

September NonQM SPECIAL
37.5 BPS on Purchase, 25 BPS on Cash-out and R&T
*CAN COMBINE WITH SELECT, EXCLUDES DSCR 5-8

JET/AdvantageMortgage

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

Effective Date: Thu, September - 25 - 2025

Base Price	
30 Day Lock	
Rate	Price
6.125	98.688
6.250	99.226
6.375	99.726
6.499	100.163
6.625	100.561
6.750	100.952
6.875	101.335
6.999	101.710
7.125	102.077
7.250	102.436
7.375	102.788
7.499	103.132
7.625	103.468
7.750	103.796
7.875	104.116
7.999	104.397
8.125	104.647
8.250	104.897
8.375	105.147
8.499	105.397
8.625	105.647
8.750	105.835
8.875	106.022
8.999	106.210
9.125	106.397
9.250	106.585
9.375	106.772
9.499	106.960
9.625	107.147
9.750	107.335
9.875	107.460
9.999	107.585
10.125	107.710
10.250	107.835
10.375	107.960
10.499	108.085
10.625	108.210
10.750	108.335
10.875	108.460
10.999	108.585

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost

See Below Extension Cost

All Rates @ 2 bps / day Extension Cost

Current lock extension costs/policies are applied to all active locks, regardless of lock date

All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost

All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

Allowable Fees

[Click Here](#)

PPP Requirements

PPP Required on NOO>80% LTV

* 6 Months interest on 80% of the Principal Balance *

** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **

NonQM Jet Advantage Mortgage									
Loan Level Pricing Adjustments									
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.375	0.225	0.225	0.225	0.100	0.075	(0.375)	(1.625)	(3.275)
760-779	0.250	0.188	0.188	0.100	(0.025)	(0.025)	(0.500)	(2.125)	(3.525)
740-759	0.188	0.100	0.100	(0.025)	(0.275)	(0.525)	(0.750)	(2.375)	(3.775)
720-739	0.100	(0.025)	(0.025)	(0.275)	(0.650)	(0.750)	(1.025)	(2.875)	(4.275)
700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.025)	(1.650)	(3.625)	(5.025)
680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.650)	(2.675)	(4.625)	#N/A
660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.625)	(3.625)	#N/A	#N/A
640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.625)	(4.525)	#N/A	#N/A
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.525)	(5.500)	#N/A	#N/A
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.375)	(6.250)	#N/A	#N/A
Program									
SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Income Doc Types									
VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
Asset Utilization	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	#N/A	#N/A
P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)
P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A
Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.625)	#N/A	#N/A
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A
Loan Amount									
<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)
\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1,000,000	0.625	0.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A
>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A
Occupancy/Property/Units									
NOO	(0.375)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A
Prepayment Penalty									
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
No PPP-States that allow	(1.750)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A
12 Months PPP (5% Fixed)**	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
24 Months PPP (5% Fixed)**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	#N/A
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A
Other									
Interest Only 30Yr FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Interest Only 40Yr or ARM (30/40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
DTI >45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
DTI >50% - All Doc Types	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	#N/A	#N/A
TIN	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#N/A
Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	(2.000)	#N/A	#N/A	#N/A
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	#N/A
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Events									
12 Months	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.500)	#N/A	#N/A
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NonQM Price Calculator			
Inputs			
Interest Rate →	Choose a Selection	Reset	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	FALSE	
Program	Core	#N/A	
Reserves	Choose a Selection	0.000	
Payment History	0x30x12	#N/A	
Credit Events	NONE	0.000	
Doc Type	Choose a Selection	0.000	
Additional Adjis	Choose a Selection	#N/A	
Citizenship	Choose a Selection	0.000	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	#N/A	
Purpose	Choose a Selection	#N/A	
Occupancy	Choose a Selection	0.000	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	#N/A	
Escrow	Escrow Not Waived	#N/A	
Prepayment Penalty	Choose a Selection	0.000	
NJ - Title Vesting		0.000	
State	Choose a Selection	0.000	
Lock Term	30 Day	#N/A	
Buydown	No	0.000	
Subordinate Financing	No	0.000	
Possible Eligibility Issue	No	0.000	
	Not Applicable	0.000	
Special	#N/A		
Total LLPA		#N/A	
Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
Max YSP		#N/A	
Final Price →		#N/A	
Borrower Paid Comp Only			
*YSP allowed up to 102.00%, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only			
*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit			
Calculator does not verify eligibility. Please use in conjunction with product matrix.			
Max Price		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.000	Terms	LLPA
24-60 Months PPP	102.000	15YR Fixed	0.250
Floor Price		30YR Fixed	0.000
NC Floor Price	99.750	40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	0.000
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
Full Doc Includes		7/6 40YR ARM	(0.500)
Tax Returns			
1099 Only			
Asset Utilization Only			
Asset Utilization W/ Full Doc			
VOE			
Alt Doc Column Includes			
12 Bank Statements			
12 or 24 CPA P&L			
Asset Utilization W/ Bank Stmt			

