.754	103.706	7.125	103.519	103.503	103.459	103.411					
7.250	103.939	103.924	103.903	103.880	7.250	103.644	103.629	103.608	103.585					
7.375	104.223	104.208	104.187	104.164	7.375	103.928	103.913	103.892	103.869					
7.500	104.446	104.430	104.409	104.387	7.500	104.151	104.135	104.114	104.092					
7.625	104.675	104.660	104.639	104.616	7.625	104.380	104.365	104.344	104.321					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
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	98.990	98.969	98.942	98.912	6.000	101.693	101.672	101.645	101.615	5.875	99.724	99.693	99.645	99.594
5.000	99.293	99.272	99.245	99.215	6.125	101.869	101.848	101.821	101.791	6.000	100.250	100.220	100.172	100.120
5.125	99.310	99.289	99.262	99.232	6.250	102.245	102.225	102.200	102.174	6.125	100.712	100.682	100.634	100.583
5.250	99.851	99.837	99.813	99.788	6.375	102.554	102.534	102.510	102.484	6.250	100.778	100.747	100.699	100.648
5.375	100.137	100.123	100.100	100.074	6.500	102.727	102.707	102.683	102.657	6.375	101.408	101.377	101.330	101.278
5.500	100.406	100.392	100.368	100.343	6.625	102.789	102.769	102.744	102.718	6.500	101.849	101.818	101.770	101.719
5.625	100.657	100.643	100.619	100.594	6.750	103.079	103.059	103.035	103.009	6.625	102.102	102.071	102.023	101.972
5.750	101.077	101.063	101.039	101.014	6.875	103.116	103.092	103.065	103.037	6.750	102.210	102.193	102.149	102.102
5.875	101.305	101.291	101.268	101.243	7.000	103.401	103.358	103.320	103.280	6.875	102.447	102.431	102.387	102.340
6.000	101.567	101.553	101.530	101.505	7.125	103.552	103.499	103.454	103.407	7.000	102.916	102.899	102.856	102.808
6.125	101.797	101.783	101.759	101.734	7.250	103.687	103.620	103.542	103.460	7.125	103.189	103.173	103.129	103.081
6.250	102.053	102.039	102.016	101.990	7.375	103.821	103.754	103.676	103.594	7.250	103.314	103.299	103.278	103.255
6.375	102.430	102.415	102.392	102.366	7.500	103.941	103.874	103.797	103.714	7.375	103.598	103.583	103.562	103.539
6.500	102.704	102.690	102.667	102.641	7.625	104.065	103.998	103.921	103.838	7.500	103.821	103.805	103.784	103.762
										7.625	104.050	104.035	104.014	103.991
										7.750	104.097	104.082	104.061	104.039
										7.875	104.325	104.310	104.289	104.267
										8.000	104.280	104.265	104.244	104.222
										8.125	104.485	104.470	104.449	104.427

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
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
5.875	100.349	100.318	100.270	100.219										
6.000	100.875	100.845	100.797	100.745										
6.125	101.337	101.307	101.259	101.208										
6.250	101.403	101.372	101.324	101.273										
6.375	102.033	102.002	101.955	101.903										
6.500	102.474	102.443	102.395	102.344										
6.625	102.727	102.696	102.648	102.597										
6.750	102.835	102.818	102.774	102.727										
6.875	103.072	103.056	103.012	102.965										
7.000	103.541	103.524	103.481	103.433										
7.125	103.814	103.798	103.754	103.706										
7.250	103.939	103.924	103.903	103.880										
7.375	104.223	104.208	104.187	104.164										
7.500	104.446	104.430	104.409	104.387										
7.625	104.675	104.660	104.639	104.616										
7.750	104.722	104.707	104.686	104.664										
7.875	104.950	104.935	104.914	104.892										
8.000	104.905	104.890	104.869	104.847										
8.125	105.110	105.095	105.074	105.052										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
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	98.927	98.896	98.848	98.797	5.750	97.407	97.376	97.328	97.277	6.000	99.241	99.214	99.176	99.136
5.625	99.515	99.485	99.437	99.386	5.875	97.867	97.836	97.788	97.737	6.125	99.404	99.377	99.339	99.299
5.750	99.797	99.766	99.718	99.667	6.000	98.363	98.333	98.285	98.233	6.250	99.567	99.533	99.494	99.453
5.875	100.245	100.215	100.167	100.116	6.125	98.732	98.702	98.654	98.602	6.375	99.763	99.730	99.691	99.650
6.000	100.739	100.709	100.661	100.609	6.250	99.020	98.989	98.941	98.890	6.500	99.917	99.884	99.845	99.804
6.125	101.095	101.065	101.017	100.966	6.375	99.399	99.369	99.321	99.269	6.625	100.131	100.098	100.059	100.018
6.250	101.381	101.350	101.302	101.251	6.500	99.720	99.690	99.642	99.591	6.750	100.176	100.142	100.104	100.062
6.375	101.742	101.711	101.663	101.612	6.625	100.073	100.042	99.994	99.943	6.875	100.325	100.291	100.253	100.211
6.500	102.036	102.006	101.958	101.907	6.750	99.964	99.955	99.919	99.880	7.000	100.398	100.365	100.326	100.285
6.625	102.339	102.308	102.260	102.209	6.875	100.293	100.284	100.247	100.208	7.125	100.515	100.481	100.443	100.401
6.750	102.191	102.181	102.145	102.106	7.000	100.537	100.528	100.491	100.452	7.250	100.231	100.151	100.059	99.961
6.875	102.462	102.453	102.417	102.378	7.125	100.799	100.790	100.754	100.715	7.375	101.026	100.946	100.854	100.756
7.000	102.697	102.688	102.651	102.612	7.250	99.609	99.572	99.528	99.481	7.500	100.701	100.620	100.529	100.431
7.125	102.918	102.908	102.872	102.833	7.375	100.501	100.464	100.419	100.372	7.625	100.683	100.603	100.512	100.414
7.250	101.689	101.652	101.608	101.560	7.500	100.287	100.250	100.206	100.158					
7.375	102.293	102.256	102.212	102.165	7.625	100.322	100.285	100.241	100.193					
7.500	102.317	102.280	102.236	102.188										
7.625	102.342	102.305	102.261	102.213										
7.750	102.120	102.053	101.979	101.898										
7.875	102.323	102.257	102.182	102.102										
8.000	101.232	101.166	101.091	101.011										
8.125	101.410	101.343	101.269	101.188										

