

Welcome to JMAC Lending's Ratesheets

1997 - 2022 25 Years and Growing

| Ratesheet Directory | | | Lock Desk Cut-off time |
|---------------------|--|--|------------------------------|
| Page 1 | COVER SHEET | | 5:00 PM PST *** |
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| Page 3 | JMAC CONF FIXED WITH LOW LOAN BALANCE | | *** Jumbo cutoff 4:00 PM PST |
| Page 5 | JMAC HIGH BALANCE FIXED AND ARMS | | |
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Mortgagee Clause (CPL & Insurance)

JMAC LENDING, INC., ITS SUCCESSORS AND/OR ITS ASSIGNS, 2510 RED HILL AVENUE, SANTA ANA, CA 92705 949.390.2688

Lock Expiration Dates:

| | |
|--------|-----------|
| 15 Day | 5/25/2022 |
| 20 Day | 5/31/2022 |
| 30 Day | 6/9/2022 |
| 45 Day | 6/24/2022 |
| 60 Day | 7/11/2022 |

ANNOUNCEMENTS

GROW YOUR PIPELINE

SPRING SPECIALS
VA & FHA

UP TO \$500 CREDIT TOWARD APPRAISAL
 NO LENDER FEE FOR IRRRL & STREAMLINE

SUBMIT BY 5.28.22



VENICE NON-QM INVESTOR

CASH FLOW

DSCR LOANS

EMPLOYMENT INCOME
 DOCS AND TAX RETURNS
 NOT NEEDED.



| CONVENTIONAL LOAN LIMITS | | CONVENTIONAL STIMULUS LOAN LIMITS | | LOAN LOCK REQUIREMENTS |
|--------------------------|-------------|-----------------------------------|-------------|--|
| # of Units | Loan Limits | CA Counties | Loan Limits | Email lock request to lockdesk@jmacLending.com or lock online in the Portal 1. Pre-locks: Purchase with "Registered" status. 30 Days term min. Refinance with "Registered" status. 30 Days term min. 2. 20 days lock term: Approved Loan with Appraisal done or PIW. 3. Clear to Close (CTC) status loans: Only CTC loans can be locked 15 days. 4. Jumbo and Non-QM: 45 Days Term Min and Loan Status needs to be at least in Doc Check Status. (Laguna requires pre-lock approval) |
| 1 | \$647,200 | Los Angeles | \$970,800 | |
| 2 | \$828,700 | Orange | \$970,800 | |
| 3 | \$1,001,650 | Sacramento | \$675,050 | |
| 4 | \$1,244,850 | Santa Clara | \$970,800 | |
| | | San Diego | \$879,750 | |
| | | San Francisco | \$970,800 | |
| | | San Mateo | \$970,800 | |
| | | Santa Barbara | \$783,150 | |
| | | Ventura | \$851,000 | |
| | | Please call for other counties | | |

| INDEX INFORMATION | | OPERATIONS DIRECTORY | |
|---------------------|------------------------------|---|---|
| INDICES | TODAY | ACCOUNT MANAGERS: | |
| 30 Day SOFR | 0.38272% | Richard Alarcon: (949)345-8805 - richard.alarcon@jmacLending.com | |
| 1 YR Treasury | 4.48000% | William Hauptert: (949) 345-8819 - William.Hauptert@jmacLending.com | |
| Prime | 4.00000% | Shawn Murphy: (949) 345-8842 - Shawn.Murphy@jmacLending.com | |
| 10 Year UST | 2.98100% | Hannah Bui: (949) 390-2609 - Hannah.Bui@JmacLending.com | |
| Lender Fees: | | Sara Peruzzi: (949) 390-2649 - Sara.Peruzzi@JmacLending.com | |
| | Conventional | Jumbo | FHA/VA |
| | | | FHA Stream |
| | | | IRRRL |
| Lender Fees | \$995 | \$1,195 | \$650 |
| Tax Service | \$65 | \$65 | \$0 |
| Flood Cert. | \$10 | \$10 | \$10 |
| Appraisal Report | Refer to Appraisal Fee Chart | | |
| | | | Client Support: (949) 390 2671 - clientsupport@jmacLending.com |

About JMAC Lending

Founded in 1997, JMAC Lending is an industry-leading wholesale and correspondent mortgage lender that provides a diverse range of innovative lending products along with exceptional service at a competitive price. Headquartered in Santa Ana, CA, JMAC Lending is licensed in 22 states and is an approved seller/servicer of Fannie Mae, Freddie Mac and Ginnie Mae products. For more information, visit www.JMACLending.com.

| | | |
|---|--|---------------------------------|
| FHAs | HUD ID # <input type="text" value="2599900002"/> | Purchases are Priority |
| *Please contact your Account Executive or Account Manager | Case number is required for all FHA prelock | *Fast-Track Approvals |
| | VA ID # <input type="text" value="9086270000"/> | *Docs and Funding are expedited |

RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21296; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington HCL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
www.jmac lending.com

Effective: 5/11/2022
 Version: 9:47 AM
 2

JMAC CONFORMING FIXED AND ARMS

| CF 30 YR | | | | | | | CF 20 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.000 | 3.308 | 3.570 | 3.833 | 4.095 | 4.358 | 4.620 | 4.000 | 2.233 | 2.496 | 2.758 | 3.021 | 3.283 | 3.546 |
| 4.125 | 2.536 | 2.799 | 3.061 | 3.324 | 3.586 | 3.849 | 4.125 | 1.530 | 1.792 | 2.055 | 2.317 | 2.580 | 2.842 |
| 4.250 | 1.856 | 2.119 | 2.381 | 2.644 | 2.906 | 3.169 | 4.250 | 0.936 | 1.199 | 1.461 | 1.724 | 1.986 | 2.249 |
| 4.375 | 1.267 | 1.529 | 1.792 | 2.054 | 2.317 | 2.579 | 4.375 | 0.376 | 0.639 | 0.901 | 1.164 | 1.426 | 1.689 |
| 4.490 | 0.776 | 1.038 | 1.301 | 1.563 | 1.826 | 2.088 | 4.500 | -0.282 | -0.020 | 0.243 | 0.505 | 0.768 | 1.030 |
| 4.500 | 0.706 | 0.968 | 1.231 | 1.493 | 1.756 | 2.018 | 4.625 | -0.904 | -0.641 | -0.379 | -0.116 | 0.146 | 0.409 |
| 4.625 | 0.305 | 0.567 | 0.830 | 1.092 | 1.355 | 1.617 | 4.750 | -1.425 | -1.163 | -0.900 | -0.637 | -0.375 | -0.112 |
| 4.750 | -0.361 | -0.098 | 0.164 | 0.427 | 0.689 | 0.952 | 4.875 | -1.905 | -1.643 | -1.380 | -1.118 | -0.855 | -0.593 |
| 4.875 | -0.879 | -0.616 | -0.354 | -0.091 | 0.171 | 0.434 | 5.000 | -2.296 | -2.033 | -1.771 | -1.508 | -1.246 | -0.983 |
| 4.990 | -1.275 | -1.013 | -0.750 | -0.488 | -0.225 | 0.037 | 5.125 | -2.543 | -2.281 | -2.018 | -1.756 | -1.493 | -1.231 |
| 5.000 | -1.332 | -1.069 | -0.807 | -0.544 | -0.282 | -0.019 | 5.250 | -2.165 | -1.903 | -1.640 | -1.378 | -1.115 | -0.853 |
| 5.125 | -1.594 | -1.332 | -1.069 | -0.807 | -0.544 | -0.282 | 5.375 | -2.413 | -2.150 | -1.888 | -1.625 | -1.363 | -1.100 |
| 5.250 | -2.078 | -1.815 | -1.553 | -1.290 | -1.028 | -0.765 | 5.500 | -2.730 | -2.467 | -2.205 | -1.942 | -1.680 | -1.417 |
| 5.375 | -2.360 | -2.097 | -1.835 | -1.572 | -1.310 | -1.047 | 5.625 | -2.889 | -2.627 | -2.364 | -2.102 | -1.839 | -1.577 |
| 5.490 | -2.548 | -2.286 | -2.023 | -1.761 | -1.498 | -1.236 | 5.750 | -3.293 | -3.030 | -2.768 | -2.505 | -2.243 | -1.980 |
| 5.500 | -2.575 | -2.313 | -2.050 | -1.788 | -1.525 | -1.263 | 5.875 | -3.662 | -3.399 | -3.137 | -2.874 | -2.612 | -2.349 |
| 5.625 | -2.933 | -2.670 | -2.408 | -2.145 | -1.883 | -1.620 | 6.000 | -3.959 | -3.696 | -3.434 | -3.171 | -2.909 | -2.646 |
| 5.750 | -3.440 | -3.178 | -2.915 | -2.653 | -2.390 | -2.128 | 6.125 | -4.198 | -3.936 | -3.673 | -3.411 | -3.148 | -2.886 |
| 5.875 | -3.731 | -3.469 | -3.206 | -2.944 | -2.681 | -2.419 | 6.250 | -3.941 | -3.679 | -3.416 | -3.154 | -2.891 | -2.629 |
| 5.990 | -3.996 | -3.734 | -3.471 | -3.209 | -2.946 | -2.684 | 6.375 | -4.244 | -3.981 | -3.719 | -3.456 | -3.194 | -2.931 |
| Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 |

| CF 15 YR | | | | | | | CF 10 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.750 | 0.782 | 1.045 | 1.307 | 1.570 | 1.832 | 2.095 | 3.000 | 2.369 | 2.631 | 2.894 | 3.156 | 3.419 | 3.681 |
| 3.875 | 0.202 | 0.464 | 0.727 | 0.989 | 1.252 | 1.514 | 3.125 | 1.845 | 2.107 | 2.370 | 2.632 | 2.895 | 3.157 |
| 3.990 | -0.292 | -0.029 | 0.233 | 0.496 | 0.758 | 1.021 | 3.250 | 1.515 | 1.777 | 2.040 | 2.302 | 2.565 | 2.827 |
| 4.000 | -0.362 | -0.100 | 0.163 | 0.425 | 0.688 | 0.950 | 3.375 | 1.020 | 1.283 | 1.545 | 1.808 | 2.070 | 2.333 |
| 4.125 | -0.874 | -0.612 | -0.349 | -0.087 | 0.176 | 0.438 | 3.500 | 0.580 | 0.842 | 1.105 | 1.367 | 1.630 | 1.892 |
| 4.250 | -0.839 | -0.577 | -0.314 | -0.052 | 0.211 | 0.473 | 3.625 | 0.050 | 0.312 | 0.575 | 0.837 | 1.100 | 1.363 |
| 4.375 | -1.196 | -0.933 | -0.671 | -0.408 | -0.146 | 0.117 | 3.750 | -0.003 | 0.260 | 0.522 | 0.785 | 1.047 | 1.310 |
| 4.490 | -1.510 | -1.248 | -0.985 | -0.723 | -0.460 | -0.198 | 3.875 | -0.583 | -0.321 | -0.058 | 0.204 | 0.467 | 0.729 |
| 4.500 | -1.559 | -1.296 | -1.034 | -0.771 | -0.509 | -0.246 | 4.000 | -1.157 | -0.895 | -0.632 | -0.370 | -0.107 | 0.155 |
| 4.625 | -1.679 | -1.417 | -1.154 | -0.892 | -0.629 | -0.367 | 4.125 | -1.674 | -1.412 | -1.149 | -0.887 | -0.624 | -0.362 |
| 4.750 | -1.773 | -1.510 | -1.248 | -0.985 | -0.723 | -0.460 | 4.250 | -0.797 | -0.535 | -0.272 | -0.010 | 0.253 | 0.515 |
| 4.875 | -2.032 | -1.770 | -1.507 | -1.245 | -0.982 | -0.720 | 4.375 | -1.095 | -0.833 | -0.570 | -0.308 | -0.045 | 0.217 |
| 4.990 | -2.313 | -2.050 | -1.788 | -1.525 | -1.263 | -1.000 | 4.500 | -1.187 | -0.924 | -0.662 | -0.399 | -0.137 | 0.126 |
| 5.000 | -2.353 | -2.091 | -1.828 | -1.566 | -1.303 | -1.041 | 4.625 | -1.775 | -1.512 | -1.250 | -0.987 | -0.725 | -0.462 |
| 5.125 | -2.435 | -2.173 | -1.910 | -1.648 | -1.385 | -1.123 | 4.750 | -1.883 | -1.620 | -1.358 | -1.095 | -0.833 | -0.570 |
| 5.250 | -2.486 | -2.223 | -1.961 | -1.698 | -1.436 | -1.173 | 4.875 | -1.924 | -1.662 | -1.399 | -1.137 | -0.874 | -0.612 |
| 5.375 | -2.790 | -2.528 | -2.265 | -2.003 | -1.740 | -1.478 | 5.000 | -2.081 | -1.819 | -1.556 | -1.294 | -1.031 | -0.769 |
| 5.490 | -3.002 | -2.740 | -2.477 | -2.215 | -1.952 | -1.690 | 5.125 | -2.195 | -1.933 | -1.670 | -1.408 | -1.145 | -0.883 |
| 5.500 | -3.033 | -2.770 | -2.508 | -2.245 | -1.983 | -1.720 | 5.250 | -1.883 | -1.620 | -1.358 | -1.095 | -0.833 | -0.570 |
| 5.625 | -3.079 | -2.817 | -2.554 | -2.292 | -2.029 | -1.767 | 5.375 | -2.003 | -1.740 | -1.478 | -1.215 | -0.953 | -0.690 |
| Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 |

| CF 5/6 ARM | | | | | | | CF 7/6 ARM | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.000 | 1.304 | 1.567 | 1.829 | 2.092 | 2.354 | 2.617 | 4.250 | 1.688 | 1.951 | 2.213 | 2.476 | 2.738 | 3.001 |
| 4.125 | 0.924 | 1.187 | 1.449 | 1.712 | 1.974 | 2.237 | 4.375 | 1.253 | 1.516 | 1.778 | 2.041 | 2.303 | 2.566 |
| 4.250 | 0.543 | 0.806 | 1.068 | 1.331 | 1.593 | 1.856 | 4.500 | 0.799 | 1.061 | 1.324 | 1.586 | 1.849 | 2.111 |
| 4.375 | 0.163 | 0.426 | 0.688 | 0.951 | 1.213 | 1.476 | 4.625 | 0.347 | 0.609 | 0.872 | 1.134 | 1.397 | 1.659 |
| 4.500 | -0.203 | 0.060 | 0.322 | 0.585 | 0.847 | 1.110 | 4.750 | -0.093 | 0.169 | 0.432 | 0.694 | 0.957 | 1.220 |
| 4.625 | -0.538 | -0.275 | -0.013 | 0.250 | 0.512 | 0.775 | 4.875 | -0.512 | -0.250 | 0.013 | 0.276 | 0.538 | 0.801 |
| 4.750 | -0.859 | -0.596 | -0.334 | -0.071 | 0.191 | 0.454 | 5.000 | -0.904 | -0.641 | -0.379 | -0.116 | 0.146 | 0.409 |
| 4.875 | -1.161 | -0.899 | -0.636 | -0.374 | -0.111 | 0.151 | 5.125 | -1.271 | -1.009 | -0.746 | -0.484 | -0.221 | 0.041 |
| 5.000 | -1.450 | -1.187 | -0.925 | -0.662 | -0.400 | -0.137 | 5.250 | -1.606 | -1.344 | -1.081 | -0.819 | -0.556 | -0.294 |
| 5.125 | -1.726 | -1.464 | -1.201 | -0.938 | -0.676 | -0.413 | 5.375 | -1.926 | -1.664 | -1.401 | -1.139 | -0.876 | -0.614 |
| Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 |

| CF 10/6 ARM | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.250 | 2.878 | 3.141 | 3.403 | 3.666 | 3.928 | 4.191 |
| 4.375 | 2.400 | 2.663 | 2.925 | 3.188 | 3.450 | 3.713 |
| 4.500 | 1.916 | 2.179 | 2.441 | 2.704 | 2.966 | 3.229 |
| 4.625 | 1.435 | 1.698 | 1.960 | 2.223 | 2.485 | 2.748 |
| 4.750 | 0.941 | 1.204 | 1.466 | 1.729 | 1.991 | 2.254 |
| 4.875 | 0.430 | 0.693 | 0.955 | 1.218 | 1.480 | 1.743 |
| 5.000 | -0.080 | 0.183 | 0.445 | 0.708 | 0.970 | 1.233 |
| 5.125 | -0.570 | -0.307 | -0.045 | 0.218 | 0.480 | 0.743 |
| 5.250 | -1.022 | -0.760 | -0.497 | -0.235 | 0.028 | 0.290 |
| 5.375 | -1.455 | -1.193 | -0.930 | -0.667 | -0.405 | -0.142 |
| 5.500 | -1.861 | -1.599 | -1.336 | -1.074 | -0.811 | -0.549 |
| 5.625 | -2.235 | -1.973 | -1.710 | -1.448 | -1.185 | -0.922 |
| Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 |

| ARM types: | Margin | Caps |
|----------------------------------|--------|-------|
| 5/6 | 3.000 | 2/1/5 |
| 7/6 | 3.000 | 5/1/5 |
| 10/6 | 3.000 | 5/1/5 |
| 30 DAY SOFR INDEX: 0.383% | | |

Underwriting fee buyout
 Formula
 UW fee divided by total loan amount

| HomeReady and HomePossible Adjustment Caps | |
|--|-------|
| LTV > 80% and FICO >= 680 | 0.000 |
| LTV > 80% and FICO < 680 | 1.500 |
| LTV <= 80% | 1.500 |

Please note state adjustments do not apply for HomeReady or HomePossible products. Lock term, loan amount, LPMI, escrow waiver are excluded from adjustment caps.

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LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE

JMAC CONFORMING FIXED AND ARMS PRICE ADJUSTMENTS

| | < 620 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | >= 740 |
|--|--------|---------|---------|---------|---------|---------|---------|--------|
| No Impounds | | | | | | | | |
| CA state | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| TX state | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| All Others | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| Loan Amt | | | | | | | | |
| \$75K-\$119,999 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| State Adjuster For 30 Years Fixed rates <= Conforming Limits (Owner Occupied Only) | | | | | | | | |
| TN, OH, IN, NC, SC, DC, VA, MN | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| MD, NJ, PA | -0.175 | -0.175 | -0.175 | -0.175 | -0.175 | -0.175 | -0.175 | -0.175 |
| FL, GA, IL, OR | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| TX | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| Property Type: | | | | | | | | |
| 2-4 Units | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Att. Condo w/LTV > 75% & > 15 Yr | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |
| Occupancy: | | | | | | | | |
| Investment & 30 Year Fixed Only: (Adjustments are accumulative) | | | | | | | | |
| NOO, LTV <= 75% | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 |
| NOO, LTV 75.01-80% | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 |
| Investment & All other Terms: | | | | | | | | |
| NOO, LTV <= 75% | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 |
| NOO, LTV 75.01-80% | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 |
| Sec. Home LTV <= 60% | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 |
| Sec. Home LTV > 60% - <=70% | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 |
| Sec. Home LTV >70% to <=75% | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 |
| Sec. Home LTV > 75% - <=80% | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 |
| Sec. Home LTV > 80% | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 |
| Cash-Out Refinancing: | | | | | | | | |
| Cash-Out with <= LTV 60% | 1.625 | 0.625 | 0.625 | 0.625 | 0.375 | 0.375 | 0.375 | 0.375 |
| Cash-Out with LTV 60.01-75% | 2.625 | 1.625 | 1.625 | 1.125 | 1.125 | 1.000 | 1.000 | 0.625 |
| Cash-Out with LTV 75.01-80% | 3.125 | 3.125 | 2.625 | 1.875 | 1.750 | 1.125 | 1.125 | 0.875 |
| TX C/O; added to all C/O adjust. | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| Secondary Financing (Accumulative Add-ons) | | | | | | | | |
| Subordination - All LTV and CLTV | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| LTV <=65 & CLTV 80.01-95** | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.250 | 0.250 |
| LTV 65.01-75 & CLTV 80.01-95** | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.500 | 0.500 |
| LTV 75.01-95 & CLTV 75.01-95** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.750 | 0.750 |
| LTV <=95 & CLTV 95.01-97** | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |
| LTV <=97 & CLTV > 97*** | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |
| LTV% - Amortization term > 15 Year | | | | | | | | |
| LTV <= 60% | 0.500 | 0.500 | 0.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| LTV 60.01-70% | 1.500 | 1.500 | 1.250 | 1.000 | 0.500 | 0.500 | 0.250 | 0.250 |
| LTV 70.01-75% | 3.000 | 3.000 | 2.750 | 2.250 | 1.250 | 1.000 | 0.500 | 0.250 |
| LTV 75.01-80% | 3.000 | 3.000 | 3.000 | 2.750 | 1.750 | 1.250 | 0.750 | 0.500 |
| LTV 80.01-85% | 3.750 | 3.500 | 3.500 | 3.000 | 1.500 | 1.000 | 0.500 | 0.250 |
| LTV 85.01-90% | 3.750 | 3.500 | 3.000 | 2.500 | 1.250 | 1.000 | 0.500 | 0.250 |
| LTV 90.01-95% | 3.750 | 3.500 | 3.000 | 2.500 | 1.250 | 1.000 | 0.500 | 0.250 |
| LTV 95.01-97% *** | 4.000 | 3.750 | 3.000 | 2.500 | 1.500 | 1.000 | 0.500 | 0.250 |

For HomeOne pricing and adjustments, please use conforming 30 fixed pricing and adjustments.

