

Jet Mortgage				Effective Date: 8/29/25 7:26 AM		State Adjusters	
4 Hutton Centre, # 570 Santa Ana, CA 92707				JETMORTGAGE™		State Adjuster	
jetmortgage.com		AK0.028	AL0.028				
NMLS # 1165808		Rate Sheet		AR0.058	AZ-0.078		
FHA Lender ID # 00068000060		800-900-7040		CA-0.110	CO-0.004		
VA Lender ID # 9080910000		Secondary@homemac.com		CT0.000	DC-0.071		
FNMA ID # 31244		FHLMC ID # 121555		DE-0.033	FL0.094		
FHA Premier Rate Sheet						GA0.064	HI-0.113
FHA PREMIER 30 Yr Fixed				FICO Adjusters			
Rate	10 Day	25 Day	40 Day	FHA			
5.750	98.012	97.962	97.894	FICO	Adjuster		
5.875	98.594	98.544	98.476	740+	0.100		
5.990	98.969	98.918	98.851	700 - 739	0.050		
6.000	99.064	99.014	98.946	680 - 699	0.000		
6.125	99.331	99.281	99.213	660 - 679	-0.050		
6.250	99.410	99.393	99.353	640 - 659	-0.100		
6.375	99.694	99.677	99.637	620 - 639	-0.150		
6.500	100.238	100.221	100.181				
6.625	100.555	100.538	100.498				
6.750	100.144	100.094	100.034				
6.875	100.565	100.515	100.455				
6.990	100.973	100.923	100.863				
7.000	101.060	101.010	100.950				
7.125	101.343	101.293	101.233				
7.250	101.049	101.016	100.947				
FHA PREMIER 30 Yr Fixed HB				Loan Amount Adjusters			
Rate	10 Day	25 Day	40 Day	Loan Amount	Adjuster		
6.000	98.376	98.326	98.258	< \$50,000	-1.000		
6.125	98.644	98.593	98.526	\$50,000 - \$149,999	-0.150		
6.250	98.847	98.831	98.791	\$150,000 - \$249,999	-0.075		
6.375	99.131	99.115	99.075	\$250,000 - \$349,999	0.000		
6.500	99.425	99.408	99.368	\$350,000 - \$499,999	0.000		
6.625	99.742	99.726	99.685	\$500,000 - \$806,500	0.025		
6.750	99.019	98.969	98.909	\$806,501 - \$999,999	-0.050		
6.875	99.440	99.390	99.330	\$1MM - \$1.49MM	-0.100		
6.990	99.598	99.548	99.488	\$1.5MM+	-0.200		
7.000	99.685	99.635	99.575				
7.125	99.968	99.918	99.858				
7.250	99.862	99.828	99.760				
7.375	99.970	99.936	99.868				
7.500	100.070	100.037	99.969				
Eligibility				Loan Purpose Adjusters			
Owner Occupied ONLY				Loan Purpose	Adjuster		
Wage Earner ONLY (Same Employer at least 2 yrs)				Purchase	0.000		
2-4 Units - Purchase Transaction ONLY				Rate/Term Refinance	0.000		
Maximum # of Borrowers = 4				Cashout Refinance	-0.250		
				Other Adjusters			
				Loan Characteristic	Adjuster		
				Condo	-0.125		
				2 Unit	-0.500		
				3-4 Unit	-1.000		
				Ineligible Transactions			
				Additional Employment			
				DPA (Down Payment Assistance)			
				Gift of Equity			
				Non Occupying Co-Borrower			
Fees:							
Underwriting:	\$	1,395.00					