Effective: September 25, 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	95.643	95.619	95.579	95.536	6.000	100.739	100.709	100.661	100.609	5.375	97.432	97.402	97.360	97.315
5.000	96.354	96.331	96.290	96.247	6.125	101.095	101.065	101.017	100.966	5.500	98.084	98.054	98.012	97.966
5.125	96.776	96.753	96.713	96.670	6.250	101.381	101.350	101.302	101.251	5.625	98.686	98.656	98.614	98.569
5.250	97.667	97.637	97.595	97.549	6.375	101.742	101.711	101.663	101.612	5.750	98.922	98.892	98.844	98.793
5.375	98.307	98.277	98.235	98.190	6.500	102.036	102.006	101.958	101.907	5.875	99.474	99.443	99.395	99.344
5.500	98.959	98.929	98.887	98.841	6.625	102.339	102.308	102.260	102.209	6.000	100.000	99.970	99.922	99.870
5.625	99.561	99.531	99.489	99.444	6.750	102.191	102.181	102.145	102.106	6.125	100.462	100.432	100.384	100.333
5.750	99.797	99.767	99.719	99.668	6.875	102.462	102.453	102.417	102.378	6.250	100.528	100.497	100.449	100.398
5.875	100.349	100.318	100.270	100.219	7.000	102.697	102.688	102.651	102.612	6.375	101.158	101.127	101.080	101.028
6.000	100.875	100.845	100.797	100.745	7.125	102.918	102.908	102.872	102.833	6.500	101.599	101.568	101.520	101.469
6.125	101.337	101.307	101.259	101.208	7.250	101.689	101.652	101.608	101.560	6.625	101.852	101.821	101.773	101.722
6.250	101.403	101.372	101.324	101.273	7.375	102.293	102.256	102.212	102.165	6.750	101.960	101.943	101.899	101.852
6.375	102.033	102.002	101.955	101.903	7.500	102.317	102.280	102.236	102.188	6.875	102.197	102.181	102.137	102.090
6.500	102.474	102.443	102.395	102.344	7.625	102.342	102.305	102.261	102.213	7.000	102.666	102.649	102.606	102.558
6.625	102.727	102.696	102.648	102.597	7.750	102.120	102.053	101.979	101.898	7.125	102.939	102.923	102.879	102.831
6.750	102.835	102.818	102.774	102.727	7.875	102.323	102.257	102.182	102.102	7.250	103.064	103.049	103.028	103.005
6.875	103.072	103.056	103.012	102.965	8.000	101.232	101.166	101.091	101.011	7.375	103.348	103.333	103.312	103.289
7.000	103.541	103.524	103.481	103.433	8.125	101.410	101.343	101.269	101.188	7.500	103.571	103.555	103.534	103.512
7.125	103.814	103.798	103.754	103.706						7.625	103.800	103.785	103.764	103.741
7.250	103.939	103.924	103.903	103.880						7.750	103.847	103.832	103.811	103.789
7.375	104.223	104.208	104.187	104.164						7.875	104.075	104.060	104.039	104.017
7.500	104.446	104.430	104.409	104.387						8.000	104.030	104.015	103.994	103.972
7.625	104.675	104.660	104.639	104.616						8.125	104.235	104.220	104.199	104.177

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	95.643	95.619	95.579	95.536	6.000	100.739	100.709	100.661	100.609	5.375	97.432	97.402	97.360	97.315
5.000	96.354	96.331	96.290	96.247	6.125	101.095	101.065	101.017	100.966	5.500	98.084	98.054	98.012	97.966
5.125	96.776	96.753	96.713	96.670	6.250	101.381	101.350	101.302	101.251	5.625	98.686	98.656	98.614	98.569
5.250	97.667	97.637	97.595	97.549	6.375	101.742	101.711	101.663	101.612	5.750	98.922	98.892	98.844	98.793
5.375	98.307	98.277	98.235	98.190	6.500	102.036	102.006	101.958	101.907	5.875	99.474	99.443	99.395	99.344
5.500	98.959	98.929	98.887	98.841	6.625	102.339	102.308	102.260	102.209	6.000	100.000	99.970	99.922	99.870
5.625	99.561	99.531	99.489	99.444	6.750	102.191	102.181	102.145	102.106	6.125	100.462	100.432	100.384	100.333
5.750	99.797	99.767	99.719	99.668	6.875	102.462	102.453	102.417	102.378	6.250	100.528	100.497	100.449	100.398
5.875	100.349	100.318	100.270	100.219	7.000	102.697	102.688	102.651	102.612	6.375	101.158	101.127	101.080	101.028
6.000	100.875	100.845	100.797	100.745	7.125	102.918	102.908	102.872	102.833	6.500	101.599	101.568	101.520	101.469
6.125	101.337	101.307	101.259	101.208	7.250	101.689	101.652	101.608	101.560	6.625	101.852	101.821	101.773	101.722
6.250	101.403	101.372	101.324	101.273	7.375	102.293	102.256	102.212	102.165	6.750	101.960	101.943	101.899	101.852
6.375	102.033	102.002	101.955	101.903	7.500	102.317	102.280	102.236	102.188	6.875	102.197	102.181	102.137	102.090
6.500	102.474	102.443	102.395	102.344	7.625	102.342	102.305	102.261	102.213	7.000	102.666	102.649	102.606	102.558
6.625	102.727	102.696	102.648	102.597	7.750	102.120	102.053	101.979	101.898	7.125	102.939	102.923	102.879	102.831
6.750	102.835	102.818	102.774	102.727	7.875	102.323	102.257	102.182	102.102	7.250	103.064	103.049	103.028	103.005
6.875	103.072	103.056	103.012	102.965	8.000	101.232	101.166	101.091	101.011	7.375	103.348	103.333	103.312	103.289
7.000	103.541	103.524	103.481	103.433	8.125	101.410	101.343	101.269	101.188	7.500	103.571	103.555	103.534	103.512
7.125	103.814	103.798	103.754	103.706						7.625	103.800	103.785	103.764	103.741
7.250	103.939	103.924	103.903	103.880						7.750	103.847	103.832	103.811	103.789
7.375	104.223	104.208	104.187	104.164						7.875	104.075	104.060	104.039	104.017
7.500	104.446	104.430	104.409	104.387						8.000	104.030	104.015	103.994	103.972
7.625	104.675	104.660	104.639	104.616						8.125	104.235	104.220	104.199	104.177