* Fixed Rate Only
 ** In Addition to Subordination Adjustment for All LTV and HCLTV
 *** HomeOne only

ALL CONFORMING LPMI

| | | Fico | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740-759 | >=760 |
|-----------------------|------------|-------------------|---------|---------|---------|---------|---------|---------|---------|-------|
| PRIMARY > 20 YEARS | <= 45% DTI | <= 85% LTV | 2.190 | 2.040 | 1.840 | 1.380 | 1.170 | 1.020 | 0.870 | 0.710 |
| | | 85.01% to 90% LTV | 5.870 | 5.360 | 5.050 | 3.670 | 3.010 | 2.500 | 2.040 | 1.430 |
| | | 90.01% - 95% LTV | 7.750 | 6.990 | 6.430 | 4.850 | 3.930 | 3.320 | 2.650 | 1.890 |
| | > 45% DTI | 95.01% - 97% LTV | 10.000 | 9.130 | 8.420 | 6.270 | 5.050 | 4.230 | 3.320 | 2.300 |
| | | <= 85% LTV | 2.680 | 2.480 | 2.260 | 1.760 | 1.470 | 1.240 | 1.040 | 0.820 |
| | | 85.01% to 90% LTV | 7.120 | 6.370 | 5.940 | 4.420 | 3.630 | 3.000 | 2.430 | 1.710 |
| PRIMARY <= 20 YEARS | <= 45% DTI | 90.01% - 95% LTV | 9.280 | 8.260 | 7.550 | 5.850 | 4.650 | 3.890 | 3.090 | 2.240 |
| | | 95.01% - 97% LTV | 11.820 | 10.730 | 9.840 | 7.510 | 6.110 | 4.990 | 3.940 | 2.680 |
| | | <= 85% LTV | 0.890 | 0.780 | 0.730 | 0.590 | 0.550 | 0.550 | 0.550 | 0.550 |
| | > 45% DTI | 85.01% to 90% LTV | 2.770 | 2.520 | 2.310 | 1.760 | 1.450 | 1.300 | 1.040 | 0.790 |
| | | 90.01% - 95% LTV | 6.240 | 5.630 | 5.120 | 3.900 | 3.090 | 2.680 | 2.120 | 1.450 |
| | | 95.01% - 97% LTV | 9.610 | 8.740 | 8.030 | 5.990 | 4.770 | 4.050 | 3.140 | 2.120 |
| SEC. HOME > 20 YEARS | <= 45% DTI | <= 85% LTV | 1.380 | 1.220 | 1.150 | 0.970 | 0.850 | 0.770 | 0.720 | 0.660 |
| | | 85.01% to 90% LTV | 4.020 | 3.530 | 3.200 | 2.510 | 2.070 | 1.800 | 1.430 | 1.070 |
| | | 90.01% - 95% LTV | 7.770 | 6.900 | 6.240 | 4.900 | 3.810 | 3.250 | 2.560 | 1.800 |
| | > 45% DTI | 95.01% - 97% LTV | 11.430 | 10.340 | 9.450 | 7.230 | 5.830 | 4.810 | 3.760 | 2.500 |
| | | <= 85% LTV | 3.420 | 3.270 | 3.070 | 2.080 | 1.870 | 1.510 | 1.120 | 0.960 |
| | | 85.01% to 90% LTV | 7.100 | 6.590 | 6.280 | 4.370 | 3.710 | 2.990 | 2.290 | 1.680 |
| SEC. HOME <= 20 YEARS | <= 45% DTI | <= 85% LTV | 3.910 | 3.710 | 3.490 | 2.460 | 2.170 | 1.730 | 1.290 | 1.070 |
| | | 85.01% to 90% LTV | 8.350 | 7.600 | 7.170 | 5.120 | 4.330 | 3.490 | 2.680 | 1.960 |
| | | <= 85% LTV | 2.120 | 2.010 | 1.960 | 1.290 | 1.250 | 1.040 | 0.800 | 0.800 |
| | > 45% DTI | 85.01% to 90% LTV | 4.000 | 3.750 | 3.540 | 2.460 | 2.150 | 1.790 | 1.290 | 1.040 |
| | | <= 85% LTV | 2.610 | 2.450 | 2.380 | 1.670 | 1.550 | 1.260 | 0.970 | 0.910 |
| | | 85.01% to 90% LTV | 5.250 | 4.760 | 4.430 | 3.210 | 2.770 | 2.290 | 1.680 | 1.320 |
| Rate And Term | | All LTV and DTI | 1.050 | 1.050 | 1.050 | 0.530 | 0.530 | 0.000 | 0.000 | 0.000 |

ADDITIONAL ADJUSTMENTS FOR HOME READY AND HOME POSSIBLE LPMI

| | | Fico | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740-759 | >=760 |
|---------------------------------------|------------|------------------|---------|---------|---------|---------|---------|---------|---------|--------|
| PRIMARY > 20 YEARS | <= 45% DTI | 90.01% - 95% LTV | -1.120 | -0.970 | -0.920 | -0.670 | -0.560 | -0.460 | -0.350 | -0.260 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| | > 45% DTI | 90.01% - 95% LTV | -1.120 | -0.970 | -0.920 | -0.670 | -0.560 | -0.460 | -0.350 | -0.260 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| PRIMARY <= 20 YEARS | <= 45% DTI | 90.01% - 95% LTV | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| | > 45% DTI | 90.01% - 95% LTV | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| 3 - 4 Unit (HomePossible only) | | | N/A | N/A | N/A | N/A | 1.750 | 1.330 | 1.190 | 1.190 |

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:

Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01624421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41DRO-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MQ-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-17187; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina RMLS - 53112; Tennessee #21182; Texas #53112; Utah #UDFI-RFMQ2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
www.jmac lending.com

Effective:
 Version:

5/11/2022
 9:47 AM
 2

JMAC HIGH BALANCE FIXED AND ARMS

| HB DU 30 YR | | | | | | | HB DU 15YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.750 | 4.961 | 5.224 | 5.486 | 5.749 | 6.011 | 6.274 | 3.250 | 3.119 | 3.382 | 3.644 | 3.907 | 4.169 | 4.432 |
| 3.875 | 4.329 | 4.591 | 4.854 | 5.116 | 5.379 | 5.641 | 3.375 | 2.671 | 2.934 | 3.196 | 3.459 | 3.721 | 3.984 |
| 4.000 | 3.765 | 4.028 | 4.290 | 4.553 | 4.815 | 5.078 | 3.500 | 2.236 | 2.499 | 2.761 | 3.024 | 3.286 | 3.549 |
| 4.125 | 3.020 | 3.283 | 3.545 | 3.808 | 4.070 | 4.333 | 3.625 | 1.657 | 1.920 | 2.182 | 2.445 | 2.707 | 2.970 |
| 4.250 | 2.344 | 2.606 | 2.869 | 3.131 | 3.394 | 3.656 | 3.750 | 1.156 | 1.419 | 1.681 | 1.944 | 2.206 | 2.469 |
| 4.375 | 1.773 | 2.036 | 2.298 | 2.561 | 2.823 | 3.086 | 3.875 | 0.762 | 1.025 | 1.287 | 1.550 | 1.812 | 2.075 |
| 4.500 | 1.148 | 1.411 | 1.673 | 1.936 | 2.198 | 2.461 | 4.000 | 0.453 | 0.716 | 0.978 | 1.241 | 1.503 | 1.766 |
| 4.625 | 0.725 | 0.987 | 1.250 | 1.512 | 1.775 | 2.037 | 4.125 | -0.046 | 0.217 | 0.479 | 0.742 | 1.004 | 1.267 |
| 4.750 | 0.216 | 0.478 | 0.741 | 1.003 | 1.266 | 1.528 | 4.250 | -0.484 | -0.221 | 0.041 | 0.304 | 0.566 | 0.829 |
| 4.875 | -0.286 | -0.024 | 0.239 | 0.501 | 0.764 | 1.027 | 4.375 | -0.821 | -0.558 | -0.296 | -0.033 | 0.229 | 0.492 |
| 5.000 | -0.722 | -0.460 | -0.197 | 0.065 | 0.328 | 0.590 | 4.500 | -1.081 | -0.819 | -0.556 | -0.294 | -0.031 | 0.231 |
| 5.125 | -1.080 | -0.817 | -0.555 | -0.292 | -0.030 | 0.233 | 4.625 | -1.025 | -0.762 | -0.500 | -0.237 | 0.025 | 0.288 |
| 5.250 | -1.427 | -1.165 | -0.902 | -0.640 | -0.377 | -0.115 | 4.750 | -1.389 | -1.127 | -0.864 | -0.601 | -0.339 | -0.076 |
| 5.375 | -1.733 | -1.471 | -1.208 | -0.946 | -0.683 | -0.421 | 4.875 | -1.667 | -1.405 | -1.142 | -0.880 | -0.617 | -0.355 |
| 5.500 | -2.096 | -1.834 | -1.571 | -1.309 | -1.046 | -0.784 | 5.000 | -1.878 | -1.616 | -1.353 | -1.091 | -0.828 | -0.566 |
| 5.625 | -2.389 | -2.127 | -1.864 | -1.602 | -1.339 | -1.077 | 5.125 | -0.875 | -0.613 | -0.350 | -0.088 | 0.175 | 0.437 |
| 5.750 | -2.809 | -2.547 | -2.284 | -2.022 | -1.759 | -1.497 | 5.250 | -0.926 | -0.663 | -0.401 | -0.138 | 0.124 | 0.387 |
| 5.875 | -3.160 | -2.898 | -2.635 | -2.373 | -2.110 | -1.848 | 5.375 | -1.230 | -0.968 | -0.705 | -0.443 | -0.180 | 0.082 |
| 6.000 | -3.450 | -3.188 | -2.925 | -2.663 | -2.400 | -2.138 | 5.500 | -1.473 | -1.210 | -0.948 | -0.685 | -0.423 | -0.160 |
| 6.125 | -3.678 | -3.416 | -3.153 | -2.891 | -2.628 | -2.366 | 5.625 | -2.313 | -2.050 | -1.788 | -1.525 | -1.263 | -1.000 |
| Max Price | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 | Max Price | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 |

| HB LP 30 YR | | | | | | | HB LP 15YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.750 | 4.961 | 5.224 | 5.486 | 5.749 | 6.011 | 6.274 | 3.250 | 3.119 | 3.382 | 3.644 | 3.907 | 4.169 | 4.432 |
| 3.875 | 4.329 | 4.591 | 4.854 | 5.116 | 5.379 | 5.641 | 3.375 | 2.671 | 2.934 | 3.196 | 3.459 | 3.721 | 3.984 |
| 4.000 | 3.765 | 4.028 | 4.290 | 4.553 | 4.815 | 5.078 | 3.500 | 2.236 | 2.499 | 2.761 | 3.024 | 3.286 | 3.549 |
| 4.125 | 3.020 | 3.283 | 3.545 | 3.808 | 4.070 | 4.333 | 3.625 | 1.657 | 1.920 | 2.182 | 2.445 | 2.707 | 2.970 |
| 4.250 | 2.344 | 2.606 | 2.869 | 3.131 | 3.394 | 3.656 | 3.750 | 1.156 | 1.419 | 1.681 | 1.944 | 2.206 | 2.469 |
| 4.375 | 1.773 | 2.036 | 2.298 | 2.561 | 2.823 | 3.086 | 3.875 | 0.762 | 1.025 | 1.287 | 1.550 | 1.812 | 2.075 |
| 4.500 | 1.273 | 1.536 | 1.798 | 2.061 | 2.323 | 2.586 | 4.000 | 0.453 | 0.716 | 0.978 | 1.241 | 1.503 | 1.766 |
| 4.625 | 0.850 | 1.112 | 1.375 | 1.637 | 1.900 | 2.162 | 4.125 | -0.046 | 0.217 | 0.479 | 0.742 | 1.004 | 1.267 |
| 4.750 | 0.341 | 0.603 | 0.866 | 1.128 | 1.391 | 1.653 | 4.250 | -0.484 | -0.221 | 0.041 | 0.304 | 0.566 | 0.829 |
| 4.875 | -0.161 | 0.101 | 0.364 | 0.626 | 0.889 | 1.152 | 4.375 | -0.821 | -0.558 | -0.296 | -0.033 | 0.229 | 0.492 |
| 5.000 | -0.597 | -0.335 | -0.072 | 0.190 | 0.453 | 0.715 | 4.500 | -1.081 | -0.819 | -0.556 | -0.294 | -0.031 | 0.231 |
| 5.125 | -0.955 | -0.692 | -0.430 | -0.167 | 0.095 | 0.358 | 4.625 | -1.097 | -0.835 | -0.572 | -0.310 | -0.047 | 0.215 |
| 5.250 | -1.302 | -1.040 | -0.777 | -0.515 | -0.252 | 0.010 | 4.750 | -1.389 | -1.127 | -0.864 | -0.601 | -0.339 | -0.076 |
| 5.375 | -1.733 | -1.471 | -1.208 | -0.946 | -0.683 | -0.421 | 4.875 | -1.667 | -1.405 | -1.142 | -0.880 | -0.617 | -0.355 |
| 5.500 | -2.096 | -1.834 | -1.571 | -1.309 | -1.046 | -0.784 | 5.000 | -1.898 | -1.636 | -1.373 | -1.111 | -0.848 | -0.586 |
| 5.625 | -2.389 | -2.127 | -1.864 | -1.602 | -1.339 | -1.077 | 5.125 | -2.325 | -2.063 | -1.800 | -1.538 | -1.275 | -1.013 |
| 5.750 | -2.809 | -2.547 | -2.284 | -2.022 | -1.759 | -1.497 | | | | | | | |
| 5.875 | -3.160 | -2.898 | -2.635 | -2.373 | -2.110 | -1.848 | | | | | | | |
| 6.000 | -3.450 | -3.188 | -2.925 | -2.663 | -2.400 | -2.138 | | | | | | | |
| 6.125 | -3.678 | -3.416 | -3.153 | -2.891 | -2.628 | -2.366 | | | | | | | |
| Max Price | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 | -2.500 | Max Price | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 | -3.500 |

| HB DU & LP 5/6 ARM | | | | | | | HB DU & LP 7/6 ARM | | | | | | |
|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.375 | 0.576 | 0.838 | 1.101 | 1.363 | 1.626 | 1.888 | 4.375 | 1.484 | 1.746 | 2.009 | 2.271 | 2.534 | 2.796 |
| 4.500 | 0.187 | 0.449 | 0.712 | 0.974 | 1.237 | 1.500 | 4.500 | 1.052 | 1.314 | 1.577 | 1.839 | 2.102 | 2.364 |
| 4.625 | -0.202 | 0.060 | 0.323 | 0.585 | 0.848 | 1.110 | 4.625 | 0.614 | 0.876 | 1.139 | 1.401 | 1.664 | 1.926 |
| 4.750 | -0.577 | -0.315 | -0.052 | 0.210 | 0.473 | 0.735 | 4.750 | 0.177 | 0.439 | 0.702 | 0.964 | 1.227 | 1.489 |
| 4.875 | -0.922 | -0.660 | -0.397 | -0.135 | 0.128 | 0.390 | 4.875 | -0.278 | -0.016 | 0.247 | 0.509 | 0.772 | 1.034 |
| 5.000 | -1.253 | -0.991 | -0.728 | -0.466 | -0.203 | 0.059 | 5.000 | -0.732 | -0.469 | -0.207 | 0.056 | 0.318 | 0.581 |
| 5.125 | -1.566 | -1.304 | -1.041 | -0.779 | -0.516 | -0.254 | 5.125 | -1.173 | -0.911 | -0.648 | -0.386 | -0.123 | 0.139 |
| 5.250 | -1.865 | -1.603 | -1.340 | -1.078 | -0.815 | -0.553 | 5.250 | -1.595 | -1.333 | -1.070 | -0.807 | -0.545 | -0.282 |
| 5.375 | -2.153 | -1.891 | -1.628 | -1.366 | -1.103 | -0.841 | 5.375 | -1.991 | -1.729 | -1.466 | -1.204 | -0.941 | -0.678 |
| 5.500 | -2.403 | -2.141 | -1.878 | -1.616 | -1.353 | -1.091 | 5.500 | -2.360 | -2.098 | -1.835 | -1.573 | -1.310 | -1.048 |
| Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 |

| HB DU & LP 10/6 ARM | | | | | | |
|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.750 | 1.131 | 1.394 | 1.656 | 1.919 | 2.181 | 2.444 |
| 4.875 | 0.653 | 0.916 | 1.178 | 1.441 | 1.703 | 1.966 |
| 5.000 | 0.163 | 0.425 | 0.688 | 0.950 | 1.213 | 1.476 |
| 5.125 | -0.344 | -0.081 | 0.181 | 0.444 | 0.706 | 0.969 |
| 5.250 | -0.850 | -0.587 | -0.325 | -0.062 | 0.200 | 0.463 |
| 5.375 | -1.337 | -1.075 | -0.812 | -0.550 | -0.287 | -0.025 |
| 5.500 | -1.786 | -1.524 | -1.261 | -0.999 | -0.736 | -0.474 |
| 5.625 | -2.215 | -1.953 | -1.690 | -1.428 | -1.165 | -0.903 |
| 5.750 | -2.619 | -2.357 | -2.094 | -1.832 | -1.569 | -1.307 |
| 5.875 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| Max Price | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 |

| ARM types: | Margin | Caps |
|---------------------------|--------|--------|
| 5/6 | 3.000 | 2/1/5 |
| 7/6 | 3.000 | 5/1/5 |
| 10/6 | 3.000 | 5/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

Underwriting fee buyout

Formula
 UW fee divided by total loan amount

HomeReady Adjustment Caps

| | |
|---------------------------|-------|
| LTV > 80% and FICO >= 680 | 0.000 |
| LTV > 80% and FICO < 680 | 1.500 |
| LTV <= 80% | 1.500 |

Please note state adjustments do not apply for HomeReady or HomePossible products. Lock term, loan amount, LPMI, escrow waiver are excluded from adjustment caps.

