

Ratesheet Code: RS-WS

Effective Date: 4/2/25 11:45 AM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / DPAs
9-10	Government Products
11-13	Jumbo Products

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	04/17/25
30 Day	05/02/25
45 Day	05/16/25
60 Day	06/02/25

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	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

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.
April Pricing Specials

25 BPS Pricing Special on FHA/VA/STREAMLINE/IRRRL for ALL FICOs (Can be combined with SELECT, includes DPA, STD BAL and HI BAL, EXCLUDES CalFHA)	0.250
--	-------

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: April 2, 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
5.375	97.080	97.047	97.010	96.974	4.875	94.403	94.328	94.291	94.255	5.750	99.602	99.512	99.439	99.366
5.500	97.685	97.651	97.615	97.578	5.000	95.118	95.043	95.006	94.970	5.875	100.141	100.051	99.978	99.905
5.625	98.250	98.216	98.180	98.143	5.125	95.549	95.474	95.438	95.401	6.000	100.636	100.546	100.473	100.400
5.750	98.616	98.581	98.518	98.474	5.250	96.155	96.122	96.085	96.049	6.125	101.079	100.988	100.915	100.842
5.875	99.193	99.138	99.095	99.051	5.375	96.830	96.797	96.760	96.724	6.250	101.064	100.974	100.901	100.828
6.000	99.738	99.683	99.640	99.596	5.500	97.423	97.389	97.353	97.316	6.375	101.643	101.552	101.479	101.406
6.125	100.230	100.175	100.132	100.088	5.625	97.988	97.954	97.918	97.881	6.500	102.061	101.970	101.897	101.825
6.250	100.409	100.355	100.311	100.268	5.750	98.354	98.300	98.256	98.212	6.625	102.327	102.236	102.164	102.091
6.375	101.034	100.980	100.936	100.892	5.875	98.931	98.877	98.833	98.790	6.750	102.116	102.025	101.967	101.909
6.500	101.488	101.434	101.390	101.346	6.000	99.477	99.422	99.379	99.335	6.875	102.383	102.293	102.235	102.176
6.625	101.785	101.731	101.687	101.643	6.125	99.969	99.915	99.871	99.827	7.000	102.870	102.780	102.722	102.664
6.750	102.053	101.999	101.949	101.905	6.250	100.149	100.094	100.051	100.007	7.125	103.203	103.113	103.054	102.996
6.875	102.372	102.318	102.268	102.224	6.375	100.773	100.719	100.675	100.632	7.250	103.294	103.218	103.138	103.058
7.000	102.876	102.816	102.772	102.728	6.500	101.228	101.173	101.130	101.086	7.375	103.638	103.563	103.482	103.402
7.125	103.215	103.155	103.111	103.067	6.625	101.525	101.471	101.427	101.383	7.500	103.941	103.876	103.823	103.770
7.250	103.580	103.504	103.439	103.373	6.750	101.793	101.733	101.689	101.645	7.625	104.234	104.196	104.152	104.109
7.375	103.875	103.799	103.733	103.668	6.875	102.112	102.052	102.008	101.964					
7.500	104.154	104.083	104.029	103.974	7.000	102.617	102.556	102.513	102.469					
7.625	104.431	104.386	104.335	104.284	7.125	102.966	102.895	102.852	102.808					
7.750	104.547	104.501	104.450	104.399	7.250	103.321	103.245	103.180	103.114					
7.875	104.833	104.787	104.736	104.685	7.375	103.615	103.540	103.474	103.409					
8.000	104.801	104.755	104.705	104.654	7.500	103.895	103.824	103.770	103.715					
8.125	105.027	104.981	104.930	104.879	7.625	104.172	104.127	104.076	104.025					

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
6.000	101.111	101.055	101.003	100.952	6.000	101.469	101.395	101.330	101.266	5.750	98.034	97.980	97.936	97.892
6.125	101.357	101.300	101.249	101.197	6.125	101.723	101.649	101.585	101.520	5.875	98.611	98.557	98.513	98.470
6.250	101.513	101.463	101.412	101.360	6.250	101.681	101.627	101.563	101.499	6.000	99.156	99.102	99.058	99.015
6.375	101.901	101.850	101.799	101.747	6.375	102.074	102.020	101.956	101.892	6.125	99.682	99.628	99.584	99.540
6.500	102.160	102.101	102.050	101.998	6.500	102.330	102.277	102.212	102.148	6.250	100.063	100.008	99.964	99.921
6.625	102.299	102.242	102.191	102.139	6.625	102.477	102.424	102.359	102.295	6.375	100.713	100.659	100.615	100.571
6.750	102.652	102.566	102.508	102.450	6.750	102.781	102.694	102.636	102.578	6.500	101.224	101.169	101.126	101.082
6.875	102.779	102.692	102.635	102.577	6.875	102.913	102.827	102.769	102.711	6.625	101.573	101.519	101.475	101.431
7.000	103.188	103.101	103.043	102.986	7.000	103.328	103.241	103.184	103.126	6.750	101.827	101.755	101.711	101.668
7.125	103.408	103.322	103.264	103.206	7.125	103.554	103.468	103.410	103.352	6.875	102.206	102.134	102.090	102.047
7.250	102.903	102.735	102.612	102.490	7.250	103.054	102.886	102.764	102.642	7.000	102.793	102.721	102.677	102.633
7.375	103.136	102.968	102.846	102.723	7.375	103.290	103.122	103.000	102.878	7.125	103.199	103.127	103.083	103.040
7.500	103.339	103.171	103.049	102.926	7.500	103.504	103.336	103.213	103.091	7.250	103.395	103.314	103.248	103.183
7.625	103.502	103.334	103.211	103.089	7.625	103.682	103.514	103.392	103.270	7.375	103.811	103.730	103.664	103.598
										7.500	104.184	104.103	104.037	103.972
										7.625	104.549	104.467	104.402	104.336
										7.750	103.837	103.789	103.745	103.701
										7.875	104.202	104.154	104.110	104.066
										8.000	104.291	104.243	104.199	104.155
										8.125	104.617	104.569	104.525	104.481