JET AdvantageMortgage															Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612				
Effective: September 25, 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	98.215	98.144	98.064	98.064	5.000	98.630	98.546	98.446	98.446	5.250	98.058	97.960	97.840	97.840					
4.875	98.534	98.456	98.366	98.366	5.125	99.010	98.919	98.809	98.809	5.375	98.311	98.206	98.076	98.076					
5.000	98.848	98.763	98.663	98.663	5.250	99.354	99.256	99.136	99.136	5.500	98.616	98.503	98.363	98.363					
5.125	99.153	99.062	98.952	98.952	5.375	99.645	99.539	99.409	99.409	5.625	98.997	98.878	98.728	98.728					
5.250	99.446	99.348	99.228	99.228	5.500	99.975	99.863	99.723	99.723	5.750	99.330	99.204	99.043	99.043					
5.375	99.721	99.616	99.486	99.486	5.625	100.367	100.248	100.097	100.097	5.875	99.587	99.454	99.284	99.284					
5.500	99.995	99.883	99.743	99.743	5.750	100.700	100.574	100.413	100.413	6.000	99.824	99.684	99.503	99.503					
5.625	100.269	100.150	99.999	99.999	5.875	100.944	100.811	100.641	100.641	6.125	100.032	99.885	99.695	99.695					
5.750	100.554	100.427	100.267	100.267	6.000	101.128	100.988	100.808	100.808	6.250	100.232	100.078	99.877	99.877					
5.875	100.855	100.722	100.551	100.551	6.125	101.225	101.079	100.888	100.888	6.375	100.422	100.261	100.050	100.050					
6.000	101.148	101.008	100.828	100.828	6.250	101.338	101.184	100.983	100.983	6.500	100.530	100.362	100.141	100.141					
6.125	101.433	101.286	101.095	101.095	6.375	101.474	101.313	101.102	101.102	6.625	100.514	100.339	100.108	100.108					
6.250	101.627	101.474	101.273	101.273	6.500	101.613	101.445	101.224	101.224	6.750	100.569	100.388	100.147	100.147					
6.375	101.687	101.527	101.316	101.316	6.625	101.754	101.580	101.349	101.349	6.875	0.000	0.000	0.000	0.000					
6.500	101.750	101.582	101.361	101.361	6.750	101.841	101.659	101.418	101.418	7.000	#N/A	#N/A	#N/A	#N/A					
6.625	101.813	101.639	101.408	101.408	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A					
6.750	101.878	101.696	101.455	101.455	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A					
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A					
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A					
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A					
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A					
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	98.313	98.242	98.162	98.162	5.000	98.974	98.890	98.790	98.790	5.250	98.401	98.303	98.182	98.182					
4.875	98.632	98.554	98.464	98.464	5.125	99.353	99.262	99.152	99.152	5.375	98.652	98.547	98.417	98.417					
5.000	98.945	98.861	98.761	98.761	5.250	99.696	99.598	99.478	99.478	5.500	98.955	98.843	98.702	98.702					
5.125	99.250	99.159	99.049	99.049	5.375	99.986	99.880	99.750	99.750	5.625	99.335	99.216	99.066	99.066					
5.250	99.543	99.445	99.325	99.325	5.500	100.315	100.203	100.063	100.063	5.750	99.665	99.539	99.379	99.379					
5.375	99.818	99.713	99.582	99.582	5.625	100.706	100.587	100.436	100.436	5.875	99.921	99.788	99.618	99.618					
5.500	100.092	99.980	99.840	99.840	5.750	101.038	100.912	100.752	100.752	6.000	100.156	100.016	99.835	99.835					
5.625	100.366	100.247	100.097	100.097	5.875	101.282	101.149	100.979	100.979	6.125	100.363	100.216	100.025	100.025					
5.750	100.652	100.526	100.365	100.365	6.000	101.467	101.327	101.146	101.146	6.250	100.562	100.408	100.207	100.207					
5.875	100.954	100.821	100.650	100.650	6.125	101.565	101.418	101.227	101.227	6.375	100.752	100.591	100.380	100.380					
6.000	101.249	101.110	100.929	100.929	6.250	101.679	101.525	101.324	101.324	6.500	100.861	100.693	100.472	100.472					
6.125	101.536	101.389	101.198	101.198	6.375	101.817	101.656	101.445	101.445	6.625	100.845	100.671	100.440	100.440					
6.250	101.733	101.579	101.378	101.378	6.500	101.958	101.790	101.569	101.569	6.750	100.901	100.720	100.478	100.478					
6.375	101.795	101.634	101.423	101.423	6.625	102.101	101.926	101.695	101.695	6.875	0.000	0.000	0.000	0.000					
6.500	101.859	101.691	101.470	101.470	6.750	102.189	102.007	101.766	101.766	7.000	#N/A	#N/A	#N/A	#N/A					
6.625	101.924	101.749	101.518	101.518	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A					
6.750	101.990	101.808	101.567	101.567	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A					
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A					
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A					
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A					
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A					
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	97.965	97.894	97.814	97.814	5.000	98.630	98.546	98.446	98.446	5.250	98.058	97.960	97.840	97.840					
4.875	98.284	98.206	98.116	98.116	5.125	99.010	98.919	98.809	98.809	5.375	98.311	98.206	98.076	98.076					
5.000	98.598	98.513	98.413	98.413	5.250	99.354	99.256	99.136	99.136	5.500	98.616	98.503	98.363	98.363					
5.125	98.903	98.812	98.702	98.702	5.375	99.645	99.539	99.409	99.409	5.625	98.997	98.878	98.728	98.728					
5.250	99.196	99.098	98.978	98.978	5.500	99.975	99.863	99.723	99.723	5.750	99.330	99.204	99.043	99.043					
5.375	99.471	99.366	99.236	99.236	5.625	100.367	100.248	100.097	100.097	5.875	99.587	99.454	99.284	99.284					
5.500	99.745	99.633	99.493	99.493	5.750	100.700	100.574	100.413	100.413	6.000	99.824	99.684	99.503	99.503					
5.625	100.019	99.900	99.749	99.749	5.875	100.944	100.811	100.641	100.641	6.125	100.032	99.885	99.695	99.695					
5.750	100.304	100.177	100.017	100.017	6.000	101.128	100.988	100.808	100.808	6.250	100.232	100.078	99.877	99.877					
5.875	100.605	100.472	100.301	100.301	6.125	101.225	101.079	100.888	100.888	6.375	100.422	100.261	100.050	100.050					
6.000	100.898	100.758	100.578	100.578	6.250	101.338	101.184	100.983	100.983	6.500	100.530	100.362	100.141	100.141					
6.125	101.183	101.036	100.845	100.845	6.375	101.474	101.313	101.102	101.102	6.625	100.514	100.339	100.108	100.108					
6.250	101.377	101.224	101.023	101.023	6.500	101.613	101.445	101.224	101.224	6.750	100.569	100.388	100.147	100.147					
6.375	101.437	101.277	101.066	101.066	6.625	101.754	101.580	101.349	101.349	6.875	0.000	0.000	0.000	0.000					
6.500	101.500	101.332	101.111	101.111	6.750	101.841	101.659	101.418	101.418	7.000	#N/A	#N/A	#N/A	#N/A					
6.625	101.563	101.389	101.158	101.158	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A					
6.750	101.628	101.446	101.205	101.205	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A					
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A					
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A					
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A					
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A					
FREDDIE MAC 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-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	98.313	98.242	98.162	98.162	5.000	98.974	98.890	98.790	98.790	5.250	98.401	98.303	98.182	98.182					
4.875	98.632	98.554	98.464	98.464	5.125	99.353	99.262	99.152	99.152	5.375	98.652	98.547	98.417	98.417					
5.000	98.945	98.861	98.761	98.761	5.250	99.696	99.598	99.478	99.478	5.500	98.955	98.843	98.702	98.702					
5.125	99.250	99.159	99.049	99.049	5.375	99.986	99.880	99.750	99.750	5.625	99.335	99.216	99.066	99.066					
5.250	99.543	99.445	99.325	99.325	5.500	100.315	100.203	100.063	100.063	5.750	99.665	99.539	99.379	99.379					
5.375	99.818	99.713	99.582	99.582	5.625	100.706	100.587	100.436	100.436	5.875	99.921	99.788	99.618	99.618					
5.500	100.092	99.980	99.840	99.840	5.750	101.038	100.912	100.752	100.752	6.000	100.156	100.016	99.835	99.835					
5.625																			