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171877; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE

JMAC HIGH BALANCE FIXED AND ARMS PRICE ADJUSTMENTS

| | < 620 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | >= 740 |
|--|-------|---------|---------|---------|---------|---------|---------|--------|
| No Impounds | | | | | | | | |
| CA state | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| All Others | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| Property Type: | | | | | | | | |
| 2-4 Units | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Att. Condo w/LTV > 75% & > 15 Yr | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |
| Occupancy: | | | | | | | | |
| Investment & 30 Year Fixed Only: (Adjustments are accumulative) | | | | | | | | |
| NOO, LTV <= 75% | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 |
| NOO, LTV 75.01-80% | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 |
| NOO with PIW | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| NOO & Cashout & LTV >=65% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Investment & All other Terms: | | | | | | | | |
| NOO, LTV <= 75% | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 |
| NOO, LTV 75.01-80% | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 |
| Sec. Home LTV <= 60% | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 |
| Sec. Home LTV > 60% - <=70% | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 |
| Sec. Home LTV >70% to <=75% | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 |
| Sec. Home LTV > 75% - <=80% | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 | 3.375 |
| Sec. Home LTV > 80% | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 | 4.125 |
| Pur or R/T Refi <=60% | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| Pur or R/T Refi >60% - <=75% | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |
| Pur or R/T Refi > 75% | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| ARM <= 75% LTV/CLTV | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |
| ARM > 75% to 90% LTV/CLTV | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |
| ARM > 90% LTV/CLTV | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| Cash-Out Refinancing: | | | | | | | | |
| Cash-Out with <= LTV 60% | 2.875 | 1.875 | 1.875 | 1.875 | 1.625 | 1.625 | 1.625 | 1.625 |
| Cash-Out with LTV 60.01-75% | 4.125 | 3.125 | 3.125 | 3.125 | 2.625 | 2.500 | 2.500 | 2.125 |
| Cash-Out with LTV 75.01-80% | 4.875 | 4.875 | 4.375 | 3.625 | 3.500 | 2.875 | 2.875 | 2.625 |
| Secondary Financing (Accumulative Add-ons) | | | | | | | | |
| Subordination - All LTV and CLTV | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| LTV <=65 & CLTV 80.01-95** | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.250 | 0.250 |
| LTV 65.01-75 & CLTV 80.01-95** | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.500 | 0.500 |
| LTV 75.01-95 & CLTV 75.01-95** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.750 | 0.750 |
| LTV% - Amortization term > 15 Year | | | | | | | | |
| LTV <= 60% | 0.500 | 0.500 | 0.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| LTV 60.01-70% | 1.500 | 1.500 | 1.250 | 1.000 | 0.500 | 0.500 | 0.250 | 0.250 |
| LTV 70.01-75% | 3.000 | 3.000 | 2.750 | 2.250 | 1.250 | 1.000 | 0.500 | 0.250 |
| LTV 75.01-80% | 3.000 | 3.000 | 3.000 | 2.750 | 1.750 | 1.250 | 0.750 | 0.500 |
| LTV 80.01-85% | 3.750 | 3.500 | 3.500 | 3.000 | 1.500 | 1.000 | 0.500 | 0.250 |
| LTV 85.01-90% | 3.750 | 3.500 | 3.000 | 2.500 | 1.250 | 1.000 | 0.500 | 0.250 |
| LTV 90.01-95% | 3.750 | 3.500 | 3.000 | 2.500 | 1.250 | 1.000 | 0.500 | 0.250 |
| LTV 95.01-97% * | 4.000 | 3.750 | 3.000 | 2.500 | 1.500 | 1.500 | 1.000 | 0.750 |

* Fixed Rate Only

** In Addition to Subordination Adjustment for All LTV and HCLTV

HIGH BALANCE LPMI

ALL HB DU & LP LPMI

| | | Fico | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720 - 739 | 740-759 | >=760 |
|--------------------------|------------|-------------------|---------|---------|---------|---------|---------|-----------|---------|-------|
| PRIMARY > 20 YEARS | <= 45% DTI | <= 85% LTV | 2.190 | 2.040 | 1.840 | 1.380 | 1.170 | 1.020 | 0.870 | 0.710 |
| | | 85.01% to 90% LTV | 5.870 | 5.360 | 5.050 | 3.670 | 3.010 | 2.500 | 2.040 | 1.430 |
| | | 90.01% - 95% LTV | 7.750 | 6.990 | 6.430 | 4.850 | 3.930 | 3.320 | 2.650 | 1.890 |
| | > 45% DTI | 95.01% - 97% LTV | 10.000 | 9.130 | 8.420 | 6.270 | 5.050 | 4.230 | 3.320 | 2.300 |
| | | <= 85% LTV | 2.680 | 2.480 | 2.260 | 1.760 | 1.470 | 1.240 | 1.040 | 0.820 |
| | | 85.01% to 90% LTV | 7.120 | 6.370 | 5.940 | 4.420 | 3.630 | 3.000 | 2.430 | 1.710 |
| PRIMARY <= 20 YEARS | <= 45% DTI | 90.01% - 95% LTV | 9.280 | 8.260 | 7.550 | 5.850 | 4.650 | 3.890 | 3.090 | 2.240 |
| | | 95.01% - 97% LTV | 11.820 | 10.730 | 9.840 | 7.510 | 6.110 | 4.990 | 3.940 | 2.680 |
| | | <= 85% LTV | 0.890 | 0.780 | 0.730 | 0.590 | 0.550 | 0.550 | 0.550 | 0.550 |
| | > 45% DTI | 85.01% to 90% LTV | 2.770 | 2.520 | 2.310 | 1.760 | 1.450 | 1.300 | 1.040 | 0.790 |
| | | 90.01% - 95% LTV | 6.240 | 5.630 | 5.120 | 3.900 | 3.090 | 2.680 | 2.120 | 1.450 |
| | | 95.01% - 97% LTV | 9.610 | 8.740 | 8.030 | 5.990 | 4.770 | 4.050 | 3.140 | 2.120 |
| SEC. HOME > 20 YEARS | <= 45% DTI | <= 85% LTV | 1.380 | 1.220 | 1.150 | 0.970 | 0.850 | 0.770 | 0.720 | 0.660 |
| | | 85.01% to 90% LTV | 4.020 | 3.530 | 3.200 | 2.510 | 2.070 | 1.800 | 1.430 | 1.070 |
| | | 90.01% - 95% LTV | 7.770 | 6.900 | 6.240 | 4.900 | 3.810 | 3.250 | 2.560 | 1.800 |
| | > 45% DTI | 95.01% - 97% LTV | 11.430 | 10.340 | 9.450 | 7.230 | 5.830 | 4.810 | 3.760 | 2.500 |
| | | <= 85% LTV | 3.420 | 3.270 | 3.070 | 2.080 | 1.870 | 1.510 | 1.120 | 0.960 |
| | | 85.01% to 90% LTV | 7.100 | 6.590 | 6.280 | 4.370 | 3.710 | 2.990 | 2.290 | 1.680 |
| SEC. HOME <= 20 YEARS | <= 45% DTI | <= 85% LTV | 3.910 | 3.710 | 3.490 | 2.460 | 2.170 | 1.730 | 1.290 | 1.070 |
| | | 85.01% to 90% LTV | 8.350 | 7.600 | 7.170 | 5.120 | 4.330 | 3.490 | 2.680 | 1.960 |
| | | <= 85% LTV | 2.120 | 2.010 | 1.960 | 1.290 | 1.250 | 1.040 | 0.800 | 0.800 |
| | > 45% DTI | 85.01% to 90% LTV | 4.000 | 3.750 | 3.540 | 2.460 | 2.150 | 1.790 | 1.290 | 1.040 |
| | | <= 85% LTV | 2.610 | 2.450 | 2.380 | 1.670 | 1.550 | 1.260 | 0.970 | 0.910 |
| | | 85.01% to 90% LTV | 5.250 | 4.760 | 4.430 | 3.210 | 2.770 | 2.290 | 1.680 | 1.320 |
| Rate And Term | | All LTV and DTI | 1.050 | 1.050 | 1.050 | 0.530 | 0.530 | 0.000 | 0.000 | 0.000 |

ADDITIONAL ADJUSTMENTS FOR HOME READY AND HOME POSSIBLE LPMI

| | | Fico | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720 - 739 | 740-759 | >=760 |
|--------------------------------|------------|------------------|---------|---------|---------|---------|---------|-----------|---------|--------|
| PRIMARY > 20 YEARS | <= 45% DTI | 90.01% - 95% LTV | -1.120 | -0.970 | -0.920 | -0.670 | -0.560 | -0.460 | -0.350 | -0.260 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| | > 45% DTI | 90.01% - 95% LTV | -1.120 | -0.970 | -0.920 | -0.670 | -0.560 | -0.460 | -0.350 | -0.260 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| PRIMARY <= 20 YEARS | <= 45% DTI | 90.01% - 95% LTV | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| | > 45% DTI | 90.01% - 95% LTV | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | | 95.01% - 97% LTV | -2.400 | -2.240 | -2.150 | -1.580 | -1.280 | -1.020 | -0.770 | -0.510 |
| 3 - 4 Unit (HomePossible only) | | | N/A | N/A | N/A | N/A | 1.750 | 1.330 | 1.190 | 1.190 |

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603249; BRE#1824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona DTN #1, #1000965; California CFL #603249; California RMLA #41D80-97827; Colorado #53112;
 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio
 #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
www.jmaclending.com

Effective:
 Version:

5/11/2022
 9:47 AM
 2

JMAC FHA FIXED & FHA STREAMLINE FIXED

| FHA 30 YR | | | | | | | FHA HB 30 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.375 | -0.768 | -0.506 | -0.243 | 0.019 | 0.282 | 0.544 | 4.125 | 1.951 | 2.213 | 2.476 | 2.738 | 3.001 | 3.263 |
| 4.500 | -1.312 | -1.049 | -0.787 | -0.524 | -0.262 | 0.001 | 4.250 | 1.090 | 1.353 | 1.615 | 1.878 | 2.140 | 2.403 |
| 4.625 | -1.836 | -1.574 | -1.311 | -1.049 | -0.786 | -0.524 | 4.375 | 0.544 | 0.806 | 1.069 | 1.331 | 1.594 | 1.856 |
| 4.750 | -2.516 | -2.254 | -1.991 | -1.729 | -1.466 | -1.204 | 4.500 | 0.061 | 0.323 | 0.586 | 0.848 | 1.111 | 1.373 |
| 4.875 | -2.231 | -1.969 | -1.706 | -1.444 | -1.181 | -0.919 | 4.625 | -0.403 | -0.140 | 0.122 | 0.385 | 0.647 | 0.910 |
| 5.000 | -2.536 | -2.274 | -2.011 | -1.749 | -1.486 | -1.224 | 4.750 | -0.330 | -0.067 | 0.195 | 0.458 | 0.720 | 0.983 |
| 5.125 | -2.941 | -2.678 | -2.416 | -2.153 | -1.891 | -1.628 | 4.875 | -0.797 | -0.534 | -0.272 | -0.009 | 0.253 | 0.516 |
| 5.250 | -2.712 | -2.450 | -2.187 | -1.925 | -1.662 | -1.400 | 5.000 | -1.241 | -0.978 | -0.716 | -0.453 | -0.191 | 0.072 |
| 5.375 | -3.129 | -2.867 | -2.604 | -2.342 | -2.079 | -1.817 | 5.125 | -1.563 | -1.300 | -1.038 | -0.775 | -0.513 | -0.250 |
| 5.500 | -3.520 | -3.258 | -2.995 | -2.733 | -2.470 | -2.208 | 5.250 | 0.986 | 1.249 | 1.511 | 1.774 | 2.036 | 2.299 |
| 5.625 | -3.795 | -3.532 | -3.270 | -3.007 | -2.745 | -2.482 | 5.375 | 0.669 | 0.932 | 1.194 | 1.457 | 1.719 | 1.982 |
| 5.750 | -2.338 | -2.076 | -1.813 | -1.551 | -1.288 | -1.026 | 5.500 | 0.393 | 0.656 | 0.918 | 1.181 | 1.443 | 1.706 |
| 5.875 | -2.708 | -2.445 | -2.183 | -1.920 | -1.658 | -1.395 | 5.625 | 0.242 | 0.505 | 0.767 | 1.030 | 1.292 | 1.555 |
| 6.000 | -0.822 | -0.560 | -0.297 | -0.035 | 0.228 | 0.490 | 5.750 | 3.521 | 3.783 | 4.046 | 4.308 | 4.571 | 4.833 |
| 6.125 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | 5.875 | 3.268 | 3.531 | 3.793 | 4.056 | 4.318 | 4.581 |
| Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 |

| FHA 15 YR | | | | | | | FHA HB 15 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.375 | 2.157 | 2.420 | 2.682 | 2.945 | 3.207 | 3.470 | 3.500 | 3.020 | 3.283 | 3.545 | 3.808 | 4.070 | 4.333 |
| 3.500 | 1.689 | 1.951 | 2.214 | 2.476 | 2.739 | 3.001 | 3.625 | 2.624 | 2.886 | 3.149 | 3.411 | 3.674 | 3.936 |
| 3.625 | 1.233 | 1.496 | 1.758 | 2.021 | 2.283 | 2.546 | 3.750 | 2.732 | 2.995 | 3.257 | 3.520 | 3.782 | 4.045 |
| 3.750 | 1.215 | 1.477 | 1.740 | 2.002 | 2.265 | 2.527 | 3.875 | 2.347 | 2.610 | 2.872 | 3.135 | 3.397 | 3.660 |
| 3.875 | 0.766 | 1.029 | 1.291 | 1.554 | 1.816 | 2.079 | 4.000 | 1.997 | 2.260 | 2.522 | 2.785 | 3.047 | 3.310 |
| 4.000 | 0.339 | 0.602 | 0.864 | 1.127 | 1.389 | 1.652 | 4.125 | 1.689 | 1.952 | 2.214 | 2.477 | 2.739 | 3.002 |
| 4.125 | -0.059 | 0.203 | 0.466 | 0.728 | 0.991 | 1.253 | 4.250 | 1.927 | 2.190 | 2.452 | 2.715 | 2.977 | 3.240 |
| 4.250 | -0.023 | 0.239 | 0.502 | 0.764 | 1.027 | 1.289 | 4.375 | 1.632 | 1.894 | 2.157 | 2.419 | 2.682 | 2.944 |
| 4.375 | -0.412 | -0.149 | 0.113 | 0.376 | 0.638 | 0.901 | 4.500 | 1.383 | 1.646 | 1.908 | 2.171 | 2.433 | 2.696 |
| 4.500 | -0.766 | -0.503 | -0.241 | 0.022 | 0.284 | 0.547 | 4.625 | 1.179 | 1.442 | 1.704 | 1.967 | 2.229 | 2.492 |
| 4.625 | -1.084 | -0.822 | -0.559 | -0.297 | -0.034 | 0.228 | 4.750 | 4.155 | 4.417 | 4.680 | 4.942 | 5.205 | 5.467 |
| 4.750 | -0.234 | 0.029 | 0.291 | 0.554 | 0.816 | 1.079 | 4.875 | 3.940 | 4.203 | 4.465 | 4.728 | 4.990 | 5.253 |
| 4.875 | -0.557 | -0.294 | -0.032 | 0.231 | 0.493 | 0.756 | | | | | | | |
| 5.000 | 0.567 | 0.829 | 1.092 | 1.354 | 1.617 | 1.879 | | | | | | | |
| 5.125 | 0.222 | 0.484 | 0.747 | 1.009 | 1.272 | 1.534 | | | | | | | |
| Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 |

| FHA 5/1 ARM | | | | | | | FHA HB 5/1 ARM | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.250 | 2.326 | 2.588 | 2.851 | 3.113 | 3.376 | 3.638 | 3.000 | 2.620 | 2.883 | 3.145 | 3.408 | 3.670 | 3.933 |
| 3.375 | 1.889 | 2.152 | 2.414 | 2.677 | 2.939 | 3.202 | 3.125 | 2.278 | 2.541 | 2.803 | 3.066 | 3.328 | 3.591 |
| 3.500 | 1.482 | 1.745 | 2.007 | 2.270 | 2.532 | 2.795 | 3.250 | 2.501 | 2.763 | 3.026 | 3.288 | 3.551 | 3.813 |
| 3.625 | 1.108 | 1.371 | 1.633 | 1.896 | 2.158 | 2.421 | 3.375 | 2.170 | 2.432 | 2.695 | 2.957 | 3.220 | 3.482 |
| 3.750 | 1.793 | 2.055 | 2.318 | 2.580 | 2.843 | 3.105 | 3.500 | 1.881 | 2.143 | 2.406 | 2.668 | 2.931 | 3.193 |
| 3.875 | 1.418 | 1.680 | 1.943 | 2.205 | 2.468 | 2.730 | 3.625 | 1.637 | 1.899 | 2.162 | 2.424 | 2.687 | 2.949 |
| 4.000 | 1.069 | 1.332 | 1.594 | 1.857 | 2.119 | 2.382 | 3.750 | 2.007 | 2.269 | 2.532 | 2.794 | 3.057 | 3.319 |
| 4.125 | 0.742 | 1.004 | 1.267 | 1.529 | 1.792 | 2.054 | 3.875 | 1.757 | 2.019 | 2.282 | 2.544 | 2.807 | 3.069 |
| 4.250 | 1.353 | 1.615 | 1.878 | 2.140 | 2.403 | 2.665 | 4.000 | 1.539 | 1.802 | 2.064 | 2.327 | 2.589 | 2.852 |
| 4.375 | 1.019 | 1.281 | 1.544 | 1.806 | 2.069 | 2.331 | 4.125 | 1.348 | 1.611 | 1.873 | 2.136 | 2.398 | 2.661 |
| 4.500 | 0.705 | 0.967 | 1.230 | 1.492 | 1.755 | 2.017 | 4.250 | 1.595 | 1.858 | 2.120 | 2.383 | 2.645 | 2.908 |
| | | | | | | | 4.375 | 1.395 | 1.658 | 1.920 | 2.183 | 2.445 | 2.708 |
| | | | | | | | 4.500 | 1.220 | 1.482 | 1.745 | 2.007 | 2.270 | 2.532 |
| Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 |

| JMAC CONFORMING FHA & FHA STREAMLINE ADJUSTMENTS | | | |
|--|--------------|--------------|------------|
| FHA Streamline add 0.250 to price | Fico: | Fixed | ARM |
| State Adjuster For 30 Years Fixed rates <= Conforming Limits | 580-599 | 3.500 | N/A |
| WA, VA, DC, TN, OH, TX, IN, SC, MN, IL, OR, MD, PA, N. | 600-619 | 3.000 | N/A |
| -0.125 | 620-639 | 2.500 | 2.500 |
| Streamline NOO FICO >= 660 | 640-659 | 1.000 | 1.000 |
| 0.750 | 660-679 | 0.250 | 0.250 |
| Property Units > 2 add 0.500 | 680-699 | 0.000 | 0.000 |
| 0.500 | 700-719 | 0.000 | 0.000 |
| Manual Underwriting | 720-779 | -0.125 | -0.125 |
| | >=780 | -0.250 | -0.250 |
| Base Loan Amount: | FIXED | ARM | |
| Base LA < 120K | 0.500 | N/A | |

| JMAC HIGH BALANCE FHA & FHA STREAMLINE ADJUSTMENTS | | | |
|--|--------------|--------------|------------|
| FHA Streamline add 0.250 to price | Fico: | Fixed | ARM |
| | 580-599 | 3.500 | N/A |
| | 600-619 | 3.000 | N/A |
| | 620-639 | 2.500 | 2.500 |
| | 640-659 | 1.000 | 1.000 |
| Property Units > 2 add 0.500 | 660-679 | 0.250 | 0.250 |
| | 680-699 | 0.000 | 0.000 |
| Streamline NOO FICO >= 660 | 700-719 | 0.000 | 0.000 |
| 0.750 | 720-779 | -0.125 | -0.125 |
| Manual Underwriting | >=780 | -0.250 | -0.250 |
| 0.500 | | | |

RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #537096; Arizona OTM #1, #1000965; California CFL #603G249; California RMLA #41080-97827; Colorado #53112;
 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #MC70021999; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-17187; Ohio
 #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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 Version:

