

Ratesheet Code: RS-WS

Effective Date: 9/6/24 8:12 AM

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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

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

Lock Expiration Days	
15 Day	09/20/24
30 Day	10/07/24
45 Day	10/21/24
60 Day	11/05/24

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	

Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	

Conforming Loan Limits	
# of Units	Loan Limits
1	\$766,550
2	\$981,500
3	\$1,186,350
4	\$1,474,400

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

*For turn times, please reach out to your AE.	
September Pricing Specials	
25 BP improvement on FHA/VA/DPA, ALL FICOs (Excludes CalHFA, Std Bal FHA SL and VA IRRRLs. Can be combined with Select)	0.250
37.5 BP improvement on Std Bal FHA SL and VA IRRRL products (Can be combined with Select)	0.375

Announcements



Jet Advantage Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | Jet Advantage Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

* Any lock requests submitted after hours will be subject to market movement.
 ** Lock Desk turn times are 2 hours.

Effective: September 6, 2024

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day (repeated 3 times). Rows include interest rates from 5.000 to 7.625 for various term combinations.

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day (repeated 3 times). Rows include interest rates from 6.000 to 7.625 for various term combinations.

FANNIE MAE FIXED RATE BUYDOWN PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day (repeated 3 times). Rows include interest rates from 4.875 to 7.625 for various term combinations.

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day (repeated 3 times). Rows include interest rates from 4.875 to 7.625 for various term combinations.

Effective: **September 6, 2024**

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.409	96.409	96.409	96.409	5.500	96.895	96.836	96.750	96.664	4.875	95.659	95.659	95.659	95.659
5.000	97.120	97.120	97.120	97.120	5.625	97.392	97.332	97.247	97.161	5.000	96.370	96.370	96.370	96.370
5.125	97.718	97.718	97.718	97.718	5.750	97.845	97.786	97.700	97.614	5.125	96.968	96.968	96.968	96.968
5.250	98.115	98.115	98.115	98.115	5.875	98.272	98.212	98.127	98.041	5.250	97.365	97.365	97.365	97.365
5.375	98.715	98.715	98.715	98.715	6.000	98.670	98.611	98.525	98.439	5.375	97.965	97.965	97.965	97.965
5.500	99.295	99.295	99.295	99.295	6.125	99.013	98.960	98.890	98.819	5.500	98.545	98.545	98.545	98.545
5.625	99.840	99.840	99.840	99.840	6.250	99.393	99.349	99.278	99.208	5.625	99.090	99.090	99.090	99.090
5.750	99.806	99.803	99.795	99.788	6.375	99.731	99.686	99.616	99.546	5.750	99.056	99.053	99.045	99.038
5.875	100.344	100.341	100.333	100.325	6.500	100.011	99.966	99.896	99.826	5.875	99.594	99.591	99.583	99.575
6.000	100.845	100.842	100.834	100.827	6.625	100.296	100.251	100.181	100.111	6.000	100.095	100.092	100.084	100.077
6.125	101.293	101.290	101.282	101.274	6.750	100.269	100.217	100.139	100.061	6.125	100.543	100.540	100.532	100.524
6.250	100.865	100.862	100.854	100.847	6.875	100.539	100.487	100.409	100.331	6.250	100.115	100.112	100.104	100.097
6.375	101.561	101.559	101.551	101.543	7.000	100.789	100.737	100.659	100.581	6.375	100.811	100.809	100.801	100.793
6.500	101.960	101.957	101.949	101.942	7.125	101.052	101.000	100.922	100.844	6.500	101.210	101.207	101.199	101.192
6.625	102.356	102.354	102.346	102.338	7.250	101.138	101.064	100.963	100.861	6.625	101.606	101.604	101.596	101.588
6.750	101.879	101.869	101.853	101.837	7.375	101.466	101.392	101.290	101.189	6.750	101.129	101.119	101.103	101.087
6.875	102.275	102.265	102.249	102.234	7.500	101.659	101.584	101.483	101.381	6.875	101.525	101.515	101.499	101.484
7.000	102.654	102.644	102.628	102.612	7.625	101.711	101.637	101.535	101.434	7.000	101.904	101.894	101.878	101.862
7.125	103.011	103.001	102.985	102.970						7.125	102.261	102.251	102.235	102.220
7.250	102.567	102.534	102.495	102.456						7.250	101.817	101.784	101.745	101.706
7.375	102.884	102.852	102.813	102.773						7.375	102.134	102.102	102.063	102.023
7.500	103.169	103.137	103.098	103.058						7.500	102.419	102.387	102.348	102.308
7.625	103.439	103.407	103.368	103.328						7.625	102.689	102.657	102.618	102.578