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	96.505	96.472	96.435	96.399	4.875	94.028	93.953	93.916	93.880	5.375	97.842	97.766	97.686	97.606
5.500	97.110	97.076	97.040	97.003	5.000	94.743	94.668	94.631	94.595	5.500	98.402	98.312	98.238	98.163
5.625	97.675	97.641	97.605	97.568	5.125	95.174	95.099	95.063	95.026	5.625	98.955	98.864	98.791	98.718
5.750	98.041	97.986	97.943	97.899	5.250	95.780	95.747	95.710	95.674	5.750	99.477	99.387	99.314	99.241
5.875	98.618	98.563	98.520	98.476	5.375	96.455	96.422	96.385	96.349	5.875	100.016	99.926	99.853	99.780
6.000	99.163	99.108	99.065	99.021	5.500	97.048	97.014	96.978	96.941	6.000	100.511	100.421	100.348	100.275
6.125	99.655	99.600	99.557	99.513	5.625	97.613	97.579	97.543	97.506	6.125	100.954	100.863	100.790	100.717
6.250	99.834	99.780	99.736	99.693	5.750	97.979	97.925	97.881	97.837	6.250	100.939	100.849	100.776	100.703
6.375	100.459	100.405	100.361	100.317	5.875	98.556	98.502	98.458	98.415	6.375	101.518	101.427	101.354	101.281
6.500	100.913	100.859	100.815	100.771	6.000	99.102	99.047	99.004	98.960	6.500	101.936	101.845	101.772	101.700
6.625	101.210	101.156	101.112	101.068	6.125	99.594	99.540	99.496	99.452	6.625	102.202	102.111	102.039	101.966
6.750	101.478	101.418	101.374	101.330	6.250	99.774	99.719	99.676	99.632	6.750	101.991	101.900	101.842	101.784
6.875	101.797	101.736	101.693	101.649	6.375	100.398	100.344	100.300	100.257	6.875	102.258	102.168	102.110	102.051
7.000	102.301	102.241	102.197	102.153	6.500	100.853	100.798	100.755	100.711	7.000	102.745	102.655	102.597	102.539
7.125	102.640	102.580	102.536	102.492	6.625	101.150	101.096	101.052	101.008	7.125	103.078	102.988	102.929	102.871
7.250	103.005	102.929	102.864	102.798	6.750	101.418	101.358	101.314	101.270	7.250	103.169	103.093	103.013	102.933
7.375	103.300	103.224	103.158	103.093	6.875	101.737	101.677	101.633	101.589	7.375	103.513	103.438	103.357	103.277
7.500	103.579	103.508	103.454	103.399	7.000	102.242	102.181	102.138	102.094	7.500	103.816	103.751	103.698	103.645
7.625	103.856	103.811	103.760	103.709	7.125	102.581	102.520	102.477	102.433	7.625	104.109	104.071	104.027	103.984
7.750	103.972	103.926	103.875	103.824	7.250	102.946	102.870	102.805	102.739					
7.875	104.258	104.212	104.161	104.110	7.375	103.240	103.165	103.099	103.034					
8.000	104.226	104.180	104.130	104.079	7.500	103.520	103.449	103.395	103.340					
8.125	104.452	104.406	104.355	104.304	7.625	103.797	103.752	103.701	103.650					

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	102.285	102.226	102.175	102.123	6.500	102.330	102.277	102.212	102.148
6.625	102.424	102.367	102.316	102.264	6.625	102.477	102.424	102.359	102.295
6.750	102.777	102.691	102.633	102.575	6.750	102.781	102.694	102.636	102.578
6.87									

Effective: April 2, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

Table with 3 columns: FANNIE MAE HB 30 YEAR FIXED (101HB), FANNIE MAE HB 25 YEAR FIXED (125HB), FANNIE MAE HB 20 YEAR FIXED (120HB). Each column has 5 sub-columns for 15-Day, 30-Day, 45-Day, and 60-Day rates. Rows list rates from 5.500 to 8.125.

Table with 2 columns: FANNIE MAE HB 15 YEAR FIXED (115HB) and FANNIE MAE HB 10 YEAR FIXED (110HB). Each column has 5 sub-columns for 15-Day, 30-Day, 45-Day, and 60-Day rates. Rows list rates from 6.000 to 7.625.

FANNIE MAE FIXED RATE BUYDOWN PRICING

Table with 3 columns: 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). Each column has 5 sub-columns for 15-Day, 30-Day, 45-Day, and 60-Day rates. Rows list rates from 5.375 to 8.125.

Table with 3 columns: 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). Each column has 5 sub-columns for 15-Day, 30-Day, 45-Day, and 60-Day rates. Rows list rates from 5.375 to 8.125.

Effective: April 2, 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
5.375	97.080	97.047	97.010	96.974	6.000	99.660	99.539	99.422	99.305	5.375	95.505	95.472	95.435	95.399
5.500	97.685	97.651	97.615	97.578	6.125	100.091	99.986	99.884	99.782	5.500	96.110	96.076	96.040	96.003
5.625	98.250	98.216	98.180	98.143	6.250	100.300	100.197	100.095	99.993	5.625	96.675	96.641	96.605	96.568
5.750	98.616	98.561	98.518	98.474	6.375	100.742	100.639	100.537	100.435	5.750	97.041	96.986	96.943	96.899
5.875	99.193	99.138	99.095	99.051	6.500	101.347	101.244	101.142	101.040	5.875	97.618	97.563	97.520	97.476
6.000	99.738	99.683	99.640	99.596	6.625	101.552	101.449	101.347	101.245	6.000	98.163	98.108	98.065	98.021
6.125	100.230	100.175	100.132	100.088	6.750	101.619	101.510	101.408	101.306	6.125	98.655	98.600	98.557	98.513
6.250	100.409	100.355	100.311	100.268	6.875	101.964	101.855	101.753	101.651	6.250	98.834	98.780	98.736	98.693
6.375	101.034	100.980	100.936	100.892	7.000	102.525	102.416	102.313	102.210	6.375	99.459	99.405	99.361	99.317
6.500	101.488	101.434	101.390	101.346	7.125	102.861	102.743	102.619	102.495	6.500	99.913	99.859	99.815	99.771
6.625	101.785	101.731	101.687	101.643	7.250	102.267	102.148	102.024	101.900	6.625	100.210	100.156	100.112	100.068
6.750	102.053	101.993	101.949	101.905	7.375	102.860	102.742	102.618	102.494	6.750	100.478	100.418	100.374	100.330
6.875	102.372	102.311	102.268	102.224	7.500	103.038	102.920	102.796	102.672	6.875	100.797	100.736	100.693	100.649
7.000	102.876	102.816	102.772	102.728	7.625	103.051	102.932	102.808	102.684	7.000	101.301	101.241	101.197	101.153
7.125	103.215	103.155	103.111	103.067	7.750	102.667	102.546	102.444	102.342	7.125	101.640	101.580	101.536	101.492
7.250	103.580	103.504	103.439	103.373	7.875	102.876	102.756	102.654	102.551	7.250	102.005	101.929	101.864	101.798
7.375	103.875	103.799	103.733	103.668	8.000	102.536	102.415	102.313	102.211	7.375	102.300	102.224	102.158	102.093
7.500	104.154	104.083	104.029	103.974	8.125	102.702	102.581	102.479	102.377	7.500	102.579	102.508	102.454	102.399
7.625	104.431	104.386	104.335	104.284						7.625	102.856	102.811	102.760	102.709
7.750	104.547	104.501	104.450	104.399						7.750	102.972	102.926	102.875	102.824
7.875	104.833	104.787	104.736	104.685						7.875	103.258	103.212	103.161	103.110
8.000	104.801	104.755	104.705	104.654						8.000	103.226	103.180	103.130	103.079
8.125	105.027	104.981	104.930	104.879						8.125	103.452	103.406	103.355	103.304