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 2

JMAC VA FIXED & VA IRRRL

| Rate | VA 30 YR | | | | | | Rate | VA HB 30 YR | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 4.375 | -0.687 | -0.425 | -0.162 | 0.100 | 0.363 | 0.625 | 4.125 | 1.558 | 1.820 | 2.083 | 2.345 | 2.608 | 2.870 |
| 4.500 | -1.191 | -0.928 | -0.666 | -0.403 | -0.141 | 0.122 | 4.250 | 1.034 | 1.297 | 1.559 | 1.822 | 2.084 | 2.347 |
| 4.625 | -1.622 | -1.359 | -1.097 | -0.834 | -0.572 | -0.309 | 4.375 | 0.518 | 0.780 | 1.043 | 1.305 | 1.568 | 1.830 |
| 4.750 | -2.197 | -1.934 | -1.672 | -1.409 | -1.147 | -0.884 | 4.500 | 0.109 | 0.371 | 0.634 | 0.896 | 1.159 | 1.421 |
| 4.875 | -1.972 | -1.709 | -1.447 | -1.184 | -0.922 | -0.659 | 4.625 | -0.219 | 0.044 | 0.306 | 0.569 | 0.831 | 1.094 |
| 5.000 | -2.147 | -1.885 | -1.622 | -1.360 | -1.097 | -0.835 | 4.750 | -0.289 | -0.026 | 0.236 | 0.499 | 0.761 | 1.024 |
| 5.125 | -2.420 | -2.158 | -1.895 | -1.633 | -1.370 | -1.108 | 4.875 | -0.605 | -0.343 | -0.080 | 0.182 | 0.445 | 0.707 |
| 5.250 | -2.472 | -2.210 | -1.947 | -1.685 | -1.422 | -1.160 | 5.000 | -0.848 | -0.585 | -0.323 | -0.060 | 0.202 | 0.465 |
| 5.375 | -2.761 | -2.499 | -2.236 | -1.974 | -1.711 | -1.449 | 5.125 | -1.004 | -0.741 | -0.479 | -0.216 | 0.046 | 0.309 |
| 5.500 | -3.085 | -2.822 | -2.560 | -2.297 | -2.035 | -1.772 | 5.250 | 1.181 | 1.443 | 1.706 | 1.968 | 2.231 | 2.493 |
| 5.625 | -3.338 | -3.075 | -2.813 | -2.550 | -2.288 | -2.025 | 5.375 | 1.007 | 1.269 | 1.532 | 1.794 | 2.057 | 2.319 |
| 5.750 | -2.113 | -1.851 | -1.588 | -1.326 | -1.063 | -0.801 | 5.500 | 0.802 | 1.064 | 1.327 | 1.589 | 1.852 | 2.114 |
| 5.875 | -2.412 | -2.149 | -1.887 | -1.624 | -1.362 | -1.099 | 5.625 | 0.567 | 0.829 | 1.092 | 1.354 | 1.617 | 1.879 |
| 6.000 | -0.642 | -0.379 | -0.117 | 0.146 | 0.408 | 0.671 | 5.750 | 3.679 | 3.942 | 4.204 | 4.467 | 4.729 | 4.992 |
| 6.125 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | 5.875 | 3.494 | 3.757 | 4.019 | 4.282 | 4.544 | 4.807 |
| Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 |

| Rate | VA 15 YR | | | | | | Rate | VA HB 15 YR | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.250 | 2.501 | 2.763 | 3.026 | 3.288 | 3.551 | 3.813 | 3.250 | 3.748 | 4.010 | 4.273 | 4.535 | 4.798 | 5.060 |
| 3.375 | 2.042 | 2.304 | 2.567 | 2.829 | 3.092 | 3.354 | 3.375 | 3.348 | 3.611 | 3.873 | 4.136 | 4.398 | 4.661 |
| 3.500 | 1.603 | 1.866 | 2.128 | 2.391 | 2.653 | 2.916 | 3.500 | 2.976 | 3.238 | 3.501 | 3.763 | 4.026 | 4.288 |
| 3.625 | 1.189 | 1.451 | 1.714 | 1.976 | 2.239 | 2.501 | 3.625 | 2.634 | 2.896 | 3.159 | 3.421 | 3.684 | 3.946 |
| 3.750 | 1.105 | 1.367 | 1.630 | 1.892 | 2.155 | 2.417 | 3.750 | 2.641 | 2.903 | 3.166 | 3.428 | 3.691 | 3.953 |
| 3.875 | 0.696 | 0.959 | 1.221 | 1.484 | 1.746 | 2.009 | 3.875 | 2.304 | 2.567 | 2.829 | 3.092 | 3.354 | 3.617 |
| 4.000 | 0.317 | 0.580 | 0.842 | 1.105 | 1.367 | 1.630 | 4.000 | 2.003 | 2.265 | 2.528 | 2.790 | 3.053 | 3.315 |
| 4.125 | -0.029 | 0.233 | 0.496 | 0.758 | 1.021 | 1.283 | 4.125 | 1.738 | 2.001 | 2.263 | 2.526 | 2.788 | 3.051 |
| 4.250 | -0.112 | 0.150 | 0.413 | 0.675 | 0.938 | 1.200 | 4.250 | 1.845 | 2.107 | 2.370 | 2.632 | 2.895 | 3.157 |
| 4.375 | -0.455 | -0.192 | 0.070 | 0.333 | 0.595 | 0.858 | 4.375 | 1.581 | 1.844 | 2.106 | 2.369 | 2.631 | 2.894 |
| 4.500 | -0.765 | -0.502 | -0.240 | 0.023 | 0.285 | 0.548 | 4.500 | 1.351 | 1.614 | 1.876 | 2.139 | 2.401 | 2.664 |
| 4.625 | -1.047 | -0.784 | -0.522 | -0.259 | 0.003 | 0.266 | 4.625 | 1.150 | 1.412 | 1.675 | 1.937 | 2.200 | 2.462 |
| 4.750 | -0.322 | -0.059 | 0.203 | 0.466 | 0.728 | 0.991 | | | | | | | |
| 4.875 | -0.613 | -0.351 | -0.088 | 0.174 | 0.437 | 0.699 | | | | | | | |
| 5.000 | 1.297 | 1.560 | 1.822 | 2.085 | 2.347 | 2.610 | | | | | | | |
| Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 |

| Rate | VA 5/1 ARM | | | | | | Rate | VA HB 5/1 ARM | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day | | 15 Day | 30 Day | 45 Day | 60 Day | 75 Day | 90 Day |
| 3.250 | 2.315 | 2.578 | 2.840 | 3.103 | 3.365 | 3.628 | 3.250 | 2.504 | 2.766 | 3.029 | 3.291 | 3.554 | 3.816 |
| 3.375 | 1.930 | 2.193 | 2.455 | 2.718 | 2.980 | 3.243 | 3.375 | 2.219 | 2.482 | 2.744 | 3.007 | 3.269 | 3.532 |
| 3.500 | 1.577 | 1.839 | 2.102 | 2.364 | 2.627 | 2.889 | 3.500 | 1.969 | 2.232 | 2.494 | 2.757 | 3.019 | 3.282 |
| 3.625 | 1.253 | 1.516 | 1.778 | 2.041 | 2.303 | 2.566 | 3.625 | 1.749 | 2.012 | 2.274 | 2.537 | 2.799 | 3.062 |
| 3.750 | 1.796 | 2.058 | 2.321 | 2.583 | 2.846 | 3.108 | 3.750 | 2.004 | 2.267 | 2.529 | 2.792 | 3.054 | 3.317 |
| 3.875 | 1.464 | 1.726 | 1.989 | 2.251 | 2.514 | 2.776 | 3.875 | 1.773 | 2.035 | 2.298 | 2.560 | 2.823 | 3.085 |
| 4.000 | 1.152 | 1.415 | 1.677 | 1.940 | 2.202 | 2.465 | 4.000 | 1.562 | 1.825 | 2.087 | 2.350 | 2.612 | 2.875 |
| 4.125 | 0.858 | 1.120 | 1.383 | 1.645 | 1.908 | 2.170 | 4.125 | 1.369 | 1.631 | 1.894 | 2.156 | 2.419 | 2.681 |
| 4.250 | 1.350 | 1.613 | 1.875 | 2.138 | 2.400 | 2.663 | 4.250 | 1.569 | 1.832 | 2.094 | 2.357 | 2.619 | 2.882 |
| 4.375 | 1.047 | 1.310 | 1.572 | 1.835 | 2.097 | 2.360 | 4.375 | 1.368 | 1.631 | 1.893 | 2.156 | 2.418 | 2.681 |
| 4.500 | 0.758 | 1.021 | 1.283 | 1.546 | 1.808 | 2.071 | 4.500 | 1.182 | 1.445 | 1.707 | 1.970 | 2.232 | 2.495 |
| Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | Max Price | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 | -5.500 |

| JMAC VA ADJUSTMENTS | | | | | | |
|---|--------|-----|-------------------|-------|-----|--|
| Fico: | Fixed | ARM | Base Loan Amount: | FIXED | ARM | |
| 580-599 | 3.500 | N/A | Base LA < 120K | 0.500 | N/A | |
| 600-619 | 3.000 | N/A | | | | |
| 620-639 | 2.500 | N/A | | | | |
| 640-659 | 1.000 | N/A | | | | |
| 660-679 | 0.250 | N/A | | | | |
| 680-699 | 0.000 | N/A | | | | |
| 700-719 | 0.000 | N/A | | | | |
| 720-779 | -0.125 | N/A | | | | |
| >=780 | -0.250 | N/A | | | | |
| VA IRRRL LTV <= 105% add 0.375 | | | | | | |
| <p>State Adjuster For 30 Years Fixed rates <= Conforming Limits WA, VA, DC, TN, OH, TX, IN, SC, MN, IL, OR, MD, PA, N. -0.125</p> <p>NOO IRRRL FICO >=660 add 0.750</p> <p>Property Units > 2 add 0.500</p> <p>Manual Underwriting 0.5</p> | | | | | | |

| JMAC VA HIGH BALANCE ADJUSTMENTS | | | | | | |
|--|--------|-----|--|--|--|--|
| Fico: | Fixed | ARM | | | | |
| 580-599 | 3.500 | N/A | | | | |
| 600-619 | 3.000 | N/A | | | | |
| 620-639 | 2.500 | N/A | | | | |
| 640-659 | 1.000 | N/A | | | | |
| 660-679 | 0.250 | N/A | | | | |
| 680-699 | 0.000 | N/A | | | | |
| 700-719 | 0.000 | N/A | | | | |
| 720-779 | -0.125 | N/A | | | | |
| >=780 | -0.250 | N/A | | | | |
| VA IRRRL LTV <= 105% add 0.375 | | | | | | |
| <p>Loan Amount > \$1 Million add 0.250</p> <p>NOO IRRRL FICO >=660 add 0.750</p> <p>Property Units > 2 add 0.500</p> <p>Manual Underwriting 0.5</p> | | | | | | |

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFI#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFI #603G249; California RMLA #41DRO-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
www.jmac lending.com

Effective:
 Version:

5/11/2022
 9:47 AM
 2

JMAC MANHATTAN JUMBO

| MJ 30 YR | | | | | | | MJ 15 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.625 | 3.540 | 3.603 | 3.728 | 3.790 | 3.915 | 4.103 | 4.000 | 3.512 | 3.575 | 3.700 | 3.762 | 3.887 | 4.075 |
| 4.750 | 2.843 | 2.905 | 3.030 | 3.093 | 3.218 | 3.405 | 4.125 | 2.864 | 2.927 | 3.052 | 3.114 | 3.239 | 3.427 |
| 4.875 | 2.207 | 2.270 | 2.395 | 2.457 | 2.582 | 2.770 | 4.250 | 2.285 | 2.348 | 2.473 | 2.535 | 2.660 | 2.848 |
| 5.000 | 1.619 | 1.681 | 1.806 | 1.869 | 1.994 | 2.181 | 4.375 | 1.762 | 1.825 | 1.950 | 2.012 | 2.137 | 2.325 |
| 5.125 | 1.061 | 1.124 | 1.249 | 1.311 | 1.436 | 1.624 | 4.500 | 1.283 | 1.346 | 1.471 | 1.533 | 1.658 | 1.846 |
| 5.250 | 0.520 | 0.582 | 0.707 | 0.770 | 0.895 | 1.082 | 4.625 | 0.835 | 0.898 | 1.023 | 1.085 | 1.210 | 1.398 |
| 5.375 | -0.022 | 0.040 | 0.165 | 0.228 | 0.353 | 0.540 | 4.750 | 0.397 | 0.459 | 0.584 | 0.647 | 0.772 | 0.959 |
| 5.500 | -0.539 | -0.476 | -0.351 | -0.289 | -0.164 | 0.024 | 4.875 | -0.017 | 0.046 | 0.171 | 0.233 | 0.358 | 0.546 |
| 5.625 | -1.018 | -0.955 | -0.830 | -0.768 | -0.643 | -0.455 | 5.000 | -0.390 | -0.327 | -0.202 | -0.140 | -0.015 | 0.173 |
| 5.750 | -1.447 | -1.385 | -1.260 | -1.197 | -1.072 | -0.885 | 5.125 | -0.707 | -0.644 | -0.519 | -0.457 | -0.332 | -0.144 |
| Max Price | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | Max Price | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 |

| MJ 5/6 ARM | | | | | | | MJ 7/6 ARM | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.000 | 2.899 | 2.961 | 3.086 | 3.149 | 3.274 | 3.461 | 4.000 | 3.623 | 3.685 | 3.810 | 3.873 | 3.998 | 4.185 |
| 4.125 | 2.251 | 2.313 | 2.438 | 2.501 | 2.626 | 2.813 | 4.125 | 2.975 | 3.037 | 3.162 | 3.225 | 3.350 | 3.537 |
| 4.250 | 1.672 | 1.734 | 1.859 | 1.922 | 2.047 | 2.234 | 4.250 | 2.395 | 2.458 | 2.583 | 2.645 | 2.770 | 2.958 |
| 4.375 | 1.149 | 1.211 | 1.336 | 1.399 | 1.524 | 1.711 | 4.375 | 1.873 | 1.935 | 2.060 | 2.123 | 2.248 | 2.435 |
| 4.500 | 0.670 | 0.732 | 0.857 | 0.920 | 1.045 | 1.232 | 4.500 | 1.393 | 1.456 | 1.581 | 1.643 | 1.768 | 1.956 |
| 4.625 | 0.222 | 0.284 | 0.409 | 0.472 | 0.597 | 0.784 | 4.625 | 0.945 | 1.008 | 1.133 | 1.195 | 1.320 | 1.508 |
| 4.750 | -0.217 | -0.154 | -0.029 | 0.033 | 0.158 | 0.346 | 4.750 | 0.507 | 0.569 | 0.694 | 0.757 | 0.882 | 1.069 |
| 4.875 | -0.630 | -0.568 | -0.443 | -0.380 | -0.255 | -0.068 | 4.875 | 0.093 | 0.156 | 0.281 | 0.343 | 0.468 | 0.656 |
| 5.000 | -1.003 | -0.941 | -0.816 | -0.753 | -0.628 | -0.441 | 5.000 | -0.280 | -0.217 | -0.092 | -0.030 | 0.095 | 0.283 |
| 5.125 | -1.320 | -1.258 | -1.133 | -1.070 | -0.945 | -0.758 | 5.125 | -0.596 | -0.534 | -0.409 | -0.346 | -0.221 | -0.034 |
| Max Price | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | Max Price | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |

| MJ 10/6 ARM | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.000 | 5.121 | 5.184 | 5.309 | 5.371 | 5.496 | 5.684 |
| 4.125 | 4.517 | 4.579 | 4.704 | 4.767 | 4.892 | 5.079 |
| 4.250 | 3.960 | 4.022 | 4.147 | 4.210 | 4.335 | 4.522 |
| 4.375 | 3.434 | 3.496 | 3.621 | 3.684 | 3.809 | 3.996 |
| 4.500 | 2.923 | 2.986 | 3.111 | 3.173 | 3.298 | 3.486 |
| 4.625 | 2.413 | 2.475 | 2.600 | 2.663 | 2.788 | 2.975 |
| 4.750 | 1.915 | 1.977 | 2.102 | 2.165 | 2.290 | 2.477 |
| 4.875 | 1.442 | 1.504 | 1.629 | 1.692 | 1.817 | 2.004 |
| 5.000 | 1.006 | 1.069 | 1.194 | 1.256 | 1.381 | 1.569 |
| 5.125 | 0.621 | 0.684 | 0.809 | 0.871 | 0.996 | 1.184 |
| Max Price | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |

FIXED PURCHASE AND RATE/TERM REFINANCE- PRICE ADJUSTMENTS

| LTV/CLTV*** | <=50% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% |
|-------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO Score | | | | | | | |
| >= 800 | -0.5000 | -0.4375 | -0.3750 | -0.3125 | -0.2500 | -0.1875 | 0.0000 |
| 780-799 | -0.4375 | -0.3750 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | 0.1875 |
| 760-779 | -0.3750 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | 0.1250 | 0.5000 |
| 740-759 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | 0.0000 | 0.2500 | 0.7500 |
| 720-739 | -0.2500 | -0.1875 | -0.1250 | 0.0000 | 0.2500 | 0.5000 | 1.1250 |
| 700-719 | -0.1875 | -0.1250 | -0.0625 | 0.1250 | 0.5000 | 0.8750 | 1.6250 |
| 680-699 | -0.1250 | -0.0625 | 0.0000 | 0.3125 | N/A | N/A | N/A |

FIXED CASHOUT REFINANCE- PRICE ADJUSTMENTS

| LTV/CLTV*** | <=50% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% |
|-------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO Score | | | | | | | |
| >= 800 | -0.3750 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | 0.0000 | N/A |
| 780-799 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | -0.0625 | 0.1250 | N/A |
| 760-779 | -0.2500 | -0.1875 | -0.1250 | -0.0625 | 0.1250 | 0.3750 | N/A |
| 740-759 | -0.1875 | -0.1250 | -0.0625 | 0.0000 | 0.3125 | 0.6250 | N/A |
| 720-739 | -0.1250 | -0.0625 | 0.0000 | 0.1250 | 0.5000 | 1.0000 | N/A |
| 700-719 | -0.0625 | 0.0000 | 0.0625 | 0.2500 | 0.8750 | 1.5000 | N/A |

ARMS PURCHASE AND RATE/TERM REFINANCE- PRICE ADJUSTMENTS

| LTV/CLTV*** | <=50% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% |
|-------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO Score | | | | | | | |
| >= 800 | -0.3750 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | -0.0625 | 0.1250 |
| 780-799 | -0.3125 | -0.2500 | -0.1875 | -0.1250 | -0.0625 | 0.0000 | 0.3125 |
| 760-779 | -0.2500 | -0.1875 | -0.1250 | -0.0625 | 0.0000 | 0.2500 | 0.6250 |
| 740-759 | -0.1875 | -0.1250 | -0.0625 | 0.0000 | 0.1250 | 0.3750 | 0.8750 |
| 720-739 | -0.1250 | -0.0625 | 0.0000 | 0.1250 | 0.3750 | 0.6250 | 1.2500 |
| 700-719 | -0.0625 | 0.0000 | 0.0625 | 0.2500 | 0.6250 | 1.0000 | 1.7500 |
| 680-699 | 0.0000 | 0.0625 | 0.1250 | 0.4375 | N/A | N/A | N/A |

| ARM types: | Margin | Caps |
|------------|--------|-------|
| 5/6 | 2.750 | 2/1/5 |
| 7/6 | 2.750 | 5/1/5 |
| 10/6 | 2.750 | 5/1/5 |

30 DAY SOFR INDEX: 0.383%

ARMS CASHOUT REFINANCE- PRICE ADJUSTMENTS

| LTV/CLTV*** | <=50% | 50.01-55% | 55.01-60% | 60.01-65% | 70.01-75% | 75.01-80% |
|-------------------|---------|-----------|-----------|-----------|-----------|-----------|
| FICO Score | | | | | | |
| >= 800 | -0.2500 | -0.1875 | -0.1250 | -0.0625 | 0.1250 | 0.1875 |
| 780-799 | -0.1875 | -0.1250 | -0.0625 | 0.0000 | 0.1875 | 0.2500 |
| 760-779 | -0.1250 | -0.0625 | 0.0000 | 0.0625 | 0.2500 | 0.5000 |
| 740-759 | -0.0625 | 0.0000 | 0.0625 | 0.1250 | 0.3750 | 0.6250 |
| 720-739 | 0.1250 | 0.1875 | 0.2500 | 0.3750 | 0.6875 | 0.9375 |
| 700-719 | 0.1875 | 0.2500 | 0.3125 | 0.5000 | 0.9375 | 1.3125 |

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

PRICE ADJUSTMENTS - APPLIED TO ALL TRANSACTION TYPES

| LTV/CLTV*** | <=50% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% |
|------------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
| NO IMPOUNDS EXCEPT CA | 0.1250 | 0.1250 | 0.1250 | 0.1250 | 0.1250 | 0.1250 | 0.1250 |
| Property Type | | | | | | | |
| 2 - 4 Units | 0.2500 | 0.3750 | 0.7500 | 1.0000 | 1.5000 | 2.0000 | 3.0000 |
| Condo | 0.0000 | 0.0000 | 0.0625 | 0.1250 | 0.1250 | 0.1250 | 0.1250 |
| Occ: 2nd Home | 0.0000 | 0.1250 | 0.1875 | 0.3125 | 0.3750 | 0.4375 | N/A |
| Purchase | -0.1250 | -0.1250 | -0.1250 | -0.1250 | -0.1250 | -0.1250 | -0.1250 |
| DTI 40.01 - 43.00 | 0.0000 | 0.0000 | 0.1250 | 0.1875 | 0.1875 | 0.2500 | 0.3750 |

| | |
|---|-------------|
| FTHB/ no housing history | 0.375 |
| Non-Perm Resident | 0.250 |
| Locked Loan Amount Change (Increase) | |
| 45,000.01 - 75,000 | 0.12500 |
| 75,000.01 - 150,000 | 0.25000 |
| 150,000+ | Not Allowed |

**RATES, FEES, AND PROGRAMS
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 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#6036249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #6036249; California RMLA #41DRO-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #BRL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDF-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
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 2

JMAC JUMBO PLUS

| Rate | JP 30 YR | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.750 | 3.416 | 3.478 | 3.603 | 3.666 | 3.791 | 3.978 |
| 4.875 | 2.987 | 3.050 | 3.175 | 3.237 | 3.362 | 3.550 |
| 5.000 | 2.570 | 2.633 | 2.758 | 2.820 | 2.945 | 3.133 |
| 5.125 | 2.165 | 2.228 | 2.353 | 2.415 | 2.540 | 2.728 |
| 5.250 | 1.715 | 1.777 | 1.902 | 1.965 | 2.090 | 2.277 |
| 5.375 | 1.264 | 1.327 | 1.452 | 1.514 | 1.639 | 1.827 |
| 5.500 | 0.848 | 0.911 | 1.036 | 1.098 | 1.223 | 1.411 |
| 5.625 | 0.438 | 0.501 | 0.626 | 0.688 | 0.813 | 1.001 |
| 5.750 | 0.074 | 0.137 | 0.262 | 0.324 | 0.449 | 0.637 |
| 5.875 | -0.351 | -0.288 | -0.163 | -0.101 | 0.024 | 0.212 |
| 6.000 | -0.683 | -0.621 | -0.496 | -0.433 | -0.308 | -0.121 |
| 6.125 | -1.004 | -0.942 | -0.817 | -0.754 | -0.629 | -0.442 |
| 6.250 | -1.209 | -1.146 | -1.021 | -0.959 | -0.834 | -0.646 |
| Max Price | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