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.409	96.409	96.409	96.409	5.500	96.895	96.836	96.750	96.664	4.875	95.659	95.659	95.659	95.659
5.000	97.120	97.120	97.120	97.120	5.625	97.392	97.332	97.247	97.161	5.000	96.370	96.370	96.370	96.370
5.125	97.718	97.718	97.718	97.718	5.750	97.845	97.786	97.700	97.614	5.125	96.968	96.968	96.968	96.968
5.250	98.115	98.115	98.115	98.115	5.875	98.272	98.212	98.127	98.041	5.250	97.365	97.365	97.365	97.365
5.375	98.715	98.715	98.715	98.715	6.000	98.670	98.611	98.525	98.439	5.375	97.965	97.965	97.965	97.965
5.500	99.295	99.295	99.295	99.295	6.125	99.013	98.960	98.890	98.819	5.500	98.545	98.545	98.545	98.545
5.625	99.840	99.840	99.840	99.840	6.250	99.393	99.349	99.278	99.208	5.625	99.090	99.090	99.090	99.090
5.750	99.806	99.803	99.795	99.788	6.375	99.731	99.686	99.616	99.546	5.750	99.056	99.053	99.045	99.038
5.875	100.344	100.341	100.333	100.325	6.500	100.011	99.966	99.896	99.826	5.875	99.594	99.591	99.583	99.575
6.000	100.845	100.842	100.834	100.827	6.625	100.296	100.251	100.181	100.111	6.000	100.095	100.092	100.084	100.077
6.125	101.293	101.290	101.282	101.274	6.750	100.269	100.217	100.139	100.061	6.125	100.543	100.540	100.532	100.524
6.250	100.865	100.862	100.854	100.847	6.875	100.539	100.487	100.409	100.331	6.250	100.115	100.112	100.104	100.097
6.375	101.561	101.559	101.551	101.543	7.000	100.789	100.737	100.659	100.581	6.375	100.811	100.809	100.801	100.793
6.500	101.960	101.957	101.949	101.942	7.125	101.052	101.000	100.922	100.844	6.500	101.210	101.207	101.199	101.192
6.625	102.356	102.354	102.346	102.338	7.250	101.138	101.064	100.963	100.861	6.625	101.606	101.604	101.596	101.588
6.750	101.879	101.869	101.853	101.837	7.375	101.466	101.392	101.290	101.189	6.750	101.129	101.119	101.103	101.087
6.875	102.275	102.265	102.249	102.234	7.500	101.659	101.584	101.483	101.381	6.875	101.525	101.515	101.499	101.484
7.000	102.654	102.644	102.628	102.612	7.625	101.711	101.637	101.535	101.434	7.000	101.904	101.894	101.878	101.862
7.125	103.011	103.001	102.985	102.970						7.125	102.261	102.251	102.235	102.220
7.250	102.567	102.534	102.495	102.456						7.250	101.817	101.784	101.745	101.706
7.375	102.884	102.852	102.813	102.773						7.375	102.134	102.102	102.063	102.023
7.500	103.169	103.137	103.098	103.058						7.500	102.419	102.387	102.348	102.308
7.625	103.439	103.407	103.368	103.328						7.625	102.689	102.657	102.618	102.578

Jet Advantage Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: September 6, 2024

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 its 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