JET AdvantageMortgage					Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					
Effective:		September 25, 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	-1.000	LTV > 80% AND FICO >= 680			0.000					
Loan Amt >\$100,000 <= \$249,999	0.250	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**								
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***								
Escrow Waiver (Non-CA)	-0.250	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs								
State Adjustors: NC	-0.375					NC Floor Price				99.750
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: September 25, 2025														
ALT AGENCY 2nd Home/ Investment HIGH BALANCE														
Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
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	98.927	98.896	98.848	98.797	5.500	96.935	96.905	96.857	96.806	5.375	0.000	96.359	96.311	96.259
5.625	99.515	99.485	99.437	99.386	5.625	97.490	97.460	97.412	97.361	5.500	96.984	96.953	96.906	96.854
5.750	99.797	99.766	99.718	99.667	5.750	97.772	97.741	97.693	97.642	5.625	97.550	97.520	97.472	97.421
5.875	100.245	100.215	100.167	100.116	5.875	98.247	98.216	98.168	98.117	5.750	97.807	97.776	97.728	97.677
6.000	100.739	100.709	100.661	100.609	6.000	98.770	98.740	98.692	98.641	5.875	98.267	98.236	98.188	98.137
6.125	101.095	101.065	101.017	100.966	6.125	99.164	99.134	99.086	99.035	6.000	98.763	98.733	98.685	98.633
6.250	101.381	101.350	101.302	101.251	6.250	99.436	99.405	99.357	99.306	6.125	99.132	99.102	99.054	99.002
6.375	101.742	101.711	101.663	101.612	6.375	99.797	99.766	99.718	99.667	6.250	99.420	99.389	99.341	99.290
6.500	102.036	102.006	101.958	101.907	6.500	100.091	100.061	100.013	99.962	6.375	99.799	99.769	99.721	99.669
6.625	102.339	102.308	102.260	102.209	6.625	100.394	100.363	100.315	100.264	6.500	100.120	100.090	100.042	99.991
6.750	102.191	102.181	102.145	102.106	6.750	100.246	100.236	100.200	100.161	6.625	100.473	100.442	100.394	100.343
6.875	102.462	102.453	102.417	102.378	6.875	100.517	100.508	100.472	100.433	6.750	100.364	100.355	100.319	100.280
7.000	102.697	102.688	102.651	102.612	7.000	100.752	100.743	100.706	100.667	6.875	100.693	100.684	100.647	100.608
7.125	102.918	102.908	102.872	102.833	7.125	100.973	100.963	100.927	100.888	7.000	100.937	100.928	100.891	100.852
7.250	101.689	101.652	101.608	101.560	7.250	99.744	99.707	99.663	99.615	7.125	101.199	101.190	101.154	101.115
7.375	102.293	102.256	102.212	102.165	7.375	100.348	100.311	100.267	100.220	7.250	100.009	99.972	99.928	99.881
7.500	102.317	102.280	102.236	102.188	7.500	100.356	100.318	100.274	100.227	7.375	100.901	100.864	100.819	100.772
7.625	102.342	102.305	102.261	102.213	7.625	100.361	100.324	100.280	100.233	7.500	100.687	100.650	100.606	100.558
7.750	102.120	102.053	101.979	101.898						7.625	100.722	100.685	100.641	100.593
7.875	102.323	102.257	102.182	102.102										
8.000	101.232	101.166	101.091	101.011										
8.125	101.410	101.343	101.269	101.188										
Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	99.847	99.820	99.782	99.742	6.000	99.206	99.179	99.141	99.101					
6.125	99.998	99.970	99.932	99.892	6.125	99.369	99.342	99.304	99.264					
6.250	100.161	100.128	100.089	100.048	6.250	99.532	99.498	99.459	99.418					
6.375	100.320	100.286	100.247	100.206	6.375	99.697	99.664	99.625	99.584					
6.500	100.442	100.409	100.370	100.329	6.500	99.833	99.799	99.761	99.719					
6.625	100.613	100.579	100.541	100.499	6.625	100.032	99.998	99.960	99.918					
6.750	100.613	100.579	100.540	100.499	6.750	100.062	100.029	99.990	99.949					
6.875	100.713	100.679	100.641	100.599	6.875	100.204	100.170	100.132	100.090					
7.000	100.782	100.748	100.710	100.668	7.000	100.267	100.233	100.194	100.153					
7.125	100.864	100.830	100.792	100.750	7.125	100.377	100.343	100.305	100.263					
7.250	100.549	100.469	100.378	100.280	7.250	100.089	100.009	99.918	99.820					
7.375	101.018	100.938	100.847	100.749	7.375	101.051	100.971	100.879	100.781					
7.500	100.974	100.894	100.802	100.704	7.500	100.536	100.455	100.364	100.266					
7.625	100.954	100.874	100.782	100.684	7.625	100.518	100.438	100.347	100.249					