FIXED RATE PRICE ADJUSTMENTS

| | <= 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 89.99% |
|----------------------|--------|-------------|-------------|-------------|-------------|-------------|----------------|
| FICO >= 800 | -0.700 | -0.650 | -0.600 | -0.550 | -0.450 | 0.400 | 0.750 |
| FICO 760 - 799 | -0.600 | -0.600 | -0.500 | -0.400 | -0.250 | 0.875 | 1.250 |
| FICO 740 - 759 | -0.550 | -0.550 | -0.350 | -0.250 | 0.050 | 1.250 | 1.750 |
| FICO 720 - 739 | -0.400 | -0.400 | -0.250 | 0.000 | 0.350 | 1.500 | 2.000 |
| FICO 700 - 719 | -0.250 | -0.250 | -0.050 | 0.250 | 0.750 | 1.750 | 2.500 |
| FICO 680 - 699 | -0.150 | -0.100 | 0.100 | 0.650 | 1.150 | 2.250 | 3.000 |
| FICO 660 - 679 | -0.050 | 0.150 | 0.450 | 1.150 | 1.750 | N/A | N/A |
| 2nd Home | 0.000 | 0.125 | 0.250 | 0.375 | 0.500 | N/A | N/A |
| NOO | 1.000 | 1.250 | 1.500 | 1.750 | N/A | N/A | N/A |
| Purchase | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| Cashout Refinance | 0.500 | 0.750 | 1.000 | 1.250 | 1.500 | N/A | N/A |
| Condo | 0.000 | 0.000 | 0.100 | 0.200 | 0.300 | 0.500 | N/A |
| 2-4 Units | 0.000 | 0.050 | 0.100 | 0.250 | 0.500 | 0.750 | 1.000 |
| Self-employed | 0.000 | 0.000 | 0.050 | 0.100 | 0.150 | 0.200 | 0.250 |

RATES, FEES, AND PROGRAMS
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JMAC MONTEREY JUMBO

| MON 30 YR | | | | | | | MON 15 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.250 | 3.333 | 3.396 | 3.521 | 3.583 | 3.708 | 3.896 | 3.875 | 5.127 | 5.190 | 5.315 | 5.377 | 5.502 | 5.690 |
| 4.375 | 2.583 | 2.646 | 2.771 | 2.833 | 2.958 | 3.146 | 4.000 | 4.377 | 4.440 | 4.565 | 4.627 | 4.752 | 4.940 |
| 4.500 | 1.958 | 2.021 | 2.146 | 2.208 | 2.333 | 2.521 | 4.125 | 3.627 | 3.690 | 3.815 | 3.877 | 4.002 | 4.190 |
| 4.625 | 1.333 | 1.396 | 1.521 | 1.583 | 1.708 | 1.896 | 4.250 | 2.877 | 2.940 | 3.065 | 3.127 | 3.252 | 3.440 |
| 4.750 | 0.708 | 0.770 | 0.895 | 0.958 | 1.083 | 1.271 | 4.375 | 2.252 | 2.315 | 2.440 | 2.502 | 2.627 | 2.815 |
| 4.875 | 0.208 | 0.270 | 0.395 | 0.458 | 0.583 | 0.770 | 4.500 | 1.627 | 1.690 | 1.815 | 1.877 | 2.002 | 2.190 |
| 5.000 | -0.292 | -0.230 | -0.105 | -0.042 | 0.083 | 0.270 | 4.625 | 1.002 | 1.065 | 1.190 | 1.252 | 1.377 | 1.565 |
| 5.125 | -0.667 | -0.605 | -0.480 | -0.417 | -0.292 | -0.105 | 4.750 | 0.377 | 0.439 | 0.564 | 0.627 | 0.752 | 0.939 |
| 5.250 | -1.042 | -0.980 | -0.855 | -0.792 | -0.667 | -0.480 | 4.875 | -0.123 | -0.061 | 0.064 | 0.127 | 0.252 | 0.439 |
| 5.375 | -1.417 | -1.355 | -1.230 | -1.167 | -1.042 | -0.855 | 5.000 | -0.623 | -0.561 | -0.436 | -0.373 | -0.248 | -0.061 |
| 5.500 | -1.667 | -1.605 | -1.480 | -1.417 | -1.292 | -1.105 | 5.125 | -0.998 | -0.936 | -0.811 | -0.748 | -0.623 | -0.436 |
| 5.625 | -1.917 | -1.855 | -1.730 | -1.667 | -1.542 | -1.355 | 5.250 | -1.373 | -1.311 | -1.186 | -1.123 | -0.998 | -0.811 |
| | | | | | | | 5.375 | -1.623 | -1.561 | -1.436 | -1.373 | -1.248 | -1.061 |
| | | | | | | | 5.500 | -1.873 | -1.811 | -1.686 | -1.623 | -1.498 | -1.311 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| MON 5/6 | | | | | | | MON 7/6 | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.000 | 5.144 | 5.207 | 5.332 | 5.394 | 5.519 | 5.707 | 3.625 | 5.437 | 5.500 | 5.625 | 5.687 | 5.812 | 6.000 |
| 4.125 | 4.394 | 4.457 | 4.582 | 4.644 | 4.769 | 4.957 | 3.750 | 4.687 | 4.750 | 4.875 | 4.937 | 5.062 | 5.250 |
| 4.250 | 3.644 | 3.707 | 3.832 | 3.894 | 4.019 | 4.207 | 3.875 | 4.062 | 4.125 | 4.250 | 4.312 | 4.437 | 4.625 |
| 4.375 | 2.894 | 2.957 | 3.082 | 3.144 | 3.269 | 3.457 | 4.000 | 3.437 | 3.500 | 3.625 | 3.687 | 3.812 | 4.000 |
| 4.500 | 2.269 | 2.332 | 2.457 | 2.519 | 2.644 | 2.832 | 4.125 | 2.812 | 2.875 | 3.000 | 3.062 | 3.187 | 3.375 |
| 4.625 | 1.644 | 1.707 | 1.832 | 1.894 | 2.019 | 2.207 | 4.250 | 2.187 | 2.250 | 2.375 | 2.437 | 2.562 | 2.750 |
| 4.750 | 1.144 | 1.207 | 1.332 | 1.394 | 1.519 | 1.707 | 4.375 | 1.562 | 1.625 | 1.750 | 1.812 | 1.937 | 2.125 |
| 4.875 | 0.644 | 0.707 | 0.832 | 0.894 | 1.019 | 1.207 | 4.500 | 1.062 | 1.125 | 1.250 | 1.312 | 1.437 | 1.625 |
| 5.000 | 0.144 | 0.207 | 0.332 | 0.394 | 0.519 | 0.707 | 4.625 | 0.562 | 0.624 | 0.749 | 0.812 | 0.937 | 1.125 |
| 5.125 | -0.356 | -0.293 | -0.168 | -0.106 | 0.019 | 0.207 | 4.750 | 0.062 | 0.124 | 0.249 | 0.312 | 0.437 | 0.624 |
| 5.250 | -0.731 | -0.668 | -0.543 | -0.481 | -0.356 | -0.168 | 4.875 | -0.438 | -0.376 | -0.251 | -0.188 | -0.063 | 0.124 |
| 5.375 | -1.106 | -1.043 | -0.918 | -0.856 | -0.731 | -0.543 | 5.000 | -0.813 | -0.751 | -0.626 | -0.563 | -0.438 | -0.251 |
| 5.500 | -1.356 | -1.293 | -1.168 | -1.106 | -0.981 | -0.793 | 5.125 | -1.000 | -0.938 | -0.813 | -0.750 | -0.625 | -0.438 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| MON 10/6 | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 3.875 | 3.887 | 3.950 | 4.075 | 4.137 | 4.262 | 4.450 |
| 4.000 | 3.137 | 3.200 | 3.325 | 3.387 | 3.512 | 3.700 |
| 4.125 | 2.387 | 2.450 | 2.575 | 2.637 | 2.762 | 2.950 |
| 4.250 | 1.762 | 1.825 | 1.950 | 2.012 | 2.137 | 2.325 |
| 4.375 | 1.137 | 1.200 | 1.325 | 1.387 | 1.512 | 1.700 |
| 4.500 | 0.637 | 0.700 | 0.825 | 0.887 | 1.012 | 1.200 |
| 4.625 | 0.137 | 0.200 | 0.325 | 0.387 | 0.512 | 0.700 |
| 4.750 | -0.363 | -0.301 | -0.176 | -0.113 | 0.012 | 0.200 |
| 4.875 | -0.738 | -0.676 | -0.551 | -0.488 | -0.363 | -0.176 |
| 5.000 | -1.113 | -1.051 | -0.926 | -0.863 | -0.738 | -0.551 |
| 5.125 | -1.363 | -1.301 | -1.176 | -1.113 | -0.988 | -0.801 |
| 5.250 | -1.500 | -1.438 | -1.313 | -1.250 | -1.125 | -0.938 |
| 5.375 | -1.500 | -1.438 | -1.313 | -1.250 | -1.125 | -0.938 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| ARM types: | Margin | Caps |
|---------------------------|--------|-------|
| 5/6 | 2.750 | 2/1/5 |
| 7/6 | 2.750 | 5/1/5 |
| 10/6 | 2.750 | 5/1/5 |
| 30 DAY SOFR INDEX: | 0.383% | |

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

ADJUSTMENTS TO PRICING***

| | LTV/CLTV | | | | | | |
|----------------|----------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <= 50% | 50.01 - 55% | 55.01 - 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% |
| FICO >= 800 | -0.750 | -0.750 | -0.500 | -0.500 | -0.250 | -0.250 | 0.000 |
| FICO 780 - 799 | -0.750 | -0.750 | -0.500 | -0.500 | -0.250 | -0.250 | 0.000 |
| FICO 760 - 779 | -0.500 | -0.500 | -0.250 | -0.250 | 0.000 | 0.000 | 0.250 |
| FICO 740 - 759 | -0.500 | -0.500 | -0.250 | -0.250 | 0.000 | 0.000 | 0.250 |
| FICO 720 - 739 | -0.250 | -0.250 | -0.250 | -0.250 | 0.000 | 0.000 | 0.250 |

| | Other Adjusters | | | | | | |
|---------------------|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <= 50% | 50.01 - 55% | 55.01 - 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% |
| Investment Property | 0.500 | 0.500 | 0.500 | 0.500 | N/A | N/A | N/A |
| Purchase | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| Rate and Term | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Cashout Refinance | 0.500 | 0.500 | 0.500 | 0.750 | N/A | N/A | N/A |
| Second Home | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| Condo (LR and HR) | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| 2-4 Unit <=65% LTV | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A | N/A |
| 2-4 Unit > 65% LTV | N/A | N/A | N/A | N/A | 0.250 | 0.250 | 0.250 |
| Loan Amount > \$2M | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| Escrow Waiver | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |

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 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio
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JMAC MALIBU JUMBO PLUS FIXED

| MB PLUS 30 YR | | | | | | | MB PLUS 15 YR | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 5.250 | 1.108 | 1.170 | 1.295 | 1.358 | 1.483 | 1.670 | 4.375 | 3.398 | 3.461 | 3.586 | 3.648 | 3.773 | 3.961 |
| 5.375 | 0.728 | 0.790 | 0.915 | 0.978 | 1.103 | 1.290 | 4.500 | 2.911 | 2.973 | 3.098 | 3.161 | 3.286 | 3.473 |
| 5.500 | 0.358 | 0.420 | 0.545 | 0.608 | 0.733 | 0.920 | 4.625 | 2.433 | 2.495 | 2.620 | 2.683 | 2.808 | 2.995 |
| 5.625 | 0.017 | 0.080 | 0.205 | 0.267 | 0.392 | 0.580 | 4.750 | 1.965 | 2.027 | 2.152 | 2.215 | 2.340 | 2.527 |
| 5.750 | -0.313 | -0.250 | -0.125 | -0.063 | 0.063 | 0.250 | 4.875 | 1.510 | 1.572 | 1.697 | 1.760 | 1.885 | 2.072 |
| 5.875 | -0.623 | -0.560 | -0.435 | -0.373 | -0.248 | -0.060 | 5.000 | 1.080 | 1.142 | 1.267 | 1.330 | 1.455 | 1.642 |
| 6.000 | -0.912 | -0.850 | -0.725 | -0.662 | -0.537 | -0.350 | 5.125 | 0.680 | 0.742 | 0.867 | 0.930 | 1.055 | 1.242 |
| 6.125 | -1.193 | -1.130 | -1.005 | -0.942 | -0.817 | -0.630 | 5.250 | 0.300 | 0.362 | 0.487 | 0.550 | 0.675 | 0.862 |
| 6.250 | -1.473 | -1.410 | -1.285 | -1.223 | -1.098 | -0.910 | 5.375 | 0.040 | 0.102 | 0.227 | 0.290 | 0.415 | 0.602 |
| 6.375 | -1.743 | -1.680 | -1.555 | -1.493 | -1.368 | -1.180 | 5.500 | -0.110 | -0.048 | 0.077 | 0.140 | 0.265 | 0.452 |
| 6.500 | -2.003 | -1.940 | -1.815 | -1.753 | -1.628 | -1.440 | | | | | | | |
| 6.625 | -2.257 | -2.195 | -2.070 | -2.007 | -1.882 | -1.695 | | | | | | | |
| 6.750 | -2.507 | -2.445 | -2.320 | -2.257 | -2.132 | -1.945 | | | | | | | |
| Max Price | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | Max Price | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 |

ADJUSTMENTS TO PRICING***

| FICO | LTV / HCLTV | | | | | | | |
|---------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| 660-679 | 0.410 | 0.535 | 0.660 | 1.035 | 1.410 | 2.160 | na | na |
| 680-699 | 0.160 | 0.285 | 0.410 | 0.660 | 0.910 | 1.410 | 1.660 | 1.910 |
| 700-719 | -0.090 | 0.035 | 0.160 | 0.285 | 0.535 | 0.785 | 1.035 | 1.160 |
| 720-739 | -0.340 | -0.215 | -0.090 | 0.035 | 0.160 | 0.285 | 0.660 | 0.910 |
| 740-759 | -0.465 | -0.340 | -0.215 | -0.090 | -0.090 | 0.035 | 0.410 | 0.660 |
| 760-779 | -0.590 | -0.465 | -0.340 | -0.215 | -0.215 | -0.090 | 0.160 | 0.285 |
| 780-799 | -0.590 | -0.590 | -0.465 | -0.340 | -0.340 | -0.215 | 0.035 | 0.035 |
| 800+ | -0.590 | -0.590 | -0.465 | -0.340 | -0.340 | -0.215 | 0.035 | 0.035 |

 Pricing is based on HCLTV for subordinated loan

| OCC | LTV / HCLTV | | | | | | | |
|-----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| 2ND HOME | | | | | | | | |
| 660-679 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | na | na |
| 680-699 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.890 | 0.990 |
| 700-719 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.890 | 0.940 |
| 720-739 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.810 | 0.850 |
| 740-759 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.750 | 0.790 |
| 760-779 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.750 | 0.750 |
| 780-799 | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.750 | 0.750 |
| 800+ | 0.000 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.750 | 0.750 |

Underwriting fee buyout Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

| OCC | LTV / HCLTV | | | | | | | |
|------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| NOO | | | | | | | | |
| 660-679 | 0.500 | 0.500 | 0.750 | 1.060 | na | na | na | na |
| 680-699 | 0.500 | 0.500 | 0.750 | 1.050 | 1.300 | 1.850 | na | na |
| 700-719 | 0.500 | 0.500 | 0.750 | 1.030 | 1.300 | 1.760 | na | na |
| 720-739 | 0.500 | 0.500 | 0.750 | 1.000 | 1.250 | 1.710 | na | na |
| 740-759 | 0.500 | 0.500 | 0.750 | 1.000 | 1.250 | 1.670 | na | na |
| 760-779 | 0.500 | 0.500 | 0.750 | 1.000 | 1.250 | 1.560 | na | na |
| 780-799 | 0.500 | 0.500 | 0.750 | 1.000 | 1.250 | 1.510 | na | na |
| 800+ | 0.500 | 0.500 | 0.750 | 1.000 | 1.250 | 1.500 | na | na |

| Purpose | LTV / HCLTV | | | | | | | |
|----------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| Cash Out | 0.000 | 0.000 | 0.000 | 0.250 | 0.500 | 0.750 | 1.000 | 1.250 |
| Purchase | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |

| Other | LTV / HCLTV | | | | | | | |
|-----------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| NO MI | N/A | N/A | N/A | N/A | N/A | N/A | 1.000 | 1.500 |
| S/E | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 2-4 UNITS | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A |

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JMAC MALIBU JUNBO PLUS ARMS

| MB PLUS 5/6 | | | | | | | MB PLUS 7/6 | | | | | | |
|------------------|--------|--------|--------|--------|--------|--------|------------------|--------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.125 | 0.827 | 0.889 | 1.015 | 1.077 | 1.202 | 1.390 | 4.250 | 0.357 | 0.419 | 0.544 | 0.607 | 0.732 | 0.919 |
| 4.250 | 0.408 | 0.471 | 0.596 | 0.658 | 0.783 | 0.971 | 4.375 | -0.032 | 0.031 | 0.156 | 0.218 | 0.343 | 0.531 |
| 4.375 | 0.032 | 0.094 | 0.219 | 0.282 | 0.407 | 0.594 | 4.500 | -0.378 | -0.316 | -0.191 | -0.128 | -0.003 | 0.185 |
| 4.500 | -0.302 | -0.240 | -0.115 | -0.052 | 0.073 | 0.260 | 4.625 | -0.680 | -0.618 | -0.493 | -0.430 | -0.305 | -0.118 |
| 4.625 | -0.595 | -0.532 | -0.407 | -0.345 | -0.220 | -0.032 | 4.750 | -0.941 | -0.879 | -0.754 | -0.691 | -0.566 | -0.379 |
| 4.750 | -0.847 | -0.784 | -0.659 | -0.597 | -0.472 | -0.284 | 4.875 | -1.162 | -1.100 | -0.975 | -0.912 | -0.787 | -0.600 |
| 4.875 | -1.061 | -0.999 | -0.874 | -0.811 | -0.686 | -0.499 | 5.000 | -1.348 | -1.286 | -1.161 | -1.098 | -0.973 | -0.785 |
| 5.000 | -1.241 | -1.179 | -1.054 | -0.991 | -0.866 | -0.679 | 5.125 | -1.501 | -1.439 | -1.314 | -1.251 | -1.126 | -0.939 |
| 5.125 | -1.389 | -1.327 | -1.202 | -1.139 | -1.014 | -0.826 | 5.250 | -1.625 | -1.563 | -1.438 | -1.375 | -1.250 | -1.063 |
| 5.250 | -1.509 | -1.447 | -1.322 | -1.259 | -1.134 | -0.947 | | | | | | | |
| Max Price | | | | | | | Max Price | | | | | | |
| -1.500 | | | | | | | -1.500 | | | | | | |

| MB PLUS 10/6 | | | | | | |
|------------------|--------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.250 | 0.371 | 0.433 | 0.558 | 0.621 | 0.746 | 0.933 |
| 4.375 | -0.022 | 0.040 | 0.165 | 0.228 | 0.353 | 0.540 |
| 4.500 | -0.372 | -0.310 | -0.185 | -0.122 | 0.003 | 0.191 |
| 4.625 | -0.677 | -0.615 | -0.490 | -0.427 | -0.302 | -0.115 |
| 4.750 | -0.941 | -0.879 | -0.754 | -0.691 | -0.566 | -0.379 |
| 4.875 | -1.165 | -1.103 | -0.978 | -0.915 | -0.790 | -0.603 |
| 5.000 | -1.353 | -1.290 | -1.165 | -1.103 | -0.978 | -0.790 |
| 5.125 | -1.508 | -1.446 | -1.321 | -1.258 | -1.133 | -0.945 |
| 5.250 | -1.634 | -1.572 | -1.447 | -1.384 | -1.259 | -1.072 |
| Max Price | | | | | | |
| -1.500 | | | | | | |

| ARM types: | Margin | Caps |
|---------------------------|--------|--------|
| 5/6 | 2.750 | 2/1/5 |
| 7/6 | 2.750 | 5/1/5 |
| 10/6 | 2.750 | 5/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

 Pricing is based on HCLTV for
 subordinated loan

ADJUSTMENTS TO PRICING***

| FICO | LTV / HCLTV | | | | | | | |
|---------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% |
| 700-719 | 0.170 | 0.170 | 0.170 | 0.170 | 0.170 | N/A | N/A | N/A |
| 720-739 | 0.170 | 0.170 | 0.170 | 0.170 | 0.170 | 0.295 | 0.420 | N/A |
| 740-759 | 0.170 | 0.170 | 0.170 | 0.170 | 0.170 | 0.170 | 0.295 | N/A |
| 760-779 | 0.045 | 0.045 | 0.045 | 0.170 | 0.170 | 0.170 | 0.170 | N/A |
| 780-799 | -0.080 | -0.080 | 0.045 | 0.170 | 0.170 | 0.170 | 0.170 | N/A |
| 800+ | -0.080 | -0.080 | 0.045 | 0.170 | 0.170 | 0.170 | 0.170 | N/A |

| Purpose | LTV / HCLTV | | | | | | | |
|----------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% |
| Cash Out | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | N/A |
| Purchase | -0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |

| Other | LTV / HCLTV | | | | | | | |
|------------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% |
| <= \$1M | -0.125 | -0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| >\$1M <=\$1.5M | -0.125 | -0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| >\$1.5M <=\$2.0M | -0.125 | -0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| >\$2.0M <=\$2.5M | -0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| >\$2.5M <=\$3.0M | -0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| CA state | 0.000 | 0.000 | 0.000 | 0.500 | 0.750 | 1.000 | 1.000 | N/A |