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.291	99.163	99.014
6.875	99.790	99.662	99.513
6.990	100.268	100.140	99.991
7.000	100.278	100.150	100.001
7.125	100.697	100.569	100.420
7.250	101.117	100.989	100.840
7.375	101.335	101.145	100.937
7.500	101.773	101.583	101.375
7.625	102.172	101.982	101.774
7.750	102.552	102.362	102.154
7.875	102.130	101.877	101.612
8.000	102.538	102.285	102.020
8.125	102.887	102.634	102.369
8.250	103.227	102.974	102.709

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	97.791	97.663	97.514
6.875	98.290	98.162	98.013
6.990	98.777	98.649	98.500
7.000	98.778	98.650	98.501
7.125	99.197	99.069	98.920
7.250	99.617	99.489	99.340
7.375	99.835	99.645	99.437
7.500	100.273	100.083	99.875
7.625	100.672	100.482	100.274
7.750	101.052	100.862	100.654
7.875	100.630	100.377	100.112
8.000	101.038	100.785	100.520
8.125	101.387	101.134	100.869
8.250	101.727	101.474	101.209

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	98.541	98.413	98.264
6.875	99.040	98.912	98.763
6.990	99.527	99.399	99.250
7.000	99.528	99.400	99.251
7.125	99.947	99.819	99.670
7.250	100.367	100.239	100.090
7.375	100.585	100.395	100.187
7.500	101.023	100.833	100.625
7.625	101.422	101.232	101.024
7.750	101.802	101.612	101.404
7.875	101.380	101.127	100.862
8.000	101.788	101.535	101.270
8.125	102.137	101.884	101.619
8.250	102.477	102.224	101.959

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.291	97.163	97.014
6.875	97.790	97.662	97.513
6.990	98.268	98.140	97.991
7.000	98.278	98.150	98.001
7.125	98.697	98.569	98.420
7.250	99.117	98.989	98.840
7.375	99.335	99.145	98.937
7.500	99.773	99.583	99.375
7.625	100.172	99.982	99.774
7.750	100.552	100.362	100.154
7.875	100.130	99.877	99.612
8.000	100.538	100.285	100.020
8.125	100.887	100.634	100.369
8.250	101.227	100.974	100.709

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	95.791	95.663	95.514
6.875	96.290	96.162	96.013
6.990	96.777	96.649	96.500
7.000	96.778	96.650	96.501
7.125	97.197	97.069	96.920
7.250	97.617	97.489	97.340
7.375	97.835	97.645	97.437
7.500	98.273	98.083	97.875
7.625	98.672	98.482	98.274
7.750	99.052	98.862	98.654
7.875	98.630	98.377	98.112
8.000	99.038	98.785	98.520
8.125	99.387	99.134	98.869
8.250	99.727	99.474	99.209

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	96.541	96.413	96.264
6.875	97.040	96.912	96.763
6.990	97.527	97.399	97.250
7.000	97.528	97.400	97.251
7.125	97.947	97.819	97.670
7.250	98.367	98.239	98.090
7.375	98.585	98.395	98.187
7.500	99.023	98.833	98.625
7.625	99.422	99.232	99.024
7.750	99.802	99.612	99.404
7.875	99.380	99.127	98.862
8.000	99.788	99.535	99.270
8.125	100.137	99.884	99.619
8.250	100.477	100.224	99.959