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
5.375	97.080	97.047	97.010	96.974	6.000	99.660	99.539	99.422	99.305	5.375	95.505	95.472	95.435	95.399
5.500	97.685	97.651	97.615	97.578	6.125	100.091	99.986	99.884	99.782	5.500	96.110	96.076	96.040	96.003
5.625	98.250	98.216	98.180	98.143	6.250	100.300	100.197	100.095	99.993	5.625	96.675	96.641	96.605	96.568
5.750	98.616	98.561	98.518	98.474	6.375	100.742	100.639	100.537	100.435	5.750	97.041	96.986	96.943	96.899
5.875	99.193	99.138	99.095	99.051	6.500	101.347	101.244	101.142	101.040	5.875	97.618	97.563	97.520	97.476
6.000	99.738	99.683	99.640	99.596	6.625	101.552	101.449	101.347	101.245	6.000	98.163	98.108	98.065	98.021
6.125	100.230	100.175	100.132	100.088	6.750	101.619	101.510	101.408	101.306	6.125	98.655	98.600	98.557	98.513
6.250	100.409	100.355	100.311	100.268	6.875	101.964	101.855	101.753	101.651	6.250	98.834	98.780	98.736	98.693
6.375	101.034	100.980	100.936	100.892	7.000	102.525	102.416	102.313	102.210	6.375	99.459	99.405	99.361	99.317
6.500	101.488	101.434	101.390	101.346	7.125	102.861	102.743	102.619	102.495	6.500	99.913	99.859	99.815	99.771
6.625	101.785	101.731	101.687	101.643	7.250	102.267	102.148	102.024	101.900	6.625	100.210	100.156	100.112	100.068
6.750	102.053	101.993	101.949	101.905	7.375	102.860	102.742	102.618	102.494	6.750	100.478	100.418	100.374	100.330
6.875	102.372	102.311	102.268	102.224	7.500	103.038	102.920	102.796	102.672	6.875	100.797	100.736	100.693	100.649
7.000	102.876	102.816	102.772	102.728	7.625	103.051	102.932	102.808	102.684	7.000	101.301	101.241	101.197	101.153
7.125	103.215	103.155	103.111	103.067	7.750	102.667	102.546	102.444	102.342	7.125	101.640	101.580	101.536	101.492
7.250	103.580	103.504	103.439	103.373	7.875	102.876	102.756	102.654	102.551	7.250	102.005	101.929	101.864	101.798
7.375	103.875	103.799	103.733	103.668	8.000	102.536	102.415	102.313	102.211	7.375	102.300	102.224	102.158	102.093
7.500	104.154	104.083	104.029	103.974	8.125	102.702	102.581	102.479	102.377	7.500	102.579	102.508	102.454	102.399
7.625	104.431	104.386	104.335	104.284						7.625	102.856	102.811	102.760	102.709
7.750	104.547	104.501	104.450	104.399						7.750	102.972	102.926	102.875	102.824
7.875	104.833	104.787	104.736	104.685						7.875	103.258	103.212	103.161	103.110
8.000	104.801	104.755	104.705	104.654						8.000	103.226	103.180	103.130	103.079
8.125	105.027	104.981	104.930	104.879						8.125	103.452	103.406	103.355	103.304

Effective: **April 2, 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*

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** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs	
HB 20YR & 25YR Term	-1.500		
> 6 Financed Properties	-0.500		
Escrow Waiver (Non-CA)	-0.250		
State Adjustors: NC or WA	-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