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JMAC LAGUNA JUMBO FIXED & ARMS - PURCHASE

| LG-NCF 30 PURCHASE | | | | | | | LG-NCF 15 PURCHASE | | | | | | |
|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 5.000 | 0.300 | 0.363 | 0.488 | 0.550 | 0.675 | 0.863 | 4.250 | 2.775 | 2.838 | 2.963 | 3.025 | 3.150 | 3.338 |
| 5.125 | -0.075 | -0.012 | 0.113 | 0.175 | 0.300 | 0.488 | 4.375 | 2.400 | 2.463 | 2.588 | 2.650 | 2.775 | 2.963 |
| 5.250 | -0.450 | -0.387 | -0.262 | -0.200 | -0.075 | 0.113 | 4.500 | 2.025 | 2.088 | 2.213 | 2.275 | 2.400 | 2.588 |
| 5.375 | -0.825 | -0.762 | -0.637 | -0.575 | -0.450 | -0.262 | 4.625 | 1.650 | 1.713 | 1.838 | 1.900 | 2.025 | 2.213 |
| 5.500 | -1.075 | -1.012 | -0.887 | -0.825 | -0.700 | -0.512 | 4.750 | 1.275 | 1.338 | 1.463 | 1.525 | 1.650 | 1.838 |
| 5.625 | -1.325 | -1.262 | -1.137 | -1.075 | -0.950 | -0.762 | 4.875 | 0.900 | 0.963 | 1.088 | 1.150 | 1.275 | 1.463 |
| 5.750 | -1.575 | -1.512 | -1.387 | -1.325 | -1.200 | -1.012 | 5.000 | 0.525 | 0.588 | 0.713 | 0.775 | 0.900 | 1.088 |
| 5.875 | -1.825 | -1.762 | -1.637 | -1.575 | -1.450 | -1.262 | 5.125 | 0.150 | 0.213 | 0.338 | 0.400 | 0.525 | 0.713 |
| 6.000 | -2.075 | -2.012 | -1.887 | -1.825 | -1.700 | -1.512 | 5.250 | -0.100 | -0.037 | 0.088 | 0.150 | 0.275 | 0.463 |
| 6.125 | -2.200 | -2.137 | -2.012 | -1.950 | -1.825 | -1.637 | 5.375 | -0.350 | -0.287 | -0.162 | -0.100 | 0.025 | 0.213 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| LG-NCF 5/6 PURCHASE | | | | | | | LG-NCF 7/6 PURCHASE | | | | | | |
|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.500 | 0.460 | 0.523 | 0.648 | 0.710 | 0.835 | 1.023 | 4.500 | 0.585 | 0.648 | 0.773 | 0.835 | 0.960 | 1.148 |
| 4.625 | 0.085 | 0.148 | 0.273 | 0.335 | 0.460 | 0.648 | 4.625 | 0.210 | 0.273 | 0.398 | 0.460 | 0.585 | 0.773 |
| 4.750 | -0.290 | -0.227 | -0.102 | -0.040 | 0.085 | 0.273 | 4.750 | -0.165 | -0.102 | 0.023 | 0.085 | 0.210 | 0.398 |
| 4.875 | -0.665 | -0.602 | -0.477 | -0.415 | -0.290 | -0.102 | 4.875 | -0.540 | -0.477 | -0.352 | -0.290 | -0.165 | 0.023 |
| 5.000 | -1.040 | -0.977 | -0.852 | -0.790 | -0.665 | -0.477 | 5.000 | -0.915 | -0.852 | -0.727 | -0.665 | -0.540 | -0.352 |
| 5.125 | -1.290 | -1.227 | -1.102 | -1.040 | -0.915 | -0.727 | 5.125 | -1.165 | -1.102 | -0.977 | -0.915 | -0.790 | -0.602 |
| 5.250 | -1.540 | -1.477 | -1.352 | -1.290 | -1.165 | -0.977 | 5.250 | -1.415 | -1.352 | -1.227 | -1.165 | -1.040 | -0.852 |
| 5.375 | -1.790 | -1.727 | -1.602 | -1.540 | -1.415 | -1.227 | 5.375 | -1.665 | -1.602 | -1.477 | -1.415 | -1.290 | -1.102 |
| 5.500 | -2.040 | -1.977 | -1.852 | -1.790 | -1.665 | -1.477 | 5.500 | -1.915 | -1.852 | -1.727 | -1.665 | -1.540 | -1.352 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| LG-NCF 10/6 PURCHASE | | | | | | | Add-ons | | | | | | |
|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------|---------------------|-------------|-------------|-------------|-------------|--|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | FICO/ LTV | <=60% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | |
| 4.500 | 1.410 | 1.473 | 1.598 | 1.660 | 1.785 | 1.973 | 800+ | -0.750 | -0.625 | -0.500 | -0.375 | 0.000 | |
| 4.625 | 1.035 | 1.098 | 1.223 | 1.285 | 1.410 | 1.598 | 780-799 | -0.625 | -0.500 | -0.375 | -0.125 | 0.250 | |
| 4.750 | 0.660 | 0.723 | 0.848 | 0.910 | 1.035 | 1.223 | 760-779 | -0.500 | -0.375 | -0.250 | 0.000 | 0.500 | |
| 4.875 | 0.285 | 0.348 | 0.473 | 0.535 | 0.660 | 0.848 | 740-759 | -0.375 | -0.250 | 0.000 | 0.125 | 1.000 | |
| 5.000 | -0.090 | -0.027 | 0.098 | 0.160 | 0.285 | 0.473 | 720-739 | -0.125 | 0.125 | 0.375 | 0.750 | N/A | |
| 5.125 | -0.340 | -0.277 | -0.152 | -0.090 | 0.035 | 0.223 | 700-719 | 0.125 | 0.500 | 0.875 | 1.250 | N/A | |
| 5.250 | -0.590 | -0.527 | -0.402 | -0.340 | -0.215 | -0.027 | Second Home | Add 0.250 to price | | | | | |
| 5.375 | -0.840 | -0.777 | -0.652 | -0.590 | -0.465 | -0.277 | Loan Amt >= 1 Million | Add -0.125 to price | | | | | |
| 5.500 | -1.090 | -1.027 | -0.902 | -0.840 | -0.715 | -0.527 | | | | | | | |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | | | | | | | |

JMAC LAGUNA JUMBO FIXED & ARMS - REFINANCE

| LG-NCF 30 REFI | | | | | | | LG-NCF 15 REFI | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 5.000 | 0.550 | 0.613 | 0.738 | 0.800 | 0.925 | 1.113 | 4.250 | 2.900 | 2.963 | 3.088 | 3.150 | 3.275 | 3.463 |
| 5.125 | 0.175 | 0.238 | 0.363 | 0.425 | 0.550 | 0.738 | 4.375 | 2.525 | 2.588 | 2.713 | 2.775 | 2.900 | 3.088 |
| 5.250 | -0.200 | -0.137 | -0.012 | 0.050 | 0.175 | 0.363 | 4.500 | 2.150 | 2.213 | 2.338 | 2.400 | 2.525 | 2.713 |
| 5.375 | -0.575 | -0.512 | -0.387 | -0.325 | -0.200 | -0.012 | 4.625 | 1.775 | 1.838 | 1.963 | 2.025 | 2.150 | 2.338 |
| 5.500 | -0.825 | -0.762 | -0.637 | -0.575 | -0.450 | -0.262 | 4.750 | 1.400 | 1.463 | 1.588 | 1.650 | 1.775 | 1.963 |
| 5.625 | -1.075 | -1.012 | -0.887 | -0.825 | -0.700 | -0.512 | 4.875 | 1.025 | 1.088 | 1.213 | 1.275 | 1.400 | 1.588 |
| 5.750 | -1.325 | -1.262 | -1.137 | -1.075 | -0.950 | -0.762 | 5.000 | 0.650 | 0.713 | 0.838 | 0.900 | 1.025 | 1.213 |
| 5.875 | -1.575 | -1.512 | -1.387 | -1.325 | -1.200 | -1.012 | 5.125 | 0.275 | 0.338 | 0.463 | 0.525 | 0.650 | 0.838 |
| 6.000 | -1.825 | -1.762 | -1.637 | -1.575 | -1.450 | -1.262 | 5.250 | 0.025 | 0.088 | 0.213 | 0.275 | 0.400 | 0.588 |
| 6.125 | -1.950 | -1.887 | -1.762 | -1.700 | -1.575 | -1.387 | 5.375 | -0.225 | -0.162 | -0.037 | 0.025 | 0.150 | 0.338 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| LG-NCF 5/6 REFI | | | | | | | LG-NCF 7/6 REFI | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day |
| 4.500 | 0.710 | 0.773 | 0.898 | 0.960 | 1.085 | 1.273 | 4.500 | 0.835 | 0.898 | 1.023 | 1.085 | 1.210 | 1.398 |
| 4.625 | 0.335 | 0.398 | 0.523 | 0.585 | 0.710 | 0.898 | 4.625 | 0.460 | 0.523 | 0.648 | 0.710 | 0.835 | 1.023 |
| 4.750 | -0.040 | 0.023 | 0.148 | 0.210 | 0.335 | 0.523 | 4.750 | 0.085 | 0.148 | 0.273 | 0.335 | 0.460 | 0.648 |
| 4.875 | -0.415 | -0.352 | -0.227 | -0.165 | -0.040 | 0.148 | 4.875 | -0.290 | -0.227 | -0.102 | -0.040 | 0.085 | 0.273 |
| 5.000 | -0.790 | -0.727 | -0.602 | -0.540 | -0.415 | -0.227 | 5.000 | -0.665 | -0.602 | -0.477 | -0.415 | -0.290 | -0.102 |
| 5.125 | -1.040 | -0.977 | -0.852 | -0.790 | -0.665 | -0.477 | 5.125 | -0.915 | -0.852 | -0.727 | -0.665 | -0.540 | -0.352 |
| 5.250 | -1.290 | -1.227 | -1.102 | -1.040 | -0.915 | -0.727 | 5.250 | -1.165 | -1.102 | -0.977 | -0.915 | -0.790 | -0.602 |
| 5.375 | -1.540 | -1.477 | -1.352 | -1.290 | -1.165 | -0.977 | 5.375 | -1.415 | -1.352 | -1.227 | -1.165 | -1.040 | -0.852 |
| 5.500 | -1.790 | -1.727 | -1.602 | -1.540 | -1.415 | -1.227 | 5.500 | -1.665 | -1.602 | -1.477 | -1.415 | -1.290 | -1.102 |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 |

| LG-NCF 10/6 REFI | | | | | | | Add-ons | | | | | | |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------------|---------------------|-------------|-------------|-------------|-------------|--|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | 60 Day | FICO/ LTV | <=60% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | |
| 4.500 | 1.660 | 1.723 | 1.848 | 1.910 | 2.035 | 2.223 | 800+ | -0.750 | -0.625 | -0.500 | -0.375 | 0.000 | |
| 4.625 | 1.285 | 1.348 | 1.473 | 1.535 | 1.660 | 1.848 | 780-799 | -0.625 | -0.500 | -0.375 | -0.125 | 0.250 | |
| 4.750 | 0.910 | 0.973 | 1.098 | 1.160 | 1.285 | 1.473 | 760-779 | -0.500 | -0.375 | -0.250 | 0.000 | 0.500 | |
| 4.875 | 0.535 | 0.598 | 0.723 | 0.785 | 0.910 | 1.098 | 740-759 | -0.375 | -0.250 | 0.000 | 0.125 | 1.000 | |
| 5.000 | 0.160 | 0.223 | 0.348 | 0.410 | 0.535 | 0.723 | 720-739 | -0.125 | 0.125 | 0.375 | 0.750 | N/A | |
| 5.125 | -0.090 | -0.027 | 0.098 | 0.160 | 0.285 | 0.473 | 700-719 | 0.125 | 0.500 | 0.875 | 1.250 | N/A | |
| 5.250 | -0.340 | -0.277 | -0.152 | -0.090 | 0.035 | 0.223 | Second Home | Add 0.250 to price | | | | | |
| 5.375 | -0.590 | -0.527 | -0.402 | -0.340 | -0.215 | -0.027 | Loan Amt >= 1 Million | Add -0.125 to price | | | | | |
| 5.500 | -0.840 | -0.777 | -0.652 | -0.590 | -0.465 | -0.277 | Cash-out Refi <= 50% LTV | Add 0.125 to price | | | | | |
| Max Price | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | Cash-out Refi > 50% - 60% LTV | Add 0.250 to price | | | | | |
| | | | | | | | Cash-out Refi > 60% LTV | Add 0.375 to price | | | | | |

| ARM types: | Margin | Caps |
|---------------------------|--------|--------|
| 5/6 | 2.750 | 2/1/5 |
| 7/6 | 2.750 | 2/1/5 |
| 10/6 | 2.750 | 2/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

Underwriting fee buyout

Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#6036249; BRE#01824421; NMLS #53112; Alabama #22468; Arizona #937096; Arizona OTN #1, #1000965; California CFL #6036249; California RMLA #41DRO-97827; Colorado #53112;
 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio
 #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
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JMAC VENICE 3% PREPAYMENT PENALTY

| DSCR 30 YR FIXED | | | | | | DSCR 15 YR FIXED | | | | | |
|------------------|--------|--------|--------|--------|--------|------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.250 | 0.650 | 0.800 | 1.100 | 1.250 | 1.550 | 6.250 | 0.375 | 0.525 | 0.825 | 0.975 | 1.275 |
| 6.375 | -0.100 | 0.050 | 0.350 | 0.500 | 0.800 | 6.375 | -0.375 | -0.225 | 0.075 | 0.225 | 0.525 |
| 6.500 | -0.850 | -0.700 | -0.400 | -0.250 | 0.050 | 6.500 | -1.000 | -0.850 | -0.550 | -0.400 | -0.100 |
| 6.625 | -1.225 | -1.075 | -0.775 | -0.625 | -0.325 | 6.625 | -1.375 | -1.225 | -0.925 | -0.775 | -0.475 |
| 6.750 | -1.600 | -1.450 | -1.150 | -1.000 | -0.700 | 6.750 | -1.750 | -1.600 | -1.300 | -1.150 | -0.850 |
| 6.875 | -1.975 | -1.825 | -1.525 | -1.375 | -1.075 | 6.875 | -2.125 | -1.975 | -1.675 | -1.525 | -1.225 |
| 7.000 | -2.350 | -2.200 | -1.900 | -1.750 | -1.450 | 7.000 | -2.500 | -2.350 | -2.050 | -1.900 | -1.600 |
| 7.125 | -2.725 | -2.575 | -2.275 | -2.125 | -1.825 | 7.125 | -2.875 | -2.725 | -2.425 | -2.275 | -1.975 |
| 7.250 | -3.100 | -2.950 | -2.650 | -2.500 | -2.200 | 7.250 | -3.250 | -3.100 | -2.800 | -2.650 | -2.350 |
| 7.375 | -3.475 | -3.325 | -3.025 | -2.875 | -2.575 | 7.375 | -3.625 | -3.475 | -3.175 | -3.025 | -2.725 |
| 7.500 | -3.850 | -3.700 | -3.400 | -3.250 | -2.950 | 7.500 | -4.000 | -3.850 | -3.550 | -3.400 | -3.100 |
| 7.625 | -4.225 | -4.075 | -3.775 | -3.625 | -3.325 | 7.625 | -4.375 | -4.225 | -3.925 | -3.775 | -3.475 |
| 7.750 | -4.600 | -4.450 | -4.150 | -4.000 | -3.700 | 7.750 | -4.750 | -4.600 | -4.300 | -4.150 | -3.850 |
| 7.875 | -4.975 | -4.825 | -4.525 | -4.375 | -4.075 | 7.875 | -5.125 | -4.975 | -4.675 | -4.525 | -4.225 |

| DSCR 5/6 ARM | | | | | | DSCR 7/6 ARM | | | | | |
|--------------|--------|--------|--------|--------|--------|--------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.250 | 0.250 | 0.400 | 0.700 | 0.850 | 1.150 | 6.250 | 0.300 | 0.450 | 0.750 | 0.900 | 1.200 |
| 6.375 | -0.375 | -0.225 | 0.075 | 0.225 | 0.525 | 6.375 | -0.325 | -0.175 | 0.125 | 0.275 | 0.575 |
| 6.500 | -1.000 | -0.850 | -0.550 | -0.400 | -0.100 | 6.500 | -0.950 | -0.800 | -0.500 | -0.350 | -0.050 |
| 6.625 | -1.375 | -1.225 | -0.925 | -0.775 | -0.475 | 6.625 | -1.325 | -1.175 | -0.875 | -0.725 | -0.425 |
| 6.750 | -1.750 | -1.600 | -1.300 | -1.150 | -0.850 | 6.750 | -1.700 | -1.550 | -1.250 | -1.100 | -0.800 |
| 6.875 | -2.125 | -1.975 | -1.675 | -1.525 | -1.225 | 6.875 | -2.075 | -1.925 | -1.625 | -1.475 | -1.175 |
| 7.000 | -2.500 | -2.350 | -2.050 | -1.900 | -1.600 | 7.000 | -2.450 | -2.300 | -2.000 | -1.850 | -1.550 |
| 7.125 | -2.875 | -2.725 | -2.425 | -2.275 | -1.975 | 7.125 | -2.825 | -2.675 | -2.375 | -2.225 | -1.925 |
| 7.250 | -3.250 | -3.100 | -2.800 | -2.650 | -2.350 | 7.250 | -3.200 | -3.050 | -2.750 | -2.600 | -2.300 |
| 7.375 | -3.625 | -3.475 | -3.175 | -3.025 | -2.725 | 7.375 | -3.575 | -3.425 | -3.125 | -2.975 | -2.675 |
| 7.500 | -4.000 | -3.850 | -3.550 | -3.400 | -3.100 | 7.500 | -3.950 | -3.800 | -3.500 | -3.350 | -3.050 |
| 7.625 | -4.375 | -4.225 | -3.925 | -3.775 | -3.475 | 7.625 | -4.325 | -4.175 | -3.875 | -3.725 | -3.425 |
| 7.750 | -4.750 | -4.600 | -4.300 | -4.150 | -3.850 | 7.750 | -4.700 | -4.550 | -4.250 | -4.100 | -3.800 |
| 7.875 | -5.125 | -4.975 | -4.675 | -4.525 | -4.225 | 7.875 | -5.075 | -4.925 | -4.625 | -4.475 | -4.175 |

45 days lock - Purchase transaction only

| FICO | DSCR >=1.00 | | | | | | |
|---------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% |
| 620-639 | 2.875 | 3.250 | 3.625 | 4.250 | 4.750 | 5.500 | NA |
| 640-659 | 2.000 | 2.375 | 2.750 | 3.375 | 3.875 | 4.625 | NA |
| 660-679 | 0.625 | 0.875 | 1.125 | 1.500 | 1.875 | 3.625 | 4.625 |
| 680-699 | 0.375 | 0.625 | 0.625 | 1.000 | 1.375 | 1.750 | 2.750 |
| 700-719 | 0.000 | 0.250 | 0.375 | 0.625 | 1.000 | 1.375 | 2.375 |
| 720-739 | -0.625 | -0.375 | -0.250 | 0.000 | 0.375 | 0.750 | 1.500 |
| 740-759 | -0.875 | -0.625 | -0.500 | -0.250 | 0.125 | 0.500 | 1.250 |
| 760+ | -1.000 | -0.750 | -0.625 | -0.375 | -0.125 | 0.250 | 1.000 |