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
DTI >50	-0.250

Manufactured Home	-0.250
2-Units	-0.250
2-1 Buydown	-0.250
Kentucky	-0.500

Floor Price	98.000
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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125	100.143	100.168	100.106	5.375	100.183	100.141	100.079	5.000	99.930	99.946	99.961	5.250	98.950	98.975	98.912
5.250	100.634	100.659	100.597	5.500	100.549	100.507	100.445	5.125	100.425	100.441	100.456	5.375	99.780	99.738	99.675
5.375	100.558	100.516	100.454	5.625	101.146	101.104	101.042	5.250	100.785	100.801	100.816	5.500	100.396	100.354	100.291
5.500	100.924	100.882	100.820	5.750	101.357	101.315	101.253	5.375	100.530	100.543	100.543	5.625	100.743	100.701	100.638
5.625	101.521	101.479	101.417	5.875	100.757	100.757	100.742	5.500	100.755	100.768	100.768	5.750	101.204	101.162	101.099
5.750	101.732	101.690	101.628	6.000	101.343	101.343	101.328	5.625	101.220	101.233	101.233	5.875	100.635	100.635	100.620
5.875	101.132	101.132	101.117	6.125	101.785	101.785	101.770	5.750	101.290	101.303	101.303	6.000	101.221	101.221	101.206
6.000	101.718	101.718	101.703	6.250	102.091	102.091	102.076	5.875	101.074	101.086	101.086	6.125	101.538	101.538	101.523
6.125	102.160	102.160	102.145	6.375	101.158	101.192	101.160	6.000	101.539	101.551	101.551	6.250	101.719	101.719	101.704
6.250	102.466	102.466	102.451	6.500	101.704	101.738	101.706					6.375	101.349	101.382	101.351
6.375	101.533	101.567	101.535	6.625	102.146	102.180	102.148					6.500	101.645	101.678	101.647
6.500	102.079	102.113	102.081	6.750	102.422	102.456	102.424					6.625	102.212	102.245	102.214
6.625	102.521	102.555	102.523	6.875	101.648	101.548	101.517					6.750	102.363	102.396	102.365
6.750	102.797	102.831	102.799	7.000	102.164	102.064	102.033					6.875	101.589	101.488	101.457
6.875	102.023	101.923	101.892	7.125	102.671	102.571	102.540					7.000	101.855	101.754	101.723
7.000	102.539	102.439	102.408									7.125	102.237	102.136	102.105
7.125	103.046	102.946	102.915									7.250	101.963	101.862	101.831

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125	100.018	100.043	99.981	5.250	98.700	98.725	98.662	5.125	100.018	100.043	99.981	5.250	98.700	98.725	98.662
5.250	100.509	100.534	100.472	5.375	99.530	99.488	99.425	5.375	100.509	100.534	100.472	5.375	99.530	99.488	99.425
5.375	100.433	100.391	100.329	5.500	100.146	100.104	100.041	5.500	100.433	100.391	100.329	5.500	100.146	100.104	100.041
5.500	100.799	100.757	100.695	5.625	100.493	100.451	100.388	5.625	100.799	100.757	100.695	5.625	100.493	100.451	100.388
5.625	101.396	101.354	101.292	5.750	100.954	100.912	100.849	5.750	101.396	101.354	101.292	5.750	100.954	100.912	100.849
5.750	101.607	101.565	101.503	5.875	100.385	100.385	100.370	5.875	101.607	101.565	101.503	5.875	100.385	100.385	100.370
5.875	101.007	101.007	100.992	6.000	100.971	100.971	100.956	6.000	101.007	101.007	100.992	6.000	100.971	100.971	100.956
6.000	101.593	101.593	101.578	6.125	101.288	101.288	101.273	6.125	101.593	101.593	101.578	6.125	101.288	101.288	101.273
6.125	102.035	102.035	102.020	6.250	101.469	101.469	101.454	6.250	102.035	102.035	102.020	6.250	101.469	101.469	101.454
6.250	102.341	102.341	102.326	6.375	101.099	101.132	101.101	6.375	102.341	102.341	102.326	6.375	101.099	101.132	101.101
6.375	101.408	101.442	101.410	6.500	101.395	101.428	101.397	6.500	101.408	101.442	101.410	6.500	101.395	101.428	101.397
6.500	101.954	101.988	101.956	6.625	101.962	101.995	101.964	6.625	101.954	101.988	101.956	6.625	101.962	101.995	101.964
6.625	102.396	102.430	102.398	6.750	102.113	102.146	102.115	6.750	102.396	102.430	102.398	6.750	102.113	102.146	102.115
6.750	102.672	102.706	102.674	6.875	101.339	101.238	101.207	6.875	102.672	102.706	102.674	6.875	101.339	101.238	101.207
6.875	101.898	101.798	101.767	7.000	101.605	101.504	101.473	7.000	101.898	101.798	101.767	7.000	101.605	101.504	101.473
7.000	102.414	102.314	102.283	7.125	101.987	101.886	101.855	7.125	102.414	102.314	102.283	7.125	101.987	101.886	101.855
7.125	102.921	102.821	102.790	7.250	101.713	101.612	101.581	7.250	102.921	102.821	102.790	7.250	101.713	101.612	101.581