Effective: April 2, 2025

ALT AGENCY 2nd Home/ Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
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	97.080	97.047	97.010	96.974	4.875	94.403	94.328	94.291	94.255	5.750	99.602	99.512	99.439	99.366
5.500	97.685	97.651	97.615	97.578	5.000	95.118	95.043	95.006	94.970	5.875	100.141	100.051	99.978	99.905
5.625	98.250	98.216	98.180	98.143	5.125	95.549	95.474	95.438	95.401	6.000	100.636	100.546	100.473	100.400
5.750	98.616	98.581	98.518	98.474	5.250	96.155	96.122	96.085	96.049	6.125	101.079	100.988	100.915	100.842
5.875	99.193	99.138	99.095	99.051	5.375	96.830	96.797	96.760	96.724	6.250	101.064	100.974	100.901	100.828
6.000	99.738	99.683	99.640	99.596	5.500	97.423	97.389	97.353	97.316	6.375	101.643	101.552	101.479	101.406
6.125	100.230	100.175	100.132	100.088	5.625	97.988	97.954	97.918	97.881	6.500	102.061	101.970	101.897	101.825
6.250	100.409	100.355	100.311	100.268	5.750	98.354	98.300	98.256	98.212	6.625	102.327	102.236	102.164	102.091
6.375	101.034	100.980	100.936	100.892	5.875	98.931	98.877	98.833	98.790	6.750	102.116	102.025	101.967	101.909
6.500	101.488	101.434	101.390	101.346	6.000	99.477	99.422	99.379	99.335	6.875	102.383	102.293	102.235	102.176
6.625	101.785	101.731	101.687	101.643	6.125	99.969	99.915	99.871	99.827	7.000	102.870	102.780	102.722	102.664
6.750	102.053	101.993	101.949	101.905	6.250	100.149	100.094	100.051	100.007	7.125	103.203	103.113	103.054	102.996
6.875	102.372	102.311	102.268	102.224	6.375	100.773	100.719	100.675	100.632	7.250	103.294	103.218	103.138	103.058
7.000	102.876	102.816	102.772	102.728	6.500	101.228	101.173	101.130	101.086	7.375	103.638	103.563	103.482	103.402
7.125	103.215	103.155	103.111	103.067	6.625	101.525	101.471	101.427	101.383	7.500	103.941	103.876	103.823	103.770
7.250	103.580	103.504	103.439	103.373	6.750	101.793	101.733	101.689	101.645	7.625	104.234	104.196	104.152	104.109
7.375	103.875	103.799	103.733	103.668	6.875	102.112	102.052	102.008	101.964					
7.500	104.154	104.083	104.029	103.974	7.000	102.617	102.556	102.513	102.469					
7.625	104.431	104.386	104.335	104.284	7.125	102.956	102.895	102.852	102.808					
7.750	104.547	104.501	104.450	104.399	7.250	103.321	103.245	103.180	103.114					
7.875	104.833	104.787	104.736	104.685	7.375	103.615	103.540	103.474	103.409					
8.000	104.801	104.755	104.705	104.654	7.500	103.895	103.824	103.770	103.715					
8.125	105.027	104.981	104.930	104.879	7.625	104.172	104.127	104.076	104.025					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.111	101.055	101.003	100.952	6.000	101.469	101.395	101.330	101.266
6.125	101.357	101.300	101.249	101.197	6.125	101.723	101.649	101.585	101.520
6.250	101.513	101.463	101.412	101.360	6.250	101.681	101.627	101.563	101.499
6.375	101.901	101.850	101.799	101.747	6.375	102.074	102.020	101.956	101.892
6.500	102.160	102.101	102.050	101.998	6.500	102.330	102.277	102.212	102.148
6.625	102.299	102.242	102.191	102.139	6.625	102.477	102.424	102.359	102.295
6.750	102.652	102.566	102.508	102.450	6.750	102.781	102.694	102.636	102.578
6.875	102.779	102.692	102.635	102.577	6.875	102.913	102.827	102.769	102.711
7.000	103.188	103.101	103.043	102.986	7.000	103.328	103.241	103.184	103.126
7.125	103.408	103.322	103.264	103.206	7.125	103.554	103.468	103.410	103.352
7.250	102.903	102.735	102.612	102.490	7.250	103.054	102.886	102.764	102.642
7.375	103.136	102.968	102.846	102.723	7.375	103.290	103.122	103.000	102.878
7.500	103.339	103.171	103.049	102.926	7.500	103.504	103.336	103.213	103.091
7.625	103.502	103.334	103.211	103.089	7.625	103.682	103.514	103.392	103.270

Effective: April 2, 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	0.000	0.000	-0.375	-0.875	-2.000	-2.750	
2nd Home	0.000	0.000	-0.375	-0.875	-2.000	-2.750	-2.750
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	-0.500	-0.500	-0.750	-0.750	-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
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 **

Loan Amt \$75,000 <= \$100,000	-1.000						
Loan Amt >\$100,000 <= \$249,999	0.250						

MISCELLANEOUS

Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments					* 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**	
HB 20YR & 25YR Term	-1.500							
> 6 Financed Properties	-0.500							
Escrow Waiver (Non-CA)	-0.250	**Minimum Loan Amount \$75,000**						
State Adjustors: NC or WA	-0.375	***All loan level price adjustments are cumulative***						
FICO => 700 & LTV <= 80%	0.300	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs					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: April 2, 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 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	100.358	100.286	100.112
6.875	100.859	100.787	100.613
6.990	101.311	101.239	101.065
7.000	101.341	101.269	101.095
7.125	101.772	101.700	101.526
7.250	102.184	102.112	101.938
7.375	101.912	101.291	100.923
7.500	102.354	101.733	101.365
7.625	102.755	102.134	101.766
7.750	103.127	102.506	102.138
7.875	102.384	101.746	101.326
8.000	102.796	102.158	101.738
8.125	103.147	102.509	102.089
8.250	103.498	102.860	102.440

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	98.858	98.786	98.612
6.875	99.359	99.287	99.113
6.990	99.811	99.739	99.565
7.000	99.841	99.769	99.595
7.125	100.272	100.200	100.026
7.250	100.684	100.612	100.438
7.375	100.412	99.791	99.423
7.500	100.854	100.233	99.865
7.625	101.255	100.634	100.266
7.750	101.627	101.006	100.638
7.875	100.884	100.246	99.826
8.000	101.296	100.658	100.238
8.125	101.647	101.009	100.589
8.250	101.998	101.360	100.940

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	99.608	99.536	99.362
6.875	100.109	100.037	99.863
6.990	100.561	100.489	100.315
7.000	100.591	100.519	100.345
7.125	101.022	100.950	100.776
7.250	101.434	101.362	101.188
7.375	101.162	100.541	100.173
7.500	101.604	100.983	100.615
7.625	102.005	101.384	101.016
7.750	102.377	101.756	101.388
7.875	101.634	100.996	100.576
8.000	102.046	101.408	100.988
8.125	102.397	101.759	101.339
8.250	102.748	102.110	101.690

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	98.358	98.286	98.112
6.875	98.859	98.787	98.613
6.990	99.311	99.239	99.065
7.000	99.341	99.269	99.095
7.125	99.772	99.700	99.526
7.250	100.184	100.112	99.938
7.375	99.912	99.291	98.923
7.500	100.354	99.733	99.365
7.625	100.755	100.134	99.766
7.750	101.127	100.506	100.138
7.875	100.384	99.746	99.326
8.000	100.796	100.158	99.738
8.125	101.147	100.509	100.089
8.250	101.498	100.860	100.440

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	96.858	96.786	96.612
6.875	97.359	97.287	97.113
6.990	97.811	97.739	97.565
7.000	97.841	97.769	97.595
7.125	98.272	98.200	98.026
7.250	98.684	98.612	98.438
7.375	98.412	97.791	97.423
7.500	98.854	98.233	97.865
7.625	99.255	98.634	98.266
7.750	99.627	99.006	98.638
7.875	98.884	98.246	97.826
8.000	99.296	98.658	98.238
8.125	99.647	99.009	98.589
8.250	99.998	99.360	98.940