 Jet Advantage Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										
Effective: September 25, 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	**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	-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: September 25, 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: September 25, 2025

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	100.021	99.891	99.760
6.875	100.496	100.366	100.235
6.990	100.930	100.800	100.669
7.000	100.960	100.830	100.699
7.125	101.366	101.236	101.105
7.250	101.762	101.632	101.501
7.375	101.668	101.504	101.343
7.500	102.092	101.928	101.767
7.625	102.478	102.314	102.153
7.750	102.834	102.670	102.509
7.875	102.126	101.945	101.766
8.000	102.500	102.319	102.140
8.125	102.846	102.665	102.486
8.250	103.192	103.011	102.832

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	98.521	98.391	98.260
6.875	98.996	98.866	98.735
6.990	99.430	99.300	99.169
7.000	99.460	99.330	99.199
7.125	99.866	99.736	99.605
7.250	100.262	100.132	100.001
7.375	100.168	100.004	99.843
7.500	100.592	100.428	100.267
7.625	100.978	100.814	100.653
7.750	101.334	101.170	101.009
7.875	100.626	100.445	100.266
8.000	101.000	100.819	100.640
8.125	101.346	101.165	100.986
8.250	101.692	101.511	101.332

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	99.271	99.141	99.010
6.875	99.746	99.616	99.485
6.990	100.180	100.050	99.919
7.000	100.210	100.080	99.949
7.125	100.616	100.486	100.355
7.250	101.012	100.882	100.751
7.375	100.918	100.754	100.593
7.500	101.342	101.178	101.017
7.625	101.728	101.564	101.403
7.750	102.084	101.920	101.759
7.875	101.376	101.195	101.016
8.000	101.750	101.569	101.390
8.125	102.096	101.915	101.736
8.250	102.442	102.261	102.082

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	98.021	97.891	97.760
6.875	98.496	98.366	98.235
6.990	98.930	98.800	98.669
7.000	98.960	98.830	98.699
7.125	99.366	99.236	99.105
7.250	99.762	99.632	99.501
7.375	99.668	99.504	99.343
7.500	100.092	99.928	99.767
7.625	100.478	100.314	100.153
7.750	100.834	100.670	100.509
7.875	100.126	99.945	99.766
8.000	100.500	100.319	100.140
8.125	100.846	100.665	100.486
8.250	101.192	101.011	100.832

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	96.521	96.391	96.260
6.875	96.996	96.866	96.735
6.990	97.430	97.300	97.169
7.000	97.460	97.330	97.199
7.125	97.866	97.736	97.605
7.250	98.262	98.132	98.001
7.375	98.168	98.004	97.843
7.500	98.592	98.428	98.267
7.625	98.978	98.814	98.653
7.750	99.334	99.170	99.009
7.875	98.626	98.445	98.266
8.000	99.000	98.819	98.640
8.125	99.346	99.165	98.986
8.250	99.692	99.511	99.332

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	97.339	97.271	97.141
6.875	97.814	97.746	97.616
6.990	98.248	98.180	98.050
7.000	98.278	98.210	98.080
7.125	98.684	98.616	98.486
7.250	99.080	99.012	98.882
7.375	99.002	98.918	98.754
7.500	99.426	99.342	99.178
7.625	99.812	99.728	99.564
7.750	100.168	100.084	99.920
7.875	99.469	99.376	99.195
8.000	99.843	99.750	99.569
8.125	100.189	100.096	99.915
8.250	100.535	100.442	100.261

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 Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.000	97.932	97.902	97.866
5.125	98.378	98.348	98.312
5.250	99.463	99.433	99.398
5.375	99.813	99.752	99.686
5.500	100.312	100.251	100.185
5.625	100.764	100.704	100.637
5.750	100.943	100.882	100.816
5.875	101.141	101.103	101.053
6.000	101.686	101.648	101.598
6.125	102.116	102.078	102.028
6.250	102.298	102.260	102.210
6.375	102.583	102.575	102.547
6.500	102.962	102.955	102.927
6.625	103.357	103.349	103.321
6.750	103.104	103.097	103.069
6.875	103.364	103.364	103.355
7.000	103.910	103.910	103.901

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	97.122	97.092	97.056
5.125	97.568	97.538	97.502
5.250	98.653	98.623	98.588
5.375	99.003	98.942	98.876
5.500	99.502	99.441	99.375
5.625	99.954	99.894	99.827
5.750	100.133	100.072	100.006
5.875	100.331	100.293	100.243
6.000	100.876	100.838	100.788
6.125	101.306	101.268	101.218
6.250	101.488	101.450	101.400
6.375	101.773	101.765	101.737
6.500	102.152	102.145	102.117
6.625	102.547	102.539	102.511
6.750	102.294	102.287	102.259

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	99.236	99.236	99.226
5.125	99.550	99.550	99.540
5.250	100.485	100.485	100.475
5.375	100.278	100.250	100.236
5.500	100.646	100.618	100.604
5.625	100.966	100.938	100.924
5.750	100.994	100.966	100.952
5.875	101.335	101.335	101.325
6.000	101.739	101.739	101.729

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	98.487	98.427	98.360
5.375	98.757	98.696	98.630
5.500	99.486	99.426	99.359
5.625	99.968	99.908	99.841
5.750	100.470	100.409	100.343
5.875	100.633	100.595	100.545
6.000	101.125	101.087	101.037
6.125	101.534	101.496	101.446
6.250	101.521	101.484	101.434
6.375	101.125	101.118	101.090
6.500	101.556	101.548	101.520
6.625	101.900	101.892	101.865
6.750	101.590	101.582	101.554
6.875	101.678	101.678	101.669
7.000	102.132	102.132	102.123
7.125	102.436	102.436	102.428
7.250	102.112	102.112	102.103

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.000	97.932	97.902	97.866
5.125	98.378	98.348	98.312
5.250	99.463	99.433	99.398
5.375	99.813	99.752	99.686
5.500	100.312	100.251	100.185
5.625	100.764	100.704	100.637
5.750	100.943	100.882	100.816
5.875	101.141	101.103	101.053
6.000	101.686	101.648	101.598
6.125	102.116	102.078	102.028
6.250	102.298	102.260	102.210
6.375	102.583	102.575	102.547
6.500	102.962	102.955	102.927
6.625	103.357	103.349	103.321
6.750	103.104	103.097	103.069
6.875	103.364	103.364	103.355
7.000	103.910	103.910	103.901