September NonQM SPECIAL

37.5 BPS on Purchase, 25 BPS on Cash-out and R&T Refi

*CAN COMBINE WITH SELECT, Excludes DSCR 5-8

Effective Date: Thu, September - 25 - 2025

Base Price			DSCR Jet Advantage Mortgage									NonQM Price Calculator			
30 Day Lock			Loan Level Pricing Adjustments									Inputs			
			FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	Choose a Selection		Reset	
Rate	DSCR	DSCR 5-8	780+	0.875	0.750	0.625	0.600	0.475	0.400	(0.125)	(1.750)	LTV Range	Choose a Selection		
6.125	98.438	#N/A	760-779	0.750	0.600	0.600	0.450	0.350	0.275	(0.375)	(2.000)	FICO Range	Choose a Selection	FALSE	
6.250	98.875	#N/A	740-759	0.600	0.475	0.475	0.313	0.250	0.063	(0.500)	(2.250)	Program	Choose a Selection	#N/A	
6.375	99.251	#N/A	720-739	0.475	0.350	0.350	0.250	(0.125)	(0.250)	(1.125)	(2.750)	Reserves	Choose a Selection	0.000	
6.499	99.751	#N/A	700-719	0.350	0.100	0.100	(0.125)	(0.400)	(0.900)	(1.875)	#N/A	Payment History	0x30x12	#N/A	
6.625	100.219	#N/A	680-699	0.100	(0.275)	(0.275)	(0.400)	(0.750)	(1.400)	(2.625)	#N/A	Credit Events	NONE	0.000	
6.750	100.657	#N/A	660-679	(0.400)	(0.400)	(0.900)	(1.400)	(1.875)	(2.500)	#N/A	#N/A	Doc Type	Choose a Selection	0.000	
6.875	101.079	#N/A	640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.625)	(3.375)	#N/A	#N/A	Additional Adjs	Choose a Selection	#N/A	
6.999	101.485	#N/A	620-639	(2.000)	(2.250)	(2.400)	(2.625)	(3.375)	#N/A	#N/A	#N/A	Citizenship	Choose a Selection	0.000	
7.125	101.860	#N/A										Loan Balance	Choose a Selection	#N/A	
7.250	102.235	#N/A										Purpose	Choose a Selection	#N/A	
7.375	102.610	#N/A										DSCR Cashout	Choose a Selection	0.000	
7.499	102.954	98.938										Occupancy	Choose a Selection	0.000	
7.625	103.266	99.438										Property Type	Choose a Selection	0.000	
7.750	103.547	99.688										Loan Term	30YR Fixed	#N/A	
7.875	103.829	99.938										Escrow	Escrow Not Waived	#N/A	
7.999	104.110	100.438										Prepayment Penalty	Choose a Selection	0.000	
8.125	104.391	100.688										NJ - Title Vesting		0.000	
8.250	104.672	100.938										State	Choose a Selection	0.000	
8.375	104.954	101.188										Lock Term	30 Day	#N/A	
8.499	105.235	101.438										Buydown	No	0.000	
8.625	105.485	101.688										Subordinate Financing	No	0.000	
8.750	105.735	101.938										Possible Eligibility Issue	No	0.000	
8.875	105.985	102.188											Not Applicable	0.000	
8.999	106.235	102.688										Special	0		
9.125	106.485	102.938										Total LLPA			#N/A
9.250	106.610	103.188										Gross Rate Sheet Price (Prior to LLPAs)			#N/A
9.375	106.735	103.438										Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)			Minimum Rate
9.499	106.860	103.688										Max YSP			#N/A
9.625	106.985	103.938										Final Price →			#N/A
9.750	107.110	104.188										Borrower Paid Comp Only			
9.875	107.235	104.438													
9.999	107.360	104.688										*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only			
10.125	107.485	104.938													
10.250	107.610	105.188										*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit			
10.375	107.735	105.438													
10.499	107.860	105.688										Calculator does not verify eligibility. Please use in conjunction with product matrix.			
10.625	107.985	105.938													
10.750	108.110	106.188													
10.875	108.235	106.438													
10.999	108.360	106.688													
Lock Term			Property/Units									Max Price			
45 Day				NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	#N/A	#N/A	24-60 Months PPP	102.000	Georgia
60 Day				Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	#N/A	>\$2,500,000	101.000	Illinois	
Extension Cost			Prepayment Penalty									Subord Financing			
Temporary Guidance See Below Extension Cost			No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	12 Months PPP	101.000	Kansas	
All Rates @ 2 bps / day Extension Cost			No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	ITIN/Foreign National	101.000	New Jersey	
Current lock extension costs/policies apply to all active locks, regardless of lock date			12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	Subord Financing	100.000	North Carolina	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost			24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	No PPP	100.000	Ohio	
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions			36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	12 Months PPP	101.000	Terms	
			48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	NJ Title Vested in LLC	100.000	15YR Fixed	
			60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	DSCR 5-8 Units	100.000	30YR Fixed	
			12 Months PPP (5% Fixed)**	(1.000)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	Floor Price		40YR Fixed	
			24 Months PPP (5% Fixed)**	(0.500)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	NC Floor Price	99.750	5/6 30YR ARM	
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	Min Rate		5/6 40YR ARM	
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	>\$2,500,000	6.625	7/6 30YR ARM	
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	ITIN/Foreign National	7.375	7/6 40YR ARM	
			Other									Caps			
			Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	5/6 ARM		2/1/5	
			Intt Only: 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A	7/6 ARM		5/1/5	
			Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	Floor		Margin	
			ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A	Index		6 Month SOFR	
			Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#N/A	#N/A	Reset		6 Month	
			Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	Margin		4.000	
Allowable Fees			Payment History												
Click Here			0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
PPP Requirements			1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)				
PPP Required on NOO>80% LTV			1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A				
* 6 Months interest on 80% of the Principal Balance *			1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A				
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **			0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
			Credit Events												
			12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A				
			24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	#N/A	#N/A				
			36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)				
			48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				