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-1.000	-1.000	0.350
FICO 680-699	FICO 580-599	Loan Amount <=\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.750	-0.375	-0.500
FICO 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	\$9,750
FICO 620-639	Loan Amount >=\$100,000 <\$150,000	Manufactured Home (Streamline/RRRL)	
-0.500	-0.125	-2.250	

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				FHA Streamline 20 Year Fixed - (320SL)				FHA Streamline 15 Year Fixed - (315SL)				FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.750	98.706	98.731	98.754	5.375	100.058	100.016	99.954	5.000	99.805	99.821	99.836	5.250	98.825	98.850	98.787
4.875	98.870	98.895	98.833	5.500	100.424	100.382	100.320	5.125	100.300	100.316	100.331	5.375	99.655	99.613	99.550
5.000	99.516	99.541	99.479	5.625	101.021	100.979	100.917	5.250	100.660	100.676	100.691	5.500	100.271	100.229	100.166
5.125	100.143	100.168	100.106	5.750	101.232	101.190	101.128	5.375	100.405	100.418	100.418	5.625	100.618	100.576	100.513
5.250	100.634	100.659	100.597	5.875	100.632	100.632	100.617	5.500	100.630	100.643	100.643	5.750	101.079	101.037	100.974
5.375	100.598	100.516	100.454	6.000	101.218	101.218	101.203	5.625	101.095	101.108	101.108	5.875	100.510	100.510	100.495
5.500	100.924	100.882	100.820	6.125	101.660	101.660	101.645	5.750	101.165	101.178	101.178	6.000	101.096	101.096	101.081
5.625	101.521	101.479	101.417	6.250	101.966	101.966	101.951	5.875	100.949	100.961	100.961	6.125	101.413	101.413	101.398
5.750	101.732	101.690	101.628	6.375	101.033	101.067	101.035	6.000	101.414	101.426	101.426	6.250	101.594	101.594	101.579
5.875	101.132	101.132	101.117	6.500	101.579	101.613	101.581					6.375	101.224	101.257	101.226
6.000	101.718	101.718	101.703	6.625	102.021	102.055	102.023					6.500	101.520	101.553	101.522
6.125	102.160	102.160	102.145	6.750	102.297	102.331	102.299					6.625	102.087	102.120	102.089
6.250	102.466	102.466	102.451	6.875	101.523	101.423	101.392					6.750	102.238	102.271	102.240
6.375	101.533	101.567	101.535	7.000	102.039	101.939	101.908					6.875	101.464	101.363	101.332
6.500	102.079	102.113	102.081	7.125	102.546	102.446	102.415					7.000	101.730	101.629	101.598
6.625	102.521	102.555	102.523									7.125	102.112	102.011	101.980
6.750	102.797	102.831	102.799									7.250	101.838	101.737	101.706