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	98.487	98.427	98.360
5.375	98.757	98.696	98.630
5.500	99.486	99.426	99.359
5.625	99.968	99.908	99.841
5.750	100.470	100.409	100.343
5.875	100.633	100.595	100.545
6.000	101.125	101.087	101.037
6.125	101.534	101.496	101.446
6.250	101.521	101.484	101.434
6.375	101.125	101.118	101.090
6.500	101.556	101.548	101.520
6.625	101.900	101.892	101.865
6.750	101.590	101.582	101.554
6.875	101.678	101.678	101.669
7.000	102.132	102.132	102.123
7.125	102.436	102.436	102.428
7.250	102.112	102.112	102.103

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	97.932	97.902	97.866
5.125	98.378	98.348	98.312
5.250	99.463	99.433	99.398
5.375	99.813	99.752	99.686
5.500	100.312	100.251	100.185
5.625	100.764	100.704	100.637
5.750	100.943	100.882	100.816
5.875	101.141	101.103	101.053
6.000	101.686	101.648	101.598
6.125	102.116	102.078	102.028
6.250	102.298	102.260	102.210
6.375	102.583	102.575	102.547
6.500	102.962	102.955	102.927
6.625	103.357	103.349	103.321
6.750	103.104	103.097	103.069
6.875	103.364	103.364	103.355
7.000	103.910	103.910	103.901

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	98.487	98.427	98.360
5.375	98.757	98.696	98.630
5.500	99.486	99.426	99.359
5.625	99.968	99.908	99.841
5.750	100.470	100.409	100.343
5.875	100.633	100.595	100.545
6.000	101.125	101.087	101.037
6.125	101.534	101.496	101.446
6.250	101.521	101.484	101.434
6.375	101.125	101.118	101.090
6.500	101.556	101.548	101.520
6.625	101.900	101.892	101.865
6.750	101.590	101.582	101.554
6.875	101.678	101.678	101.669
7.000	102.132	102.132	102.123
7.125	102.436	102.436	102.428
7.250	102.112	102.112	102.103

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
-3.100
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	
5.000	97.617	97.586	97.551	
5.125	98.138	98.108	98.072	
5.250	99.217	99.187	99.152	
5.375	99.697	99.636	99.570	
5.500	100.149	100.088	100.021	
5.625	100.570	100.509	100.443	
5.750	100.826	100.765	100.699	
5.875	100.952	100.914	100.864	
6.000	101.481	101.443	101.393	
6.125	102.001	101.963	101.913	
6.250	101.994	101.956	101.906	
6.375	101.665	101.657	101.629	
6.500	102.178	102.171	102.143	
6.625	102.504	102.496	102.468	
6.750	102.667	102.660	102.632	
6.875	102.768	102.768	102.759	
7.000	103.262	103.262	103.253	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	96.817	96.786	96.751	
5.125	97.338	97.308	97.272	
5.250	98.417	98.387	98.352	
5.375	98.897	98.836	98.770	
5.500	99.349	99.288	99.221	
5.625	99.770	99.709	99.643	
5.750	100.026	99.965	99.899	
5.875	100.152	100.114	100.064	
6.000	100.681	100.643	100.593	
6.125	101.201	101.163	101.113	
6.250	101.194	101.156	101.106	
6.375	100.865	100.857	100.829	
6.500	101.378	101.371	101.343	
6.625	101.704	101.696	101.668	
6.750	101.867	101.860	101.832	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.931	98.931	98.921	
5.125	99.321	99.321	99.311	
5.250	100.249	100.249	100.239	
5.375	100.172	100.144	100.130	
5.500	100.493	100.464	100.451	
5.625	100.782	100.754	100.740	
5.750	100.887	100.859	100.845	
5.875	101.155	101.155	101.145	
6.000	101.544	101.544	101.534	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.274	98.214	98.147	
5.375	98.509	98.448	98.381	
5.500	99.155	99.094	99.027	
5.625	99.580	99.519	99.453	
5.750	100.209	100.148	100.082	
5.875	100.250	100.212	100.162	
6.000	100.669	100.632	100.582	
6.125	101.172	101.134	101.084	
6.250	101.172	101.134	101.084	
6.375	100.797	100.789	100.761	
6.500	101.197	101.190	101.162	
6.625	101.504	101.497	101.469	
6.750	101.249	101.241	101.213	
6.875	101.148	101.148	101.139	
7.000	101.591	101.591	101.582	
7.125	101.844	101.844	101.835	
7.250	101.607	101.607	101.598	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.617	97.586	97.551	
5.125	98.138	98.108	98.072	
5.250	99.217	99.187	99.152	
5.375	99.697	99.636	99.570	
5.500	100.149	100.088	100.021	
5.625	100.570	100.509	100.443	
5.750	100.826	100.765	100.699	
5.875	100.952	100.914	100.864	
6.000	101.481	101.443	101.393	
6.125	102.001	101.963	101.913	
6.250	101.994	101.956	101.906	
6.375	101.665	101.657	101.629	
6.500	102.178	102.171	102.143	
6.625	102.504	102.496	102.468	
6.750	102.667	102.660	102.632	
6.875	102.768	102.768	102.759	
7.000	103.262	103.262	103.253	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.274	98.214	98.147	
5.375	98.509	98.448	98.381	
5.500	99.155	99.094	99.027	
5.625	99.580	99.519	99.453	
5.750	100.209	100.148	100.082	
5.875	100.250	100.212	100.162	
6.000	100.669	100.632	100.582	
6.125	101.172	101.134	101.084	
6.250	101.172	101.134	101.084	
6.375	100.797	100.789	100.761	
6.500	101.197	101.190	101.162	
6.625	101.504	101.497	101.469	
6.750	101.249	101.241	101.213	
6.875	101.148	101.148	101.139	
7.000	101.591	101.591	101.582	
7.125	101.844	101.844	101.835	
7.250	101.607	101.607	101.598	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.617	97.586	97.551	
5.125	98.138	98.108	98.072	
5.250	99.217	99.187	99.152	
5.375	99.697	99.636	99.570	
5.500	100.149	100.088	100.021	
5.625	100.570	100.509	100.443	
5.750	100.826	100.765	100.699	
5.875	100.952	100.914	100.864	
6.000	101.481	101.443	101.393	
6.125	102.001	101.963	101.913	
6.250	101.994	101.956	101.906	
6.375	101.665	101.657	101.629	
6.500	102.178	102.171	102.143	
6.625	102.504	102.496	102.468	
6.750	102.667	102.660	102.632	
6.875	102.768	102.768	102.759	
7.000	103.262	103.262	103.253	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.274	98.214	98.147	
5.375	98.509	98.448	98.381	
5.500	99.155	99.094	99.027	
5.625	99.580	99.519	99.453	
5.750	100.209	100.148	100.082	
5.875	100.250	100.212	100.162	
6.000	100.669	100.632	100.582	
6.125	101.172	101.134	101.084	
6.250	101.172	101.134	101.084	
6.375	100.797	100.789	100.761	
6.500	101.197	101.190	101.162	
6.625	101.504	101.497	101.469	
6.750	101.249	101.241	101.213	
6.875	101.148	101.148	101.139	
7.000	101.591	101.591	101.582	
7.125	101.844	101.844	101.835	
7.250	101.607	101.607	101.598	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.622	98.592	98.557	
5.375	99.102	99.041	98.975	
5.500	99.554	99.493	99.426	
5.625	99.975	99.914	99.848	
5.750	100.231	100.170	100.104	
5.875	100.357	100.319	100.269	
6.000	100.886	100.848	100.798	
6.125	101.406	101.368	101.318	
6.250	101.399	101.361	101.311	
6.375	101.070	101.062	101.034	
6.500	101.583	101.576	101.548	
6.625	101.909	101.901	101.873	
6.750	102.072	102.065	102.037	
6.875	102.173	102.173	102.164	
7.000	102.667	102.667	102.658	
7.125	102.909	102.909	102.901	
7.250	102.959	102.959	102.950	