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	97.608	97.536	97.362
6.875	98.109	98.037	97.863
6.990	98.561	98.489	98.315
7.000	98.591	98.519	98.345
7.125	99.022	98.950	98.776
7.250	99.434	99.362	99.188
7.375	99.162	98.541	98.173
7.500	99.604	98.983	98.615
7.625	100.005	99.384	99.016
7.750	100.377	99.756	99.388
7.875	99.634	98.996	98.576
8.000	100.046	99.408	98.988
8.125	100.397	99.759	99.339
8.250	100.748	100.110	99.690

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

Floor Price	98.000
-------------	--------

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
5.250	98.315	98.286	98.286	5.000	96.502	96.473	96.473	5.000	98.926	98.891	98.788	5.250	97.760	97.738	97.704
5.375	98.896	98.874	98.839	5.125	97.014	96.985	96.985	5.125	99.296	99.261	99.158	5.375	98.136	98.114	98.080
5.500	99.262	99.240	99.205	5.250	97.890	97.861	97.861	5.250	100.031	99.996	99.893	5.500	98.627	98.605	98.571
5.625	99.869	99.847	99.812	5.375	98.471	98.449	98.414	5.375	100.009	99.966	99.911	5.625	99.234	99.212	99.178
5.750	100.465	100.443	100.408	5.500	98.837	98.815	98.780	5.500	100.234	100.191	100.136	5.750	99.955	99.933	99.899
5.875	100.619	100.582	100.478	5.625	99.444	99.422	99.387	5.625	100.699	100.656	100.601	5.875	100.110	100.072	99.969
6.000	101.215	101.178	101.074	5.750	100.040	100.018	99.983	5.750	101.144	101.101	101.046	6.000	100.581	100.543	100.440
6.125	101.542	101.505	101.401	5.875	100.194	100.157	100.053	5.875	101.803	100.760	100.705	6.125	101.158	101.120	101.017
6.250	102.098	102.061	101.957	6.000	100.790	100.753	100.649	6.000	101.268	101.225	101.170	6.250	101.714	101.676	101.573
6.375	101.872	101.830	101.796	6.125	101.117	101.080	100.976					6.375	101.675	101.633	101.599
6.500	102.428	102.386	102.352	6.250	101.673	101.636	101.532					6.500	102.106	102.064	102.030
6.625	102.975	102.933	102.899	6.375	101.447	101.405	101.371					6.625	102.528	102.486	102.452
6.750	103.416	103.374	103.340	6.500	102.003	101.961	101.927					6.750	102.219	102.177	102.143
6.875	103.348	103.371	103.351	6.625	102.550	102.508	102.474					6.875	102.088	102.112	102.091
7.000	103.759	103.782	103.762	6.750	102.991	102.949	102.915					7.000	102.249	102.273	102.252
7.125	104.266	104.289	104.269									7.125	102.631	102.655	102.634
7.250	103.637	103.660	103.640									7.250	102.627	102.651	102.630

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
5.250	98.315	98.286	98.286	5.250	97.760	97.738	97.704	5.250	98.315	98.286	98.286	5.250	97.760	97.738	97.704
5.375	98.896	98.874	98.839	5.375	98.136	98.114	98.080	5.375	98.896	98.874	98.839	5.375	98.136	98.114	98.080
5.500	99.262	99.240	99.205	5.500	98.627	98.605	98.571	5.500	99.262	99.240	99.205	5.500	98.627	98.605	98.571
5.625	99.869	99.847	99.812	5.625	99.234	99.212	99.178	5.625	99.869	99.847	99.812	5.625	99.234	99.212	99.178
5.750	100.465	100.443	100.408	5.750	99.955	99.933	99.899	5.750	100.465	100.443	100.408	5.750	99.955	99.933	99.899
5.875	100.619	100.582	100.478	5.875	100.110	100.072	99.969	5.875	100.619	100.582	100.478	5.875	100.110	100.072	99.969
6.000	101.215	101.178	101.074	6.000	100.581	100.543	100.440	6.000	101.215	101.178	101.074	6.000	100.581	100.543	100.440
6.125	101.542	101.505	101.401	6.125	101.158	101.120	101.017	6.125	101.542	101.505	101.401	6.125	101.158	101.120	101.017
6.250	102.098	102.061	101.957	6.250	101.714	101.676	101.573	6.250	102.098	102.061	101.957	6.250	101.714	101.676	101.573
6.375	101.872	101.830	101.796	6.375	101.675	101.633	101.599	6.375	101.872	101.830	101.796	6.375	101.675	101.633	101.599
6.500	102.428	102.386	102.352	6.500	102.106	102.064	102.030	6.500	102.428	102.386	102.352	6.500	102.106	102.064	102.030
6.625	102.975	102.933	102.899	6.625	102.528	102.486	102.452	6.625	102.975	102.933	102.899	6.625	102.528	102.486	102.452
6.750	103.416	103.374	103.340	6.750	102.219	102.177	102.143	6.750	103.416	103.374	103.340	6.750	102.219	102.177	102.143
6.875	103.348	103.371	103.351	6.875	102.088	102.112	102.091	6.875	103.348	103.371	103.351	6.875	102.088	102.112	102.091
7.000	103.759	103.782	103.762	7.000	102.249	102.273	102.252	7.000	103.759	103.782	103.762	7.000	102.249	102.273	102.252
7.125	104.266	104.289	104.269	7.125	102.631	102.655	102.634	7.125	104.266	104.289	104.269	7.125	102.631	102.655	102.634
7.250	103.637	103.660	103.640	7.250	102.627	102.651	102.630	7.250	103.637	103.660	103.640	7.250	102.627	102.651	102.630

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥880 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRLL)	
-0.250	0.250	-1.250	

VA & USDA Pricing

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 - 25 Year Fixed (401 & 425) with rates ranging from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 20 Year Fixed - (420) with rates ranging from 5.000 to 6.750.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 15 Year Fixed - (415) with rates ranging from 5.000 to 6.000.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 Year Fixed HB - (401HB) with rates ranging from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 Year Fixed 2:1 Buydown - (401-BD) with rates ranging from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) with rates ranging from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 Year Fixed 1:0 Buydown - (401-BD10) with rates ranging from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) with rates ranging from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include USDA 30 - 25 Year Fixed - (501) with rates ranging from 5.250 to 7.250.