Underwriting fee buyout

Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

| ARM types: | Margin | Caps |
|---------------------------|--------|--------|
| 5/6 | 6.500 | 2/1/5 |
| 7/6 | 6.500 | 5/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

| FICO | DSCR < 1.00 | | | | | | |
|---------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% |
| 640-659 | 3.250 | 3.625 | 4.000 | 4.625 | 5.125 | NA | NA |
| 660-679 | 1.875 | 2.125 | 2.375 | 2.750 | 3.125 | 5.125 | NA |
| 680-699 | 1.375 | 1.625 | 1.625 | 2.125 | 2.625 | 3.250 | NA |
| 700-719 | 1.000 | 1.250 | 1.375 | 1.750 | 2.250 | 2.875 | NA |
| 720-739 | 0.375 | 0.625 | 0.750 | 1.125 | 1.625 | 2.250 | NA |
| 740-759 | 0.125 | 0.375 | 0.500 | 0.875 | 1.375 | 2.000 | NA |
| 760+ | 0.000 | 0.250 | 0.375 | 0.750 | 1.125 | 1.750 | NA |

| Price Adjustments | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|-------------------|---------------------------|-------|----------|----------|----------|----------|----------|----------|
| Housing History | 0x60x12 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA | NA |
| Housing Event | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Seasoning | 24 - 36 Mo | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | NA |
| Loan Balance | <=\$150,000 | 1.000 | 1.000 | 1.125 | 1.125 | 1.125 | N/A | N/A |
| | \$150,001 - 250,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| | \$250,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$500,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 |
| | \$1,500,001 - \$2,000,000 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.500 | NA |
| Purpose | \$2,000,001 - \$2,500,000 | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | NA | NA |
| | RCO & FICO >=700 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 1.000 | NA |
| Property Type | RCO & FICO <700 | 0.500 | 0.500 | 0.500 | 0.500 | 0.750 | 1.250 | NA |
| | Condo | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.250 | NA |
| State | 2-4 Unit | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | 0.750 | NA |
| | IL, NJ | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| Amortization | Interest Only | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.750 | 0.875 |
| Prepayment | 36 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Penalty Term | 24 Months | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | 0.625 |
| | 12 Months | 1.250 | 1.250 | 1.500 | 1.500 | 1.750 | 1.750 | 1.750 |
| | No Penalty | 1.750 | 1.750 | 2.000 | 2.000 | 2.250 | 2.250 | 2.250 |
| | Escrow Waiver | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| Other | DSCR < .75 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |

| Max Price: (Prior to Compensation & Fee Buyout) | |
|---|--------|
| No PPP | 0.000 |
| 1 yr PPP | -1.000 |
| 2 Yr PPP | -1.500 |
| 3 Yr PPP | -2.000 |

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JMAC VENICE 5% PREPAYMENT PENALTY

| DSCR 30 YR FIXED 5% PPP | | | | | | DSCR 15 YR FIXED 5% PPP | | | | | |
|-------------------------|--------|--------|--------|--------|--------|-------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.250 | 0.150 | 0.300 | 0.600 | 0.750 | 1.050 | 6.250 | -0.125 | 0.025 | 0.325 | 0.475 | 0.775 |
| 6.375 | -0.600 | -0.450 | -0.150 | 0.000 | 0.300 | 6.375 | -0.875 | -0.725 | -0.425 | -0.275 | 0.025 |
| 6.500 | -1.350 | -1.200 | -0.900 | -0.750 | -0.450 | 6.500 | -1.500 | -1.350 | -1.050 | -0.900 | -0.600 |
| 6.625 | -1.725 | -1.575 | -1.275 | -1.125 | -0.825 | 6.625 | -1.875 | -1.725 | -1.425 | -1.275 | -0.975 |
| 6.750 | -2.100 | -1.950 | -1.650 | -1.500 | -1.200 | 6.750 | -2.250 | -2.100 | -1.800 | -1.650 | -1.350 |
| 6.875 | -2.475 | -2.325 | -2.025 | -1.875 | -1.575 | 6.875 | -2.625 | -2.475 | -2.175 | -2.025 | -1.725 |
| 7.000 | -2.850 | -2.700 | -2.400 | -2.250 | -1.950 | 7.000 | -3.000 | -2.850 | -2.550 | -2.400 | -2.100 |
| 7.125 | -3.225 | -3.075 | -2.775 | -2.625 | -2.325 | 7.125 | -3.375 | -3.225 | -2.925 | -2.775 | -2.475 |
| 7.250 | -3.600 | -3.450 | -3.150 | -3.000 | -2.700 | 7.250 | -3.750 | -3.600 | -3.300 | -3.150 | -2.850 |
| 7.375 | -3.975 | -3.825 | -3.525 | -3.375 | -3.075 | 7.375 | -4.125 | -3.975 | -3.675 | -3.525 | -3.225 |
| 7.500 | -4.350 | -4.200 | -3.900 | -3.750 | -3.450 | 7.500 | -4.500 | -4.350 | -4.050 | -3.900 | -3.600 |
| 7.625 | -4.725 | -4.575 | -4.275 | -4.125 | -3.825 | 7.625 | -4.875 | -4.725 | -4.425 | -4.275 | -3.975 |
| 7.750 | -5.100 | -4.950 | -4.650 | -4.500 | -4.200 | 7.750 | -5.250 | -5.100 | -4.800 | -4.650 | -4.350 |
| 7.875 | -5.475 | -5.325 | -5.025 | -4.875 | -4.575 | 7.875 | -5.625 | -5.475 | -5.175 | -5.025 | -4.725 |

| DSCR 5/6 ARM 5% PPP | | | | | | DSCR 7/6 ARM 5% PPP | | | | | |
|---------------------|--------|--------|--------|--------|--------|---------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.250 | -0.250 | -0.100 | 0.200 | 0.350 | 0.650 | 6.250 | -0.200 | -0.050 | 0.250 | 0.400 | 0.700 |
| 6.375 | -0.875 | -0.725 | -0.425 | -0.275 | 0.025 | 6.375 | -0.825 | -0.675 | -0.375 | -0.225 | 0.075 |
| 6.500 | -1.500 | -1.350 | -1.050 | -0.900 | -0.600 | 6.500 | -1.450 | -1.300 | -1.000 | -0.850 | -0.550 |
| 6.625 | -1.875 | -1.725 | -1.425 | -1.275 | -0.975 | 6.625 | -1.825 | -1.675 | -1.375 | -1.225 | -0.925 |
| 6.750 | -2.250 | -2.100 | -1.800 | -1.650 | -1.350 | 6.750 | -2.200 | -2.050 | -1.750 | -1.600 | -1.300 |
| 6.875 | -2.625 | -2.475 | -2.175 | -2.025 | -1.725 | 6.875 | -2.575 | -2.425 | -2.125 | -1.975 | -1.675 |
| 7.000 | -3.000 | -2.850 | -2.550 | -2.400 | -2.100 | 7.000 | -2.950 | -2.800 | -2.500 | -2.350 | -2.050 |
| 7.125 | -3.375 | -3.225 | -2.925 | -2.775 | -2.475 | 7.125 | -3.325 | -3.175 | -2.875 | -2.725 | -2.425 |
| 7.250 | -3.750 | -3.600 | -3.300 | -3.150 | -2.850 | 7.250 | -3.700 | -3.550 | -3.250 | -3.100 | -2.800 |
| 7.375 | -4.125 | -3.975 | -3.675 | -3.525 | -3.225 | 7.375 | -4.075 | -3.925 | -3.625 | -3.475 | -3.175 |
| 7.500 | -4.500 | -4.350 | -4.050 | -3.900 | -3.600 | 7.500 | -4.450 | -4.300 | -4.000 | -3.850 | -3.550 |
| 7.625 | -4.875 | -4.725 | -4.425 | -4.275 | -3.975 | 7.625 | -4.825 | -4.675 | -4.375 | -4.225 | -3.925 |
| 7.750 | -5.250 | -5.100 | -4.800 | -4.650 | -4.350 | 7.750 | -5.200 | -5.050 | -4.750 | -4.600 | -4.300 |
| 7.875 | -5.625 | -5.475 | -5.175 | -5.025 | -4.725 | 7.875 | -5.575 | -5.425 | -5.125 | -4.975 | -4.675 |

45 days lock - Purchase transaction only

| FICO | DSCR >=1.00 | | | | | | |
|---------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% |
| 620-639 | 2.875 | 3.250 | 3.625 | 4.250 | 4.750 | 5.500 | NA |
| 640-659 | 2.000 | 2.375 | 2.750 | 3.375 | 3.875 | 4.625 | NA |
| 660-679 | 0.625 | 0.875 | 1.125 | 1.500 | 1.875 | 3.625 | 4.625 |
| 680-699 | 0.375 | 0.625 | 0.625 | 1.000 | 1.375 | 1.750 | 2.750 |
| 700-719 | 0.000 | 0.250 | 0.375 | 0.625 | 1.000 | 1.375 | 2.375 |
| 720-739 | -0.625 | -0.375 | -0.250 | 0.000 | 0.375 | 0.750 | 1.500 |
| 740-759 | -0.875 | -0.625 | -0.500 | -0.250 | 0.125 | 0.500 | 1.250 |
| 760+ | -1.000 | -0.750 | -0.625 | -0.375 | -0.125 | 0.250 | 1.000 |

Underwriting fee buyout

Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

| ARM types: | Margin | Caps |
|--------------------|--------|--------|
| 5/6 | 6.500 | 2/1/5 |
| 7/6 | 6.500 | 5/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

| FICO | DSCR < 1.00 | | | | | | |
|---------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% |
| 640-659 | 3.250 | 3.625 | 4.000 | 4.625 | 5.125 | NA | NA |
| 660-679 | 1.875 | 2.125 | 2.375 | 2.750 | 3.125 | 5.125 | NA |
| 680-699 | 1.375 | 1.625 | 1.625 | 2.125 | 2.625 | 3.250 | NA |
| 700-719 | 1.000 | 1.250 | 1.375 | 1.750 | 2.250 | 2.875 | NA |
| 720-739 | 0.375 | 0.625 | 0.750 | 1.125 | 1.625 | 2.250 | NA |
| 740-759 | 0.125 | 0.375 | 0.500 | 0.875 | 1.375 | 2.000 | NA |
| 760+ | 0.000 | 0.250 | 0.375 | 0.750 | 1.125 | 1.750 | NA |

| Price Adjustments | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|-------------------|---------------------------|----------|----------|----------|----------|----------|----------|
| Housing History | 0x60x12 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA |
| Housing Event | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Seasoning | 24 - 36 Mo | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 |
| Loan Balance | <=\$150,000 | 1.000 | 1.000 | 1.125 | 1.125 | 1.125 | N/A |
| | \$150,001 - 250,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| | \$250,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$500,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 |
| | \$1,500,001 - \$2,000,000 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.500 |
| Purpose | \$2,000,001 - \$2,500,000 | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | NA |
| | RCO & FICO >=700 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 1.000 |
| Property Type | RCO & FICO <700 | 0.500 | 0.500 | 0.500 | 0.500 | 0.750 | 1.250 |
| | Condo | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.250 |
| State | 2-4 Unit | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | 0.750 |
| | IL, NJ | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Amortization | Interest Only | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.750 |
| Prepayment | 36 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Penalty Term | 24 Months | 1.125 | 1.125 | 1.125 | 1.125 | 1.250 | 1.250 |
| | 12 Months | 1.875 | 1.875 | 2.125 | 2.125 | 2.375 | 2.375 |
| | No Penalty | N/A | N/A | N/A | N/A | N/A | N/A |
| Other | Escrow Waiver | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | DSCR < .75 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |

| Max Price: (Prior to Compensation & Fee Buyout) | |
|---|--------|
| No PPP | N/A |
| 1 yr PPP | -1.000 |
| 2 Yr PPP | -1.500 |
| 3 Yr PPP | -2.000 |

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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 Santa Ana, CA 92705
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 2

JMAC ZUMA PRIME

| PRIME 30 YR FIXED FULL DOCS | | | | | | PRIME 15 YR FIXED FULL DOCS | | | | | |
|-----------------------------|--------|--------|--------|--------|--------|-----------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 5.750 | 0.763 | 0.913 | 1.213 | 1.363 | 1.663 | 5.750 | 0.575 | 0.725 | 1.025 | 1.175 | 1.475 |
| 5.875 | 0.138 | 0.288 | 0.588 | 0.738 | 1.038 | 5.875 | -0.050 | 0.100 | 0.400 | 0.550 | 0.850 |
| 6.000 | -0.237 | -0.087 | 0.213 | 0.363 | 0.663 | 6.000 | -0.425 | -0.275 | 0.025 | 0.175 | 0.475 |
| 6.125 | -0.550 | -0.400 | -0.100 | 0.050 | 0.350 | 6.125 | -0.737 | -0.587 | -0.287 | -0.137 | 0.163 |
| 6.250 | -0.862 | -0.712 | -0.412 | -0.262 | 0.038 | 6.250 | -1.050 | -0.900 | -0.600 | -0.450 | -0.150 |
| 6.375 | -1.175 | -1.025 | -0.725 | -0.575 | -0.275 | 6.375 | -1.362 | -1.212 | -0.912 | -0.762 | -0.462 |
| 6.500 | -1.487 | -1.337 | -1.037 | -0.887 | -0.587 | 6.500 | -1.612 | -1.462 | -1.162 | -1.012 | -0.712 |
| 6.625 | -1.737 | -1.587 | -1.287 | -1.137 | -0.837 | 6.625 | -1.862 | -1.712 | -1.412 | -1.262 | -0.962 |
| 6.750 | -1.987 | -1.837 | -1.537 | -1.387 | -1.087 | 6.750 | -2.112 | -1.962 | -1.662 | -1.512 | -1.212 |
| 6.875 | -2.237 | -2.087 | -1.787 | -1.637 | -1.337 | 6.875 | -2.362 | -2.212 | -1.912 | -1.762 | -1.462 |
| 7.000 | -2.487 | -2.337 | -2.037 | -1.887 | -1.587 | 7.000 | -2.612 | -2.462 | -2.162 | -2.012 | -1.712 |
| 7.125 | -2.737 | -2.587 | -2.287 | -2.137 | -1.837 | 7.125 | -2.862 | -2.712 | -2.412 | -2.262 | -1.962 |
| 7.250 | -2.987 | -2.837 | -2.537 | -2.387 | -2.087 | 7.250 | -3.112 | -2.962 | -2.662 | -2.512 | -2.212 |
| 7.375 | -3.237 | -3.087 | -2.787 | -2.637 | -2.337 | 7.375 | -3.362 | -3.212 | -2.912 | -2.762 | -2.462 |

| PRIME 5/6 ARM FULL DOCS | | | | | | PRIME 7/6 ARM FULL DOCS | | | | | |
|-------------------------|--------|--------|--------|--------|--------|-------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 5.750 | 0.563 | 0.713 | 1.013 | 1.163 | 1.463 | 5.750 | 0.625 | 0.775 | 1.075 | 1.225 | 1.525 |
| 5.875 | -0.062 | 0.088 | 0.388 | 0.538 | 0.838 | 5.875 | 0.000 | 0.150 | 0.450 | 0.600 | 0.900 |
| 6.000 | -0.437 | -0.287 | 0.013 | 0.163 | 0.463 | 6.000 | -0.375 | -0.225 | 0.075 | 0.225 | 0.525 |
| 6.125 | -0.750 | -0.600 | -0.300 | -0.150 | 0.150 | 6.125 | -0.687 | -0.537 | -0.237 | -0.087 | 0.213 |
| 6.250 | -1.062 | -0.912 | -0.612 | -0.462 | -0.162 | 6.250 | -1.000 | -0.850 | -0.550 | -0.400 | -0.100 |
| 6.375 | -1.375 | -1.225 | -0.925 | -0.775 | -0.475 | 6.375 | -1.312 | -1.162 | -0.862 | -0.712 | -0.412 |
| 6.500 | -1.625 | -1.475 | -1.175 | -1.025 | -0.725 | 6.500 | -1.562 | -1.412 | -1.112 | -0.962 | -0.662 |
| 6.625 | -1.875 | -1.725 | -1.425 | -1.275 | -0.975 | 6.625 | -1.812 | -1.662 | -1.362 | -1.212 | -0.912 |
| 6.750 | -2.125 | -1.975 | -1.675 | -1.525 | -1.225 | 6.750 | -2.062 | -1.912 | -1.612 | -1.462 | -1.162 |
| 6.875 | -2.375 | -2.225 | -1.925 | -1.775 | -1.475 | 6.875 | -2.312 | -2.162 | -1.862 | -1.712 | -1.412 |
| 7.000 | -2.625 | -2.475 | -2.175 | -2.025 | -1.725 | 7.000 | -2.562 | -2.412 | -2.112 | -1.962 | -1.662 |
| 7.125 | -2.875 | -2.725 | -2.425 | -2.275 | -1.975 | 7.125 | -2.812 | -2.662 | -2.362 | -2.212 | -1.912 |
| 7.250 | -3.125 | -2.975 | -2.675 | -2.525 | -2.225 | 7.250 | -3.062 | -2.912 | -2.612 | -2.462 | -2.162 |
| 7.375 | -3.375 | -3.225 | -2.925 | -2.775 | -2.475 | 7.375 | -3.312 | -3.162 | -2.862 | -2.712 | -2.412 |

| PRIME 30 YR FIXED ALT DOCS | | | | | | PRIME 15 YR FIXED ALT DOCS | | | | | |
|----------------------------|--------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.000 | 0.088 | 0.238 | 0.538 | 0.688 | 0.988 | 6.000 | -0.063 | 0.088 | 0.388 | 0.538 | 0.838 |
| 6.125 | -0.287 | -0.137 | 0.163 | 0.313 | 0.613 | 6.125 | -0.438 | -0.288 | 0.013 | 0.163 | 0.463 |
| 6.250 | -0.662 | -0.512 | -0.212 | -0.062 | 0.238 | 6.250 | -0.813 | -0.663 | -0.363 | -0.213 | 0.087 |
| 6.375 | -0.975 | -0.825 | -0.525 | -0.375 | -0.075 | 6.375 | -1.125 | -0.975 | -0.675 | -0.525 | -0.225 |
| 6.500 | -1.287 | -1.137 | -0.837 | -0.687 | -0.387 | 6.500 | -1.438 | -1.288 | -0.988 | -0.838 | -0.538 |
| 6.625 | -1.600 | -1.450 | -1.150 | -1.000 | -0.700 | 6.625 | -1.750 | -1.600 | -1.300 | -1.150 | -0.850 |
| 6.750 | -1.912 | -1.762 | -1.462 | -1.312 | -1.012 | 6.750 | -2.000 | -1.850 | -1.550 | -1.400 | -1.100 |
| 6.875 | -2.225 | -2.075 | -1.775 | -1.625 | -1.325 | 6.875 | -2.250 | -2.100 | -1.800 | -1.650 | -1.350 |
| 7.000 | -2.475 | -2.325 | -2.025 | -1.875 | -1.575 | 7.000 | -2.500 | -2.350 | -2.050 | -1.900 | -1.600 |
| 7.125 | -2.725 | -2.575 | -2.275 | -2.125 | -1.825 | 7.125 | -2.750 | -2.600 | -2.300 | -2.150 | -1.850 |
| 7.250 | -2.975 | -2.825 | -2.525 | -2.375 | -2.075 | 7.250 | -3.000 | -2.850 | -2.550 | -2.400 | -2.100 |
| 7.375 | -3.225 | -3.075 | -2.775 | -2.625 | -2.325 | 7.375 | -3.250 | -3.100 | -2.800 | -2.650 | -2.350 |
| 7.500 | -3.475 | -3.325 | -3.025 | -2.875 | -2.575 | 7.500 | -3.500 | -3.350 | -3.050 | -2.900 | -2.600 |
| 7.625 | -3.725 | -3.575 | -3.275 | -3.125 | -2.825 | 7.625 | -3.750 | -3.600 | -3.300 | -3.150 | -2.850 |

| PRIME 5/6 ARM ALT DOCS | | | | | | PRIME 7/6 ARM ALT DOCS | | | | | |
|------------------------|--------|--------|--------|--------|--------|------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.000 | -0.112 | 0.038 | 0.338 | 0.488 | 0.788 | 6.000 | -0.013 | 0.137 | 0.437 | 0.587 | 0.887 |
| 6.125 | -0.487 | -0.337 | -0.037 | 0.113 | 0.413 | 6.125 | -0.388 | -0.238 | 0.062 | 0.212 | 0.512 |
| 6.250 | -0.862 | -0.712 | -0.412 | -0.262 | 0.038 | 6.250 | -0.763 | -0.613 | -0.313 | -0.163 | 0.137 |
| 6.375 | -1.175 | -1.025 | -0.725 | -0.575 | -0.275 | 6.375 | -1.075 | -0.925 | -0.625 | -0.475 | -0.175 |
| 6.500 | -1.487 | -1.337 | -1.037 | -0.887 | -0.587 | 6.500 | -1.388 | -1.238 | -0.938 | -0.788 | -0.488 |
| 6.625 | -1.800 | -1.650 | -1.350 | -1.200 | -0.900 | 6.625 | -1.700 | -1.550 | -1.250 | -1.100 | -0.800 |
| 6.750 | -2.050 | -1.900 | -1.600 | -1.450 | -1.150 | 6.750 | -1.950 | -1.800 | -1.500 | -1.350 | -1.050 |
| 6.875 | -2.300 | -2.150 | -1.850 | -1.700 | -1.400 | 6.875 | -2.200 | -2.050 | -1.750 | -1.600 | -1.300 |
| 7.000 | -2.550 | -2.400 | -2.100 | -1.950 | -1.650 | 7.000 | -2.450 | -2.300 | -2.000 | -1.850 | -1.550 |
| 7.125 | -2.800 | -2.650 | -2.350 | -2.200 | -1.900 | 7.125 | -2.700 | -2.550 | -2.250 | -2.100 | -1.800 |
| 7.250 | -3.050 | -2.900 | -2.600 | -2.450 | -2.150 | 7.250 | -2.950 | -2.800 | -2.500 | -2.350 | -2.050 |
| 7.375 | -3.300 | -3.150 | -2.850 | -2.700 | -2.400 | 7.375 | -3.200 | -3.050 | -2.750 | -2.600 | -2.300 |
| 7.500 | -3.550 | -3.400 | -3.100 | -2.950 | -2.650 | 7.500 | -3.450 | -3.300 | -3.000 | -2.850 | -2.550 |
| 7.625 | -3.800 | -3.650 | -3.350 | -3.200 | -2.900 | 7.625 | -3.700 | -3.550 | -3.250 | -3.100 | -2.800 |

| ARM types: | Margin | Caps |
|--------------------|--------|--------|
| 5/6 | 4.000 | 2/1/5 |
| 7/6 | 4.000 | 5/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

| Max Price: (Prior to Compensation & Fee Buyout) | |
|---|--------|
| No PPP | 0.000 |
| 1 yr PPP | -1.000 |
| 2 Yr PPP | -1.500 |
| 3 Yr PPP | -2.000 |
| O/O or 2ND HOME | -2.000 |