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	98.204	98.122	98.054
4.750	97.862	97.749	97.645
4.875	98.436	98.323	98.220
5.000	99.008	98.895	98.791
5.125	99.265	99.152	99.049
5.250	98.646	98.500	98.363
5.375	99.211	99.066	98.928
5.500	99.769	99.623	99.486
5.625	100.007	99.862	99.724
5.750	99.142	98.965	98.792
5.875	99.685	99.507	99.335
6.000	100.211	100.033	99.861
6.125	100.410	100.233	100.060

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.620	97.539	97.470
4.750	97.320	97.206	97.103
4.875	97.869	97.756	97.653
5.000	98.411	98.298	98.195
5.125	98.632	98.519	98.416
5.250	98.086	97.941	97.803
5.375	98.612	98.467	98.329
5.500	99.121	98.976	98.838
5.625	99.300	99.155	99.017
5.750	98.556	98.379	98.206
5.875	99.038	98.861	98.688
6.000	99.495	99.318	99.145
6.125	99.618	99.441	99.268

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.025	97.943	97.875
4.750	97.887	97.773	97.670
4.875	98.385	98.271	98.168
5.000	98.878	98.764	98.661
5.125	99.054	98.941	98.838
5.250	98.658	98.513	98.375
5.375	99.143	98.998	98.860
5.500	99.619	99.474	99.336
5.625	99.775	99.629	99.491
5.750	99.145	98.967	98.795
5.875	99.605	99.428	99.255
6.000	100.050	99.873	99.700
6.125	100.170	99.992	99.820

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.385	97.304	97.235
4.750	97.303	97.190	97.087
4.875	97.768	97.655	97.552
5.000	98.224	98.110	98.007
5.125	98.358	98.244	98.141
5.250	98.055	97.909	97.772
5.375	98.496	98.351	98.213
5.500	98.922	98.777	98.639
5.625	99.022	98.877	98.739
5.750	98.520	98.343	98.170
5.875	98.926	98.749	98.576
6.000	99.313	99.136	98.963
6.125	99.373	99.195	99.023

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	-3.00	-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	

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.215	96.185	96.149	
4.875	96.976	96.946	96.910	
5.000	97.772	97.742	97.706	
5.125	98.218	98.188	98.152	
5.250	99.303	99.273	99.238	
5.375	99.653	99.592	99.526	
5.500	100.152	100.091	100.025	
5.625	100.604	100.544	100.477	
5.750	100.783	100.722	100.656	
5.875	100.981	100.943	100.893	
6.000	101.526	101.488	101.438	
6.125	101.956	101.918	101.868	
6.250	102.138	102.100	102.050	
6.375	102.423	102.415	102.387	
6.500	102.802	102.795	102.767	
6.625	103.197	103.189	103.161	
6.750	102.944	102.937	102.909	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.878	98.817	98.751	
5.500	99.377	99.316	99.250	
5.625	99.829	99.769	99.702	
5.750	100.008	99.947	99.881	
5.875	100.206	100.168	100.118	
6.000	100.751	100.713	100.663	
6.125	101.181	101.143	101.093	
6.250	101.363	101.325	101.275	
6.375	101.648	101.640	101.612	
6.500	102.027	102.020	101.992	
6.625	102.422	102.414	102.386	
6.750	102.169	102.162	102.134	
6.875	102.429	102.429	102.420	
7.000	102.975	102.975	102.966	
7.125	103.234	103.234	103.226	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.111	99.111	99.101	
5.125	99.425	99.425	99.415	
5.250	100.360	100.360	100.350	
5.375	100.153	100.125	100.111	
5.500	100.521	100.493	100.479	
5.625	100.841	100.813	100.799	
5.750	100.869	100.841	100.827	
5.875	101.210	101.210	101.200	
6.000	101.614	101.614	101.604	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.062	98.002	97.935	
5.375	98.332	98.271	98.205	
5.500	99.061	99.001	98.934	
5.625	99.543	99.483	99.416	
5.750	100.045	99.984	99.918	
5.875	100.208	100.170	100.120	
6.000	100.700	100.662	100.612	
6.125	101.109	101.071	101.021	
6.250	101.096	101.059	101.009	
6.375	100.700	100.693	100.665	
6.500	101.131	101.123	101.095	
6.625	101.475	101.467	101.440	
6.750	101.165	101.157	101.129	
6.875	101.253	101.253	101.244	
7.000	101.707	101.707	101.698	
7.125	102.011	102.011	102.003	
7.250	101.687	101.687	101.678	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.085	96.055	96.019	
4.875	96.721	96.691	96.655	
5.000	97.567	97.536	97.501	
5.125	98.088	98.058	98.022	
5.250	99.167	99.137	99.102	
5.375	99.647	99.586	99.520	
5.500	100.099	100.038	99.971	
5.625	100.520	100.459	100.393	
5.750	100.776	100.715	100.649	
5.875	100.902	100.864	100.814	
6.000	101.431	101.393	101.343	
6.125	101.951	101.913	101.863	
6.250	101.944	101.906	101.856	
6.375	101.615	101.607	101.579	
6.500	102.128	102.121	102.093	
6.625	102.454	102.446	102.418	
6.750	102.617	102.610	102.582	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.772	98.711	98.645	
5.500	99.224	99.163	99.096	
5.625	99.645	99.584	99.518	
5.750	99.901	99.840	99.774	
5.875	100.027	99.969	99.939	
6.000	100.556	100.518	100.468	
6.125	101.076	101.038	100.988	
6.250	101.069	101.031	100.981	
6.375	100.740	100.732	100.704	
6.500	101.253	101.246	101.218	
6.625	101.579	101.571	101.543	
6.750	101.742	101.735	101.707	
6.875	101.843	101.843	101.834	
7.000	102.337	102.337	102.328	
7.125	102.579	102.579	102.571	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.806	98.806	98.796	
5.125	99.196	99.196	99.186	
5.250	100.124	100.124	100.114	
5.375	100.047	100.019	100.005	
5.500	100.368	100.339	100.326	
5.625	100.657	100.629	100.615	
5.750	100.762	100.734	100.720	
5.875	101.030	101.030	101.020	
6.000	101.419	101.419	101.409	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.699	97.639	97.572	
5.375	97.934	97.873	97.806	
5.500	98.580	98.519	98.452	
5.625	99.005	98.944	98.878	
5.750	99.634	99.573	99.507	
5.875	99.675	99.637	99.587	
6.000	100.094	100.057	100.007	
6.125	100.597	100.559	100.509	
6.250	100.597	100.559	100.509	
6.375	100.222	100.214	100.186	
6.500	100.622	100.615	100.587	
6.625	100.929	100.922	100.894	
6.750	100.674	100.666	100.638	
6.875	100.573	100.573	100.564	
7.000	101.016	101.016	101.007	
7.125	101.269	101.269	101.260	
7.250	101.032	101.032	101.023	