LLPAs

Table with 2 columns: FICO score ranges (e.g., FICO ≥700, FICO 680-699) and corresponding values.

Table with 2 columns: FICO score ranges (e.g., FICO 600-619, FICO 580-599) and corresponding values.

Table with 2 columns: Loan amount and LTV conditions (e.g., VA Loan Amount >\$950K, VA Cashout >=90% LTV) and corresponding values.

Table with 2 columns: Select conditions (e.g., Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)) and corresponding values.

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.651	95.611	95.569	
4.875	96.281	96.252	96.252	
5.000	96.927	96.898	96.898	
5.125	97.439	97.410	97.410	
5.250	98.315	98.286	98.286	
5.375	98.896	98.874	98.839	
5.500	99.262	99.240	99.205	
5.625	99.869	99.847	99.812	
5.750	100.465	100.443	100.408	
5.875	100.619	100.582	100.478	
6.000	101.215	101.178	101.074	
6.125	101.542	101.505	101.401	
6.250	102.098	102.061	101.957	
6.375	101.872	101.830	101.796	
6.500	102.428	102.386	102.352	
6.625	102.975	102.933	102.899	
6.750	103.416	103.374	103.340	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.346	98.324	98.289	
5.500	98.712	98.690	98.655	
5.625	99.319	99.297	99.262	
5.750	99.915	99.893	99.858	
5.875	100.069	100.032	99.928	
6.000	100.665	100.628	100.524	
6.125	100.992	100.955	100.851	
6.250	101.548	101.511	101.407	
6.375	101.322	101.280	101.246	
6.500	101.878	101.836	101.802	
6.625	102.425	102.383	102.349	
6.750	102.866	102.824	102.790	
6.875	102.798	102.821	102.801	
7.000	103.209	103.232	103.212	
7.125	103.716	103.739	103.719	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.801	98.766	98.663	
5.125	99.171	99.136	99.033	
5.250	99.906	99.871	99.768	
5.375	99.884	99.841	99.786	
5.500	100.109	100.066	100.011	
5.625	100.574	100.531	100.476	
5.750	101.019	100.976	100.921	
5.875	100.678	100.635	100.580	
6.000	101.143	101.100	101.045	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.635	97.613	97.579	
5.375	98.011	97.989	97.955	
5.500	98.502	98.480	98.446	
5.625	99.109	99.087	99.053	
5.750	99.830	99.808	99.774	
5.875	99.985	99.947	99.844	
6.000	100.456	100.418	100.315	
6.125	101.033	100.995	100.892	
6.250	101.589	101.551	101.448	
6.375	101.550	101.508	101.474	
6.500	101.981	101.939	101.905	
6.625	102.403	102.361	102.327	
6.750	102.094	102.052	102.018	
6.875	101.963	101.987	101.966	
7.000	102.124	102.148	102.127	
7.125	102.506	102.530	102.509	
7.250	102.502	102.526	102.505	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.421	95.381	95.339	
4.875	95.926	95.897	95.897	
5.000	96.572	96.543	96.543	
5.125	97.084	97.055	97.055	
5.250	98.210	98.181	98.181	
5.375	98.666	98.644	98.609	
5.500	99.157	99.135	99.100	
5.625	99.639	99.617	99.582	
5.750	100.360	100.338	100.303	
5.875	100.264	100.227	100.123	
6.000	100.860	100.823	100.719	
6.125	101.437	101.400	101.296	
6.250	101.618	101.581	101.477	
6.375	101.392	101.350	101.316	
6.500	101.948	101.906	101.872	
6.625	102.370	102.328	102.294	
6.750	102.436	102.394	102.360	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.116	98.094	98.059	
5.500	98.607	98.585	98.550	
5.625	99.089	99.067	99.032	
5.750	99.810	99.788	99.753	
5.875	99.714	99.677	99.573	
6.000	100.310	100.273	100.169	
6.125	100.887	100.850	100.746	
6.250	101.068	101.031	100.927	
6.375	100.842	100.800	100.766	
6.500	101.398	101.356	101.322	
6.625	101.820	101.778	101.744	
6.750	101.886	101.844	101.810	
6.875	101.943	101.966	101.946	
7.000	102.354	102.377	102.357	
7.125	102.611	102.634	102.614	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.446	98.411	98.308	
5.125	98.816	98.781	98.678	
5.250	99.801	99.766	99.663	
5.375	99.654	99.611	99.556	
5.500	100.004	99.961	99.906	
5.625	100.344	100.301	100.246	
5.750	100.914	100.871	100.816	
5.875	100.323	100.280	100.225	
6.000	100.788	100.745	100.690	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.230	97.208	97.174	
5.375	97.481	97.459	97.425	
5.500	97.972	97.950	97.916	
5.625	98.579	98.557	98.523	
5.750	99.675	99.653	99.619	
5.875	99.580	99.542	99.439	
6.000	100.051	100.013	99.910	
6.125	100.628	100.590	100.487	
6.250	100.934	100.896	100.793	
6.375	100.895	100.853	100.819	
6.500	101.326	101.284	101.250	
6.625	101.748	101.706	101.672	
6.750	101.439	101.397	101.363	
6.875	101.308	101.332	101.311	
7.000	101.719	101.743	101.722	
7.125	101.976	102.000	101.979	
7.250	101.847	101.871	101.850	

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 550-579
-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
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-3.500
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.750

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)					
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.375	99.204	99.110	98.922	98.735	
6.500	99.465	99.371	99.183	98.996	
6.625	99.761	99.668	99.480	99.293	
6.750	100.026	99.932	99.745	99.557	
6.875	100.264	100.170	99.982	99.795	
7.000	100.480	100.386	100.198	100.011	
7.125	100.707	100.614	100.426	100.239	
7.250	100.896	100.802	100.614	100.427	
7.375	101.085	100.992	100.804	100.617	
7.500	101.248	101.155	100.967	100.780	
7.625	101.409	101.316	101.128	100.941	
7.750	101.528	101.434	101.247	101.059	
7.875	101.602	101.508	101.321	101.133	
8.000	101.659	101.565	101.378	101.190	
8.125	101.716	101.622	101.435	101.247	
8.250	101.773	101.679	101.491	101.304	
8.375	101.830	101.736	101.548	101.361	
8.500	101.886	101.793	101.605	101.418	
8.625	101.943	101.850	101.662	101.475	