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				VA IRRRL 20 Year Fixed - (420RL)				VA IRRRL 15 Year Fixed - (415RL)				VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.750	98.501	98.526	98.549	5.375	99.853	99.811	99.749	5.000	99.600	99.616	99.631	5.250	98.495	98.520	98.457
4.875	98.665	98.690	98.628	5.500	100.219	100.177	100.115	5.125	100.095	100.111	100.126	5.375	99.325	99.283	99.220
5.000	99.311	99.336	99.274	5.625	100.816	100.774	100.712	5.250	100.455	100.471	100.486	5.500	99.941	99.899	99.836
5.125	99.938	99.963	99.901	5.750	101.027	100.985	100.923	5.375	100.200	100.213	100.213	5.625	100.288	100.246	100.183
5.250	100.429	100.454	100.392	5.875	100.427	100.427	100.412	5.500	100.425	100.438	100.438	5.750	100.749	100.707	100.644
5.375	100.353	100.311	100.249	6.000	101.013	101.013	100.998	5.625	100.890	100.903	100.903	5.875	100.180	100.180	100.165
5.500	100.719	100.677	100.615	6.125	101.455	101.455	101.440	5.750	100.960	100.973	100.973	6.000	100.766	100.766	100.751
5.625	101.316	101.274	101.212	6.250	101.761	101.761	101.746	5.875	100.744	100.756	100.756	6.125	101.083	101.083	101.068
5.750	101.527	101.485	101.423	6.375	100.828	100.862	100.830	6.000	101.209	101.221	101.221	6.250	101.264	101.264	101.249
5.875	100.927	100.927	100.912	6.500	101.374	101.408	101.376					6.375	100.894	100.927	100.896
6.000	101.513	101.513	101.498	6.625	101.816	101.850	101.818					6.500	101.190	101.223	101.192
6.125	101.955	101.955	101.940	6.750	102.092	102.126	102.094					6.625	101.757	101.790	101.759
6.250	102.261	102.261	102.246	6.875	101.318	101.218	101.187					6.750	101.908	101.941	101.910
6.375	101.328	101.362	101.330	7.000	101.834	101.734	101.703					6.875	101.134	101.033	101.002
6.500	101.874	101.908	101.876	7.125	102.341	102.241	102.210					7.000	101.400	101.299	101.268
6.625	102.316	102.350	102.318									7.125	101.782	101.681	101.650
6.750	102.592	102.626	102.594									7.250	101.508	101.407	101.376

LLPAs

FICO 3700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥250,000 & N/A on DPAs)
0.375	<-1.000	<-1.000	0.350
FICO 680-699	FICO 580-599	Loan Amount <=\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.750	-0.375	-0.500
FICO 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)	VA IRRRL >100% CLTV
0.000	<-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$150,000	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.500	<-0.125	-2.250	99.750

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

Effective: **Friday, September 6, 2024**

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)					
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.375	100.063	99.970	99.782	99.595	
6.500	100.262	100.169	99.981	99.794	
6.625	100.402	100.308	100.120	99.933	
6.750	100.532	100.439	100.251	100.064	
6.875	100.670	100.576	100.389	100.201	
7.000	100.824	100.730	100.542	100.355	
7.125	100.971	100.877	100.690	100.502	
7.250	101.101	101.007	100.820	100.632	
7.375	101.239	101.145	100.957	100.770	
7.500	101.418	101.324	101.137	100.949	
7.625	101.595	101.502	101.314	101.127	
7.750	101.793	101.700	101.512	101.325	
7.875	101.998	101.904	101.717	101.529	
8.000	102.176	102.083	101.895	101.708	
8.125	102.355	102.261	102.074	101.886	
8.250	102.533	102.439	102.252	102.064	
8.375	102.711	102.618	102.430	102.243	
8.500	102.890	102.796	102.609	102.421	
8.625	103.068	102.974	102.787	102.599	

Jumbo 10/6 ARM - (9106DI)					
Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.250	97.536	97.442	97.255	97.067	
6.375	98.000	97.906	97.719	97.531	
6.500	98.465	98.372	98.184	97.997	
6.625	98.935	98.841	98.654	98.466	
6.750	99.402	99.308	99.121	98.933	
6.875	99.870	99.776	99.588	99.401	
7.000	100.338	100.244	100.057	99.869	
7.125	100.807	100.714	100.526	100.339	
7.250	101.277	101.184	100.996	100.809	
7.375	101.748	101.654	101.467	101.279	
7.500	102.220	102.126	101.938	101.751	
7.625	102.692	102.598	102.410	102.223	
7.750	103.168	103.075	102.887	102.700	
7.875	103.642	103.548	103.361	103.173	
8.000	104.116	104.022	103.835	103.647	