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.500

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 560-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-1.000
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.00
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
-3.500
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.750

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

Effective: Thursday, September 25, 2025

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)					
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.375	99.607	99.514	99.326	99.139	
6.500	99.799	99.706	99.518	99.331	
6.625	100.015	99.922	99.734	99.547	
6.750	100.182	100.088	99.901	99.713	
6.875	100.368	100.275	100.087	99.900	
7.000	100.606	100.513	100.325	100.138	
7.125	100.795	100.701	100.514	100.326	
7.250	100.924	100.830	100.643	100.455	
7.375	101.045	100.951	100.764	100.576	
7.500	101.169	101.075	100.887	100.700	
7.625	101.268	101.174	100.987	100.799	
7.750	101.371	101.277	101.089	100.902	
7.875	101.467	101.373	101.186	100.998	
8.000	101.557	101.464	101.276	101.089	
8.125	101.648	101.554	101.366	101.179	
8.250	101.738	101.644	101.457	101.269	
8.375	101.828	101.735	101.547	101.360	
8.500	101.919	101.825	101.637	101.450	
8.625	102.009	101.915	101.728	101.540	

Jumbo 10/6 ARM - (9106DI)					
Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.250	96.636	96.542	96.355	96.167	
6.375	97.093	97.000	96.812	96.625	
6.500	97.555	97.461	97.274	97.086	
6.625	98.018	97.924	97.737	97.549	
6.750	98.481	98.388	98.200	98.013	
6.875	98.942	98.848	98.661	98.473	
7.000	99.407	99.313	99.126	98.938	
7.125	99.873	99.779	99.592	99.404	
7.250	100.340	100.246	100.059	99.871	
7.375	100.807	100.713	100.526	100.338	
7.500	101.272	101.178	100.990	100.803	
7.625	101.740	101.647	101.459	101.272	
7.750	102.210	102.116	101.929	101.741	
7.875	102.680	102.586	102.399	102.211	
8.000	103.147	103.053	102.866	102.678	

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			

Effective: Thursday, September 25, 2025

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.075	97.966	97.794	97.575	
5.875	98.477	98.367	98.195	97.977	
6.000	98.877	98.768	98.596	98.377	
6.125	99.189	99.080	98.908	98.689	
6.250	99.502	99.393	99.221	99.002	
6.375	99.812	99.703	99.531	99.312	
6.500	100.122	100.013	99.841	99.622	
6.625	100.316	100.207	100.035	99.816	
6.750	100.510	100.400	100.229	100.010	
6.875	100.586	100.477	100.305	100.086	
7.000	100.664	100.555	100.383	100.164	
7.125	100.472	100.363	100.191	99.972	
7.250	100.281	100.172	100.000	99.781	
7.375	100.322	100.213	100.041	99.822	
7.500	100.365	100.255	100.083	99.865	
7.625	100.662	100.552	100.381	100.162	
7.750	100.959	100.850	100.678	100.459	
7.875	100.921	100.811	100.640	100.421	
8.000	100.973	100.864	100.692	100.473	

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Loan Level Price Adjustments (LLPAs)

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	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
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	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679	-1.000	-1.500	-2.000	-2.850	-3.750		
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	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	0.000	0.000	0.000		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

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-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.528	96.403	96.278	96.091	
6.125	97.092	96.967	96.842	96.655	
6.250	97.283	97.158	97.033	96.846	
6.375	97.565	97.440	97.315	97.127	
6.500	97.855	97.730	97.605	97.417	
6.625	98.192	98.067	97.942	97.754	
6.750	98.567	98.442	98.317	98.129	
6.875	98.869	98.744	98.619	98.432	
7.000	99.289	99.164	99.039	98.851	
7.125	99.939	99.814	99.689	99.502	
7.250	100.188	100.063	99.938	99.751	
7.375	100.437	100.312	100.187	99.999	
7.500	100.750	100.625	100.500	100.312	
7.625	100.923	100.798	100.673	100.485	
7.750	101.084	100.959	100.834	100.646	
7.875	101.397	101.272	101.147	100.959	
8.000	101.741	101.616	101.491	101.304	
8.125	101.925	101.800	101.675	101.487	
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: Thursday, September 25, 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