Jumbo 10/6 ARM - (9106DI)					
Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.250	96.354	96.260	96.073	95.885	
6.375	96.809	96.715	96.528	96.340	
6.500	97.269	97.175	96.987	96.800	
6.625	97.729	97.635	97.448	97.260	
6.750	98.190	98.097	97.909	97.722	
6.875	98.653	98.559	98.371	98.184	
7.000	99.115	99.022	98.834	98.647	
7.125	99.579	99.485	99.298	99.110	
7.250	100.044	99.950	99.762	99.575	
7.375	100.509	100.415	100.228	100.040	
7.500	100.971	100.877	100.690	100.502	
7.625	101.437	101.344	101.156	100.969	
7.750	101.905	101.811	101.623	101.436	
7.875	102.373	102.279	102.091	101.904	
8.000	102.841	102.747	102.560	102.372	

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		0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799		0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759		0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739		0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.500	-4.500		
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	Must be Conditionally Approved to lock
Margin:	2.75%	99.750	102.000	
Floor:	2.75%			
Caps:	5/1/5			
Index:	SOFR			

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.412	97.302	97.131	96.912	
5.875	97.833	97.723	97.552	97.333	
6.000	98.253	98.144	97.972	97.753	
6.125	98.385	98.276	98.104	97.885	
6.250	98.518	98.408	98.236	98.018	
6.375	99.064	98.955	98.783	98.564	
6.500	99.611	99.502	99.330	99.111	
6.625	99.932	99.823	99.651	99.432	
6.750	100.253	100.144	99.972	99.753	
6.875	100.459	100.350	100.178	99.959	
7.000	100.666	100.557	100.385	100.166	
7.125	100.755	100.645	100.473	100.255	
7.250	100.843	100.734	100.562	100.343	
7.375	100.974	100.865	100.693	100.474	
7.500	101.106	100.996	100.824	100.606	
7.625	101.262	101.153	100.981	100.762	
7.750	101.419	101.310	101.138	100.919	
7.875	101.436	101.327	101.155	100.936	
8.000	101.547	101.438	101.266	101.047	

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.412	97.302	97.131	96.912	
5.875	97.833	97.723	97.552	97.333	
6.000	98.253	98.144	97.972	97.753	
6.125	98.385	98.276	98.104	97.885	
6.250	98.518	98.408	98.236	98.018	
6.375	99.064	98.955	98.783	98.564	
6.500	99.611	99.502	99.330	99.111	
6.625	99.932	99.823	99.651	99.432	
6.750	100.253	100.144	99.972	99.753	
6.875	100.459	100.350	100.178	99.959	
7.000	100.666	100.557	100.385	100.166	
7.125	100.755	100.645	100.473	100.255	
7.250	100.843	100.734	100.562	100.343	
7.375	100.974	100.865	100.693	100.474	
7.500	101.106	100.996	100.824	100.606	
7.625	101.262	101.153	100.981	100.762	
7.750	101.419	101.310	101.138	100.919	
7.875	101.436	101.327	101.155	100.936	
8.000	101.547	101.438	101.266	101.047	

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.412	97.302	97.131	96.912	
5.875	97.833	97.723	97.552	97.333	
6.000	98.253	98.144	97.972	97.753	
6.125	98.385	98.276	98.104	97.885	
6.250	98.518	98.408	98.236	98.018	
6.375	99.064	98.955	98.783	98.564	
6.500	99.611	99.502	99.330	99.111	
6.625	99.932	99.823	99.651	99.432	
6.750	100.253	100.144	99.972	99.753	
6.875	100.459	100.350	100.178	99.959	
7.000	100.666	100.557	100.385	100.166	
7.125	100.755	100.645	100.473	100.255	
7.250	100.843	100.734	100.562	100.343	
7.375	100.974	100.865	100.693	100.474	
7.500	101.106	100.996	100.824	100.606	
7.625	101.262	101.153	100.981	100.762	
7.750	101.419	101.310	101.138	100.919	
7.875	101.436	101.327	101.155	100.936	
8.000	101.547	101.438	101.266	101.047	

Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	N/A	N/A	N/A	N/A	
5.625	N/A	N/A	N/A	N/A	
5.750	N/A	N/A	N/A	N/A	
5.875	N/A	N/A	N/A	N/A	
6.000	98.786	98.677	98.505	98.286	
6.125	99.096	98.987	98.815	98.596	
6.250	99.407	99.297	99.125	98.907	
6.375	99.778	99.669	99.497	99.278	
6.500	100.150	100.041	99.869	99.650	
6.625	100.499	100.390	100.218	99.999	
6.750	100.849	100.739	100.567	100.349	

Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	N/A	N/A	N/A	N/A	
5.375	N/A	N/A	N/A	N/A	
5.500	N/A	N/A	N/A	N/A	
5.625	N/A	N/A	N/A	N/A	
5.750	97.748	97.638	97.466	97.248	
5.875	97.844	97.735	97.563	97.344	
6.000	97.958	97.849	97.677	97.458	
6.125	98.096	97.987	97.815	97.596	
6.250	98.210	98.101	97.929	97.710	
6.375	98.291	98.181	98.010	97.791	
6.500	98.372	98.262	98.091	97.872	
6.625	98.419	98.309	98.138	97.919	
6.750	98.467	98.357	98.185	97.967	
6.875	98.505	98.396	98.224	98.005	
7.000	98.545	98.435	98.263	98.045	

