

**Jet Mortgage** Effective Date: 5/30/25 7:24 AM  
 4 Hutton Centre, # 570  
 Santa Ana, CA 92707  
 jetmortgage.com  
 NMLS # 1165808  
 FHA Lender ID # 00068000060  
 VA Lender ID # 9080910000



Rate Sheet

800-900-7040

[Secondary@homemac.com](mailto:Secondary@homemac.com)

FNMA ID # 31244

FHLMC ID # 121555

**FHA Premier Rate Sheet**

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

FHA PREMIER 30 Yr Fixed			
Rate	10 Day	25 Day	40 Day
5.375	94.796	94.763	94.718
5.500	95.341	95.308	95.263
5.625	95.589	95.556	95.511
5.750	96.449	96.398	96.342
5.875	97.015	96.965	96.908
5.990	97.418	97.368	97.311
6.000	97.514	97.464	97.407
6.125	97.887	97.837	97.780
6.250	98.264	98.197	98.083
6.375	98.636	98.569	98.454
6.500	99.167	99.100	98.985
6.625	99.520	99.453	99.339
6.750	99.551	99.517	99.456
6.875	99.989	99.955	99.894
6.990	100.279	100.245	100.184

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
5.125	91.689	91.663	91.618
5.250	93.465	93.431	93.387
5.375	93.984	93.950	93.905
5.500	94.529	94.495	94.450
5.625	94.777	94.743	94.698
5.750	96.011	95.961	95.904
5.875	96.578	96.527	96.471
5.990	96.980	96.930	96.873
6.000	97.077	97.027	96.970
6.125	97.450	97.399	97.343
6.250	97.702	97.635	97.520
6.375	98.073	98.006	97.892
6.500	98.604	98.537	98.423
6.625	98.958	98.891	98.776

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

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

Fees:	
Underwriting:	\$ 1,395.00