

Jet Mortgage

Effective Date: 4/24/25 9:24 AM

4 Hutton Centre, # 570
Santa Ana, CA 92707



Rate Sheet

jetmortgage.com

800-900-7040

Secondary@homemac.com

NMLS # 1165808
FHA Lender ID # 00068000060
VA Lender ID # 9080910000

FNMA ID # 31244
FHLMC ID # 121555

FHA Premier Rate Sheet

FHA PREMIER 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.990	98.090	98.042	97.994
6.000	98.171	98.123	98.074
6.125	98.586	98.537	98.489
6.250	98.752	98.703	98.655
6.375	99.090	99.042	98.994
6.500	99.666	99.618	99.570
6.625	100.006	99.957	99.909
6.750	100.172	100.193	100.213
6.875	100.573	100.594	100.614
6.990	100.834	100.855	100.875
7.000	100.907	100.927	100.948
7.125	101.149	101.169	101.190
7.250	101.259	101.307	101.355
7.375	101.315	101.363	101.411
7.500	101.602	101.651	101.699

FICO Adjusters

FHA	
FICO	Adjuster
740+	0.100
700 - 739	0.050
680 - 699	0.000
660 - 679	-0.100
640 - 659	-0.200
620 - 639	-0.500

Loan Amount Adjusters

Loan Amount	Adjuster
< \$50,000	-1.000
\$50,000 - \$149,999	-0.150
\$150,000 - \$249,999	-0.075
\$250,000 - \$349,999	0.000
\$350,000 - \$499,999	0.000
\$500,000 - \$806,500	0.025
\$806,501 - \$999,999	-0.050
\$1MM - \$1.49MM	-0.100
\$1.5MM+	-0.200

FHA PREMIER 30 Yr Fixed HB

Rate	10 Day	25 Day	40 Day
6.125	98.148	98.100	98.052
6.250	98.189	98.141	98.093
6.375	98.528	98.480	98.431
6.500	99.104	99.055	99.007
6.625	99.443	99.395	99.347
6.750	98.735	98.756	98.776
6.875	99.136	99.157	99.177
6.990	99.397	99.418	99.438
7.000	99.470	99.490	99.511
7.125	99.712	99.732	99.753
7.250	99.759	99.807	99.856
7.375	99.815	99.863	99.912
7.500	100.103	100.151	100.199
7.625	100.189	100.237	100.286

Loan Purpose Adjusters

Loan Purpose	Adjuster
Purchase	0.000
Rate/Term Refinance	0.000
Cashout Refinance	-0.250

Other Adjusters

Loan Characteristic	Adjuster
Condo	-0.125
2 Unit	-0.500
3-4 Unit	-1.000

Eligibility

Owner Occupied ONLY
Wage Earner ONLY (Same Employer at least 2 yrs)

2-4 Units - Purchase Transaction ONLY
Maximum # of Borrowers = 4

Fees:

Underwriting: \$ 1,395.00

Ineligible Transactions

Additional Employment
DPA (Down Payment Assistance)
Gift of Equity
Non Occupying Co-Borrower

State Adjusters

State	Adjuster
AK	0.028
AL	0.028
AR	0.058
AZ	-0.078
CA	-0.110
CO	-0.004
CT	0.000
DC	-0.071
DE	-0.033
FL	0.094
GA	0.064
HI	-0.113
IA	0.039
ID	-0.088
IL	0.067
IN	-0.013
KS	0.016
KY	0.062
LA	0.058
MA	-0.038
MD	-0.189
ME	-0.060
MI	0.063
MN	-0.005
MO	0.078
MS	0.038
MT	-0.018
NC	0.018
ND	0.015
NE	0.000
NH	0.015
NJ	0.025
NM	-0.036
NV	-0.115
NY	-0.088
OH	0.020
OK	0.094
OR	-0.147
PA	0.059
RI	-0.024
SC	0.016
SD	0.015
TN	0.015
TX	0.170
UT	-0.043
VA	-0.054
VT	-0.020
WA	-0.056
WI	0.079
WV	-0.047
WY	-0.045
PR	0.000