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	0.500	0.500	0.500	0.500	0.375	
FICO 780-799	0.500	0.500	0.375	0.375	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.375	0.250	0.125	0.000	0.000		
FICO 720-739	0.250	0.125	0.000	0.000	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
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	0.375	0.375	0.250	0.250	0.125		
FICO 780-799	0.375	0.250	0.250	0.250	0.125		
FICO 760-779	0.250	0.250	0.250	0.125	0.000		
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125		
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
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	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.991	97.866	97.741	97.553
6.125	98.409	98.284	98.159	97.972
6.250	98.806	98.681	98.556	98.369
6.375	99.159	99.034	98.909	98.721
6.500	99.490	99.365	99.240	99.053
6.625	99.820	99.695	99.570	99.382
6.750	100.102	99.977	99.852	99.664
6.875	100.361	100.236	100.111	99.924
7.000	100.630	100.505	100.380	100.192
7.125	100.886	100.761	100.636	100.449
7.250	101.126	101.001	100.876	100.688
7.375	101.335	101.210	101.085	100.897
7.500	101.495	101.370	101.245	101.057
7.625	101.654	101.529	101.404	101.216
7.750	101.761	101.636	101.511	101.323
7.875	102.126	102.001	101.876	101.688
8.000	102.534	102.409	102.284	102.097
8.125	103.054	102.929	102.804	102.616
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 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 1:0 Buydown - (901EM-BD10)				
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	97.991	97.866	97.741	97.553
6.125	98.409	98.284	98.159	97.972
6.250	98.806	98.681	98.556	98.369
6.375	99.159	99.034	98.909	98.721
6.500	99.490	99.365	99.240	99.053
6.625	99.820	99.695	99.570	99.382
6.750	100.102	99.977	99.852	99.664
6.875	100.361	100.236	100.111	99.924
7.000	100.630	100.505	100.380	100.192
7.125	100.886	100.761	100.636	100.449
7.250	101.126	101.001	100.876	100.688
7.375	101.335	101.210	101.085	100.897
7.500	101.495	101.370	101.245	101.057
7.625	101.654	101.529	101.404	101.216
7.750	101.761	101.636	101.511	101.323
7.875	102.126	102.001	101.876	101.688
8.000	102.534	102.409	102.284	102.097
8.125	103.054	102.929	102.804	102.616
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 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.869	99.744	99.619	99.432
6.625	100.049	99.924	99.799	99.611
6.750	100.383	100.258	100.133	99.945
6.875	100.693	100.568	100.443	100.256
7.000	100.770	100.645	100.520	100.332
7.125	101.026	100.901	100.776	100.588
7.250	101.228	101.103	100.978	100.791
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

Jumbo Elite 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.346	99.221	99.096	98.909
6.625	99.533	99.406	99.283	99.096
6.750	99.843	99.716	99.593	99.406
6.875	100.149	100.024	99.899	99.712
7.000	100.209	100.084	99.959	99.772
7.125	100.496	100.371	100.246	100.059
7.250	100.716	100.591	100.466	100.278
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

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	0.000000	-0.500000	-1.000000	-1.500000	-2.250000	-3.000000		
680-699	0.125000	0.000000	0.000000	-0.750000	-1.500000	-2.000000	-2.250000	-2.875000
700-719	0.375000	0.250000	0.000000	0.000000	-0.500000	-1.000000	-1.625000	-2.250000
720-739	0.625000	0.500000	0.375000	0.000000	0.000000	-0.500000	-1.000000	-2.000000
740-759	0.750000	0.750000	0.625000	0.375000	0.000000	0.000000	-0.750000	-1.750000
760-779	0.875000	0.875000	0.750000	0.500000	0.250000	0.000000	-0.500000	-1.500000
780-850	1.000000	0.875000	0.875000	0.625000	0.375000	0.125000	-0.500000	-1.000000
Other Adjusters	CLTV 0.00-55.00	CLTV 55.01-60.00	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
MI Source Type							0.000000	0.000000
Interest Only	-0.500000	-0.500000	-1.000000	-1.000000	-1.500000	-1.500000		
Investment Property	-0.250000	-0.500000	-0.500000	-0.750000	-1.000000	-1.500000		
Second Home	0.000000	0.000000	-0.250000	-0.250000	-0.500000	-0.500000	-1.750000	-1.750000
Cash-Out/Debt Consolidation	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000		
Cash-Out/Home Improvement	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000		
Cash-Out/Other	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000		
Purchase	0.250000	0.250000	0.250000	0.250000	0.250000	0.250000	0.000000	0.000000
Self Employed	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000
680-699	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000
700-719	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000
720-739	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000
740-759	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000
760-779	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
780-850	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

NC Floor Price
99.750

Maximum Net Price
101.500

Must be Conditionally Approved to lock

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

Effective: **Wednesday, April 2, 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	#N/A	#N/A	#N/A
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.624	100.562	100.312
6.750	100.874	100.812	100.562
6.875	101.124	101.062	100.812
7.000	101.624	101.562	101.312
7.125	101.874	101.812	101.562
7.250	102.124	102.062	101.812
7.375	102.374	102.312	102.062
7.500	102.624	102.562	102.312
7.625	102.874	102.812	102.562
7.750	103.124	103.062	102.812
7.875	103.374	103.312	103.062
8.000	103.874	103.812	103.562
8.125	104.124	104.062	103.812
8.250	104.374	104.312	104.062
8.375	104.624	104.562	104.312

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	#N/A	#N/A	#N/A
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.624	100.562	100.312
6.750	100.874	100.812	100.562
6.875	101.124	101.062	100.812
7.000	101.624	101.562	101.312
7.125	101.874	101.812	101.562
7.250	102.124	102.062	101.812
7.375	102.374	102.312	102.062
7.500	102.624	102.562	102.312
7.625	102.874	102.812	102.562
7.750	103.124	103.062	102.812
7.875	103.374	103.312	103.062
8.000	103.874	103.812	103.562
8.125	104.124	104.062	103.812
8.250	104.374	104.312	104.062
8.375	104.624	104.562	104.312

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	#N/A	#N/A	#N/A
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.624	100.562	100.312
6.750	100.874	100.812	100.562
6.875	101.124	101.062	100.812
7.000	101.624	101.562	101.312
7.125	101.874	101.812	101.562
7.250	102.124	102.062	101.812
7.375	102.374	102.312	102.062
7.500	102.624	102.562	102.312
7.625	102.874	102.812	102.562
7.750	103.124	103.062	102.812
7.875	103.374	103.312	103.062
8.000	103.874	103.812	103.562
8.125	104.124	104.062	103.812
8.250	104.374	104.312	104.062
8.375	104.624	104.562	104.312

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
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	103.124	103.062	102.812
7.750	103.374	103.312	103.062
7.875	103.624	103.562	103.312
8.000	104.124	104.062	103.812
8.125	104.374	104.312	104.062
8.250	104.624	104.562	104.312
8.375	104.874	104.812	104.562

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+	0.750	0.625	0.500	0.250	0.000	-0.125	-1.500
760-779	0.625	0.500	0.250	0.125	-0.125	-0.375	-1.750
740-759	0.500	0.250	0.125	-0.125	-0.375	-0.500	-2.000
720-739	0.250	0.125	-0.125	-0.375	-0.500	-1.000	-2.500
700-719	0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	-0.125	-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	-0.500	-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