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		1.000	0.900	0.750	0.550	0.150	-3.000	-4.300
FICO 760 - 799		0.850	0.750	0.650	0.400	-0.150	-3.500	-5.050
FICO 740 - 759		0.800	0.700	0.500	0.250	-0.500	-4.000	-5.600
FICO 720 - 739		0.650	0.550	0.350	-0.100	-1.000	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.600	-1.500	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.250	-3.000	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.000	-4.250		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase		0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance		-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home		-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)		0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit		0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed		0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes		NC Floor Price		Maximum Net Price	
Margin:	2.75%	99.750		102.000	
Floor:	2.75%				
Caps:	5/1/5				
Index:	SOFR				

Must be Conditionally Approved to lock

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

Effective: **Friday, September 6, 2024**

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.874	99.812	99.312
6.375	100.124	100.062	99.562
6.500	100.624	100.562	100.062
6.625	100.874	100.812	100.312
6.750	101.124	101.062	100.562
6.875	101.374	101.312	100.812
7.000	101.874	101.812	101.312
7.125	102.374	102.312	101.812
7.250	102.624	102.562	102.062
7.375	102.874	102.812	102.312
7.500	103.124	103.062	102.562
7.625	103.374	103.312	102.812
7.750	103.624	103.562	103.062
7.875	103.874	103.812	103.312
8.000	104.374	104.312	103.812
8.125	104.624	104.562	104.062
8.250	104.874	104.812	104.312
8.375	105.124	105.062	104.562
8.500	105.374	105.312	104.812

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.874	99.812	99.312
6.375	100.124	100.062	99.562
6.500	100.624	100.562	100.062
6.625	100.874	100.812	100.312
6.750	101.124	101.062	100.562
6.875	101.374	101.312	100.812
7.000	101.874	101.812	101.312
7.125	102.374	102.312	101.812
7.250	102.624	102.562	102.062
7.375	102.874	102.812	102.312
7.500	103.124	103.062	102.562
7.625	103.374	103.312	102.812
7.750	103.624	103.562	103.062
7.875	103.874	103.812	103.312
8.000	104.374	104.312	103.812
8.125	104.624	104.562	104.062
8.250	104.874	104.812	104.312
8.375	105.124	105.062	104.562
8.500	105.374	105.312	104.812

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.874	99.812	99.312
6.375	100.124	100.062	99.562
6.500	100.624	100.562	100.062
6.625	100.874	100.812	100.312
6.750	101.124	101.062	100.562
6.875	101.374	101.312	100.812
7.000	101.874	101.812	101.312
7.125	102.374	102.312	101.812
7.250	102.624	102.562	102.062
7.375	102.874	102.812	102.312
7.500	103.124	103.062	102.562
7.625	103.374	103.312	102.812
7.750	103.624	103.562	103.062
7.875	103.874	103.812	103.312
8.000	104.374	104.312	103.812
8.125	104.624	104.562	104.062
8.250	104.874	104.812	104.312
8.375	105.124	105.062	104.562
8.500	105.374	105.312	104.812

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	100.124	100.062	99.562
6.375	100.374	100.312	99.812
6.500	100.874	100.812	100.312
6.625	101.124	101.062	100.562
6.750	101.374	101.312	100.812
6.875	101.624	101.562	101.062
7.000	102.124	102.062	101.562
7.125	102.624	102.562	102.062
7.250	102.874	102.812	102.312
7.375	103.124	103.062	102.562
7.500	103.374	103.312	102.812
7.625	103.624	103.562	103.062
7.750	103.874	103.812	103.312
7.875	104.124	104.062	103.562
8.000	104.624	104.562	104.062
8.125	104.874	104.812	104.312
8.250	105.124	105.062	104.562
8.375	105.374	105.312	104.812
8.500	105.624	105.562	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+	0.500	0.375	0.250	0.000	-0.125	-0.375	-2.500
760-779	0.375	0.250	0.000	-0.125	-0.375	-0.500	-2.750
740-759	0.250	0.000	-0.125	-0.375	-0.500	-0.750	-3.000
720-739	0.000	-0.125	-0.375	-0.500	-0.750	-1.000	-3.500
700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250
680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.250
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	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	
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	-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000