40 YEARS AMORTIZATION WITH 10 YEARS I/O QUALIFYING ON 30 YEARS FULLY AMORTIZATION

FIXED 40 YEARS TERM
 ARMS 40 YEARS TERM

OWNER OCCUPIED ONLY

45 days lock - Purchase transaction only

RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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JMAC ZUMA FLEX

| FLEX 30 YR FIXED FULL DOCS | | | | | | FLEX 15 YR FIXED FULL DOCS | | | | | |
|----------------------------|--------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.125 | 0.213 | 0.363 | 0.663 | 0.813 | 1.113 | 6.125 | 0.013 | 0.163 | 0.463 | 0.613 | 0.913 |
| 6.250 | -0.287 | -0.137 | 0.163 | 0.313 | 0.613 | 6.250 | -0.487 | -0.337 | -0.037 | 0.113 | 0.413 |
| 6.375 | -0.600 | -0.450 | -0.150 | 0.000 | 0.300 | 6.375 | -0.800 | -0.650 | -0.350 | -0.200 | 0.100 |
| 6.500 | -0.912 | -0.762 | -0.462 | -0.312 | -0.012 | 6.500 | -1.112 | -0.962 | -0.662 | -0.512 | -0.212 |
| 6.625 | -1.225 | -1.075 | -0.775 | -0.625 | -0.325 | 6.625 | -1.425 | -1.275 | -0.975 | -0.825 | -0.525 |
| 6.750 | -1.537 | -1.387 | -1.087 | -0.937 | -0.637 | 6.750 | -1.737 | -1.587 | -1.287 | -1.137 | -0.837 |
| 6.875 | -1.850 | -1.700 | -1.400 | -1.250 | -0.950 | 6.875 | -2.050 | -1.900 | -1.600 | -1.450 | -1.150 |
| 7.000 | -2.131 | -1.981 | -1.681 | -1.531 | -1.231 | 7.000 | -2.331 | -2.181 | -1.881 | -1.731 | -1.431 |
| 7.125 | -2.412 | -2.262 | -1.962 | -1.812 | -1.512 | 7.125 | -2.612 | -2.462 | -2.162 | -2.012 | -1.712 |
| 7.250 | -2.694 | -2.544 | -2.244 | -2.094 | -1.794 | 7.250 | -2.894 | -2.744 | -2.444 | -2.294 | -1.994 |
| 7.375 | -2.975 | -2.825 | -2.525 | -2.375 | -2.075 | 7.375 | -3.144 | -2.994 | -2.694 | -2.544 | -2.244 |
| 7.500 | -3.256 | -3.106 | -2.806 | -2.656 | -2.356 | 7.500 | -3.394 | -3.244 | -2.944 | -2.794 | -2.494 |
| 7.625 | -3.506 | -3.356 | -3.056 | -2.906 | -2.606 | 7.625 | -3.644 | -3.494 | -3.194 | -3.044 | -2.744 |
| 7.750 | -3.756 | -3.606 | -3.306 | -3.156 | -2.856 | 7.750 | -3.894 | -3.744 | -3.444 | -3.294 | -2.994 |

| FLEX 5/6 ARM FULL DOCS | | | | | | FLEX 7/6 ARM FULL DOCS | | | | | |
|------------------------|--------|--------|--------|--------|--------|------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.125 | -0.019 | 0.131 | 0.431 | 0.581 | 0.881 | 6.125 | 0.063 | 0.213 | 0.513 | 0.663 | 0.963 |
| 6.250 | -0.519 | -0.369 | -0.069 | 0.081 | 0.381 | 6.250 | -0.437 | -0.287 | 0.013 | 0.163 | 0.463 |
| 6.375 | -0.831 | -0.681 | -0.381 | -0.231 | 0.069 | 6.375 | -0.750 | -0.600 | -0.300 | -0.150 | 0.150 |
| 6.500 | -1.144 | -0.994 | -0.694 | -0.544 | -0.244 | 6.500 | -1.062 | -0.912 | -0.612 | -0.462 | -0.162 |
| 6.625 | -1.456 | -1.306 | -1.006 | -0.856 | -0.556 | 6.625 | -1.375 | -1.225 | -0.925 | -0.775 | -0.475 |
| 6.750 | -1.769 | -1.619 | -1.319 | -1.169 | -0.869 | 6.750 | -1.687 | -1.537 | -1.237 | -1.087 | -0.787 |
| 6.875 | -2.050 | -1.900 | -1.600 | -1.450 | -1.150 | 6.875 | -2.000 | -1.850 | -1.550 | -1.400 | -1.100 |
| 7.000 | -2.331 | -2.181 | -1.881 | -1.731 | -1.431 | 7.000 | -2.281 | -2.131 | -1.831 | -1.681 | -1.381 |
| 7.125 | -2.612 | -2.462 | -2.162 | -2.012 | -1.712 | 7.125 | -2.562 | -2.412 | -2.112 | -1.962 | -1.662 |
| 7.250 | -2.894 | -2.744 | -2.444 | -2.294 | -1.994 | 7.250 | -2.844 | -2.694 | -2.394 | -2.244 | -1.944 |
| 7.375 | -3.144 | -2.994 | -2.694 | -2.544 | -2.244 | 7.375 | -3.094 | -2.944 | -2.644 | -2.494 | -2.194 |
| 7.500 | -3.394 | -3.244 | -2.944 | -2.794 | -2.494 | 7.500 | -3.344 | -3.194 | -2.894 | -2.744 | -2.444 |
| 7.625 | -3.644 | -3.494 | -3.194 | -3.044 | -2.744 | 7.625 | -3.594 | -3.444 | -3.144 | -2.994 | -2.694 |
| 7.750 | -3.894 | -3.744 | -3.444 | -3.294 | -2.994 | 7.750 | -3.844 | -3.694 | -3.394 | -3.244 | -2.944 |

| FLEX 30 YR FIXED ALT DOCS | | | | | | FLEX 15 YR FIXED ALT DOCS | | | | | |
|---------------------------|--------|--------|--------|--------|--------|---------------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.250 | 0.338 | 0.488 | 0.788 | 0.938 | 1.238 | 6.250 | 0.138 | 0.288 | 0.588 | 0.738 | 1.038 |
| 6.375 | -0.162 | -0.012 | 0.288 | 0.438 | 0.738 | 6.375 | -0.362 | -0.212 | 0.088 | 0.238 | 0.538 |
| 6.500 | -0.475 | -0.325 | -0.025 | 0.125 | 0.425 | 6.500 | -0.675 | -0.525 | -0.225 | -0.075 | 0.225 |
| 6.625 | -0.787 | -0.637 | -0.337 | -0.187 | 0.113 | 6.625 | -0.987 | -0.837 | -0.537 | -0.387 | -0.087 |
| 6.750 | -1.100 | -0.950 | -0.650 | -0.500 | -0.200 | 6.750 | -1.300 | -1.150 | -0.850 | -0.700 | -0.400 |
| 6.875 | -1.412 | -1.262 | -0.962 | -0.812 | -0.512 | 6.875 | -1.612 | -1.462 | -1.162 | -1.012 | -0.712 |
| 7.000 | -1.725 | -1.575 | -1.275 | -1.125 | -0.825 | 7.000 | -1.925 | -1.775 | -1.475 | -1.325 | -1.025 |
| 7.125 | -2.037 | -1.887 | -1.587 | -1.437 | -1.137 | 7.125 | -2.237 | -2.087 | -1.787 | -1.637 | -1.337 |
| 7.250 | -2.319 | -2.169 | -1.869 | -1.719 | -1.419 | 7.250 | -2.519 | -2.369 | -2.069 | -1.919 | -1.619 |
| 7.375 | -2.600 | -2.450 | -2.150 | -2.000 | -1.700 | 7.375 | -2.800 | -2.650 | -2.350 | -2.200 | -1.900 |
| 7.500 | -2.881 | -2.731 | -2.431 | -2.281 | -1.981 | 7.500 | -3.081 | -2.931 | -2.631 | -2.481 | -2.181 |
| 7.625 | -3.162 | -3.012 | -2.712 | -2.562 | -2.262 | 7.625 | -3.362 | -3.212 | -2.912 | -2.762 | -2.462 |
| 7.750 | -3.444 | -3.294 | -2.994 | -2.844 | -2.544 | 7.750 | -3.644 | -3.494 | -3.194 | -3.044 | -2.744 |
| 7.875 | -3.725 | -3.575 | -3.275 | -3.125 | -2.825 | 7.875 | -3.925 | -3.775 | -3.475 | -3.325 | -3.025 |

| FLEX 5/6 ARM ALT DOCS | | | | | | FLEX 7/6 ARM ALT DOCS | | | | | |
|-----------------------|--------|--------|--------|--------|--------|-----------------------|--------|--------|--------|--------|--------|
| Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day | Rate | 15 Day | 20 Day | 30 Day | 35 Day | 45 Day |
| 6.250 | 0.138 | 0.288 | 0.588 | 0.738 | 1.038 | 6.250 | 0.188 | 0.338 | 0.638 | 0.788 | 1.088 |
| 6.375 | -0.362 | -0.212 | 0.088 | 0.238 | 0.538 | 6.375 | -0.312 | -0.162 | 0.138 | 0.288 | 0.588 |
| 6.500 | -0.675 | -0.525 | -0.225 | -0.075 | 0.225 | 6.500 | -0.625 | -0.475 | -0.175 | -0.025 | 0.275 |
| 6.625 | -0.987 | -0.837 | -0.537 | -0.387 | -0.087 | 6.625 | -0.937 | -0.787 | -0.487 | -0.337 | -0.037 |
| 6.750 | -1.300 | -1.150 | -0.850 | -0.700 | -0.400 | 6.750 | -1.250 | -1.100 | -0.800 | -0.650 | -0.350 |
| 6.875 | -1.612 | -1.462 | -1.162 | -1.012 | -0.712 | 6.875 | -1.562 | -1.412 | -1.112 | -0.962 | -0.662 |
| 7.000 | -1.925 | -1.775 | -1.475 | -1.325 | -1.025 | 7.000 | -1.875 | -1.725 | -1.425 | -1.275 | -0.975 |
| 7.125 | -2.237 | -2.087 | -1.787 | -1.637 | -1.337 | 7.125 | -2.187 | -2.037 | -1.737 | -1.587 | -1.287 |
| 7.250 | -2.519 | -2.369 | -2.069 | -1.919 | -1.619 | 7.250 | -2.469 | -2.319 | -2.019 | -1.869 | -1.569 |
| 7.375 | -2.800 | -2.650 | -2.350 | -2.200 | -1.900 | 7.375 | -2.750 | -2.600 | -2.300 | -2.150 | -1.850 |
| 7.500 | -3.081 | -2.931 | -2.631 | -2.481 | -2.181 | 7.500 | -3.031 | -2.881 | -2.581 | -2.431 | -2.131 |
| 7.625 | -3.362 | -3.212 | -2.912 | -2.762 | -2.462 | 7.625 | -3.312 | -3.162 | -2.862 | -2.712 | -2.412 |
| 7.750 | -3.644 | -3.494 | -3.194 | -3.044 | -2.744 | 7.750 | -3.594 | -3.444 | -3.144 | -2.994 | -2.694 |
| 7.875 | -3.925 | -3.775 | -3.475 | -3.325 | -3.025 | 7.875 | -3.875 | -3.725 | -3.425 | -3.275 | -2.975 |

| ARM types: | Margin | Caps |
|--------------------|--------|--------|
| 5/6 | 4.500 | 2/1/5 |
| 7/6 | 4.500 | 5/1/5 |
| 30 DAY SOFR INDEX: | | 0.383% |

| Max Price: (Prior to Compensation & Fee Buyout) | |
|---|--------|
| No PPP | 0.000 |
| 1 yr PPP | -1.000 |
| 2 Yr PPP | -1.500 |
| 3 Yr PPP | -2.000 |
| O/O or 2ND HOME | -2.000 |

40 YEARS AMORTIZATION WITH 10 YEARS I/O QUALIFYING ON 30 YEARS FULLY AMORTIZATION
 FIXED 40 YEARS TERM
 ARMS 40 YEARS TERM
 OWNER OCCUPIED ONLY

45 days lock - Purchase transaction only

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
www.jmaclending.com

Effective: 5/11/2022
 Version: 9:47 AM
 2

JMAC ZUMA PRIME PRICING ADJUSTMENTS

| | | 2 YRS FULL DOCS | | | | | | | | |
|--|---------------------------|----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| FICO | | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| 660-679 | | 0.375 | 0.375 | 0.375 | 0.625 | 1.000 | 1.375 | 1.750 | 3.125 | NA |
| 680-699 | | 0.000 | 0.000 | 0.250 | 0.500 | 0.750 | 1.125 | 1.500 | 2.875 | 4.125 |
| 700-719 | | 0.000 | 0.000 | 0.125 | 0.250 | 0.500 | 0.875 | 1.250 | 2.625 | 3.750 |
| 720-739 | | -0.125 | -0.125 | 0.000 | 0.125 | 0.125 | 0.375 | 0.750 | 1.750 | 2.875 |
| 740-759 | | -0.250 | -0.250 | -0.125 | 0.000 | 0.000 | 0.125 | 0.500 | 1.375 | 2.375 |
| 760-779 | | -0.375 | -0.375 | -0.250 | -0.125 | -0.125 | 0.125 | 0.500 | 1.250 | 2.000 |
| 780+ | | -0.375 | -0.375 | -0.250 | -0.125 | -0.125 | 0.125 | 0.500 | 1.250 | 1.875 |
| 1 Yr Full Docs (add to 2 yrs adj.) | | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 |
| | | 2 YRS / 24 MONTHS ALT DOCS | | | | | | | | |
| FICO | | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| 660-679 | | 0.625 | 0.625 | 0.625 | 0.875 | 1.250 | 1.625 | 2.125 | N/A | NA |
| 680-699 | | 0.000 | 0.000 | 0.250 | 0.500 | 0.750 | 1.375 | 1.875 | 3.250 | 4.625 |
| 700-719 | | 0.000 | 0.000 | 0.125 | 0.250 | 0.500 | 1.000 | 1.500 | 3.000 | 4.250 |
| 720-739 | | -0.125 | -0.125 | 0.000 | 0.125 | 0.125 | 0.625 | 1.125 | 2.125 | 3.250 |
| 740-759 | | -0.250 | -0.250 | -0.125 | 0.000 | 0.000 | 0.250 | 0.750 | 1.625 | 2.750 |
| 760-779 | | -0.375 | -0.375 | -0.250 | -0.125 | -0.125 | 0.250 | 0.750 | 1.500 | 2.375 |
| 780+ | | -0.375 | -0.375 | -0.250 | -0.125 | -0.125 | 0.250 | 0.750 | 1.500 | 2.250 |
| 1 Yr Alt Docs (add to 2 yrs adj.) | | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 |
| WVOE or P & L (add to 2 and 1 yr alt docs) | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| Price Adjustments | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85.00% | 85.01-90.00% |
| DTI | 43.01%-50% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.375 |
| | >50% | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | NA | NA |
| Loan Balance | <=\$250,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | 0.750 | 0.875 |
| | \$250,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| | \$2,000,001 - \$2,500,000 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | NA | NA |
| | \$2,500,001 - \$3,000,000 | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 1.125 | NA | NA |
| Purpose | Refi Rate and term | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| | Cash-Out Refi | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.750 | 1.000 | NA |
| Occupancy | 2nd Home | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 1.000 |
| | Investor | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA |
| Property Type | Condo | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | NA |
| | 2-4 Unit | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | NA |
| Amortization | 30 yrs I/O | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 1.500 | 2.000 |
| | 40 years I/O | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.750 | 1.500 | 2.000 |
| Prepayment Penalty Term (NOO ONLY) | 36 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| | 24 Months | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA |
| | 12 Months | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA |
| | No Penalty | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | NA |
| Other | Escrow Waiver | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA | NA |

JMAC ZUMA FLEX PRICING ADJUSTMENTS

| | | 2 YRS FULL DOCS | | | | | | | | |
|--|---------------------------|----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| FICO | | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| 620-639 | | 1.500 | 1.500 | 1.500 | 1.750 | 2.250 | 3.000 | 3.750 | NA | NA |
| 640-659 | | 0.750 | 0.750 | 0.750 | 1.000 | 1.500 | 2.000 | 2.625 | NA | NA |
| 660-679 | | 0.625 | 0.625 | 0.625 | 1.000 | 1.500 | 2.000 | 2.375 | 3.500 | NA |
| 680-699 | | -0.125 | -0.125 | 0.125 | 0.375 | 0.875 | 1.250 | 1.625 | 3.125 | NA |
| 700-719 | | -0.250 | -0.250 | -0.125 | 0.000 | 0.375 | 0.875 | 1.250 | 2.750 | 4.000 |
| 720-739 | | -0.500 | -0.500 | -0.375 | -0.250 | -0.125 | 0.250 | 0.625 | 2.000 | 3.375 |
| 740+ | | -0.625 | -0.625 | -0.500 | -0.375 | -0.250 | 0.125 | 0.500 | 1.500 | 3.125 |
| 1 Yr Full Docs (add to 2 yrs adj.) | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 |
| | | 2 YRS / 24 MONTHS ALT DOCS | | | | | | | | |
| FICO | | <=50.00% | 50.01-55.00% | 55.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% |
| 640-659 | | 0.875 | 0.875 | 0.875 | 1.125 | 1.625 | 2.000 | 3.375 | NA | NA |
| 660-679 | | 0.875 | 0.875 | 0.875 | 1.125 | 1.625 | 2.000 | 2.625 | 3.750 | NA |
| 680-699 | | 0.000 | 0.250 | 0.750 | 0.875 | 1.125 | 1.375 | 1.750 | 3.375 | NA |
| 700-719 | | -0.125 | -0.125 | 0.250 | 0.375 | 0.750 | 1.125 | 1.375 | 3.000 | 4.375 |
| 720-739 | | -0.375 | -0.375 | 0.000 | 0.125 | 0.250 | 0.500 | 0.750 | 2.250 | 3.750 |
| 740+ | | -0.500 | -0.500 | -0.375 | -0.250 | -0.125 | 0.250 | 0.625 | 1.750 | 3.500 |
| 1 Yr Alt Docs (add to 2 yrs adj.) | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 |
| WVOE or P & L (add to 2 and 1 yr alt docs) | | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | N/A | N/A |
| Price Adjustments | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85.00% | 85.01-90.00% |
| Housing History | 1x30x12 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 |
| | 0x60x12 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA |
| | 0x90x12 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | NA | NA | NA | NA |
| Housing Event Seasoning | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 24 - 36 Mo | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.375 | NA | NA |
| | 12 - 23 Mo | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | NA | NA | NA | NA |
| DTI | > 43% | 0.000 | 0.000 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 |
| Loan Balance | <=\$250,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | 0.625 | 0.625 |
| | \$250,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | \$1,500,001 - \$2,000,000 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | NA | NA |
| Purpose | Cash-Out Refi | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.875 | 1.000 | NA | NA |
| | 2nd Home | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA | NA |
| Occupancy | Investor | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA |
| | Condo | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA |
| Property Type | 2-4 Unit | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | NA |
| | IL, NJ | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| Amortization | 30 yrs I/O | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | 0.625 | 1.500 | 2.000 |
| | 40 years I/O | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.750 | 1.500 | 2.000 |
| Prepayment Penalty Term (NOO ONLY) | 36 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| | 24 Months | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA |
| | 12 Months | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA |
| | No Penalty | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | NA |
| Other | Escrow Waiver | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA | NA |

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