



DAILY RATE SHEET

Effective Date: 09/12/2024 07:37:49 AM PDT

Summary

This rate sheet is intended for the exclusive use of professional mortgage loan originator to price loan and not to qualify loan.

General Turn Times		Index	
Loan Submission	24 Hours	Prime Rate	8.500
Underwriting	24 Hours	30-Day SOFR	5.342
Conditions Review	24 Hours	1 Year CMT	4.430
Non-QM Loan Program 48 Hours		10 Years Treasury	3.661

Loss Payee

AAA CAPITAL INVESTMENT, INC.
 Its Successors and/or Assigns
 117 S Garfield Ave, Alhambra, CA 91801

Contact Information

Loan Scenario Support / Submission	aaaloan@aaalendings.com	1 (877) 789-8816
Lock Desk	lockdesk@aaalendings.com	
Underwriting	credit@aaalendings.com	
Appraisal	appraisal@aaalendings.com	

Fees

DSCR	Processing Fee \$845, UW Fee \$1,495	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
Bank Statement		
CPA Prepared P&L / WVOE		

Lock Policy

- Any request for lock-in rate must be sent to lockdesk@aaalendings.com and harold@aaalendings.com.
- Lock cut-off time 5:30 PM PST
- The fee for a second-rate extension will be 1.5 times that of the first-rate extension fee, and third-rate extensions will not be allowed.
- Relock policy: Please call case by case.

Rates and fees are subject to change without notice.



NMLS #295075
 117 S Garfield Ave, Alhambra, CA 91801
 *Lock cut-off time 5:30 PM PST
 *Consumer Paid Compensation

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 1 (877) 789-8816
 Lock Desk Email: lockdesk@aalendings.com

DSCR

★Available in all the states except ID,MT

★Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

30 Yrs Fixed		Loan Level Price Adjustments									
Rate	30 Days	FICO/LTV(%)	00.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-90.00	
5.875	98.250	740 Plus	+1.500	+1.250	+1.125	+0.375	0.000	-0.750	-1.625	NA	
6.000	98.500	720-739	+1.125	+0.875	+0.625	0.000	-0.625	-1.250	-2.375		
6.125	98.875	700-719	+0.750	+0.500	+0.125	-0.500	-1.250	-2.250	-3.625		
6.250	99.375	680-699	0.000	-0.125	-0.750	-1.625	-2.250	-3.500	-5.625		
6.375	99.875	660-679	-0.375	-0.750	-1.250	-2.250	-3.250	NA	NA		
6.500	100.375	Foreign National	-1.500	-1.875	-2.250	-2.500	-3.750	NA	NA		
6.625	101.000	C/O Refi	-0.250	-0.250	-0.250	-0.500	-0.750	-1.125	NA		
6.750	101.625	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA		
6.875	102.125	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA		
7.000	102.625	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA		
7.125	103.000	loan amount 125,000-150,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.625		
7.250	103.375	loan amount 150,001-250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250		
7.375	103.875	DSCR < 0.75	-1.125	-1.625	-2.000	-2.750	-3.500	-3.875	NA		
7.500	104.375	DSCR 0.75 - 0.99	-1.000	-1.125	-1.250	-1.375	-1.625	-1.750	NA		
7.625	104.750	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
7.750	105.125	ITIN (Min DSCR 1.0)	-4.625	-4.750	-4.750	-4.750	-4.750	-5.500	NA		
7.875	105.500	Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA		
8.000	105.875	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA		
8.125	106.250	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
8.250	106.625	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP				
		+0.750	+0.375	0.000	-0.625	-1.250			-1.875		
Descriptions	Max Net Price	★Refinance vacant property: DSCR ratio will be calculated with 75% of the rent instead of 100%. ★First Time Investor: Min DSCR ratio: 1.0, min FICO 700 ★Interest Only: DSCR 0.75-0.99, Min 700 FICO, Max 70% LTV; DSCR < 0.75, not available ★C/O Refi, DSCR ≥ 1, Max LTV 75%; DSCR < 1, Max LTV 70%. ★Max Cash-In-Hand \$500,000 for LTV > 60%. ★Foreign National: Max LTV 65% for Refi. Min DSCR 1.0 and Max Loan Amount \$1.5M. (Escrow Waiver is not allowed) ★Non-warrantable Condo / Short-Term Rentals: Max LTV 65% for C/O Refi. ★Warrantable Condo: Max LTV 70% for C/O Refi. ★2-4 Units: Max LTV 70% for C/O Refi. ★Please call for price: • FICO 620 - 659 • Foreign National LTV > 70 or ITIN LTV > 75% • Loan amt > \$2.0 million • Mortgage late payment • Short term rental • 5-10 Units • C08 Borrowers • Rural Property									
NOO	102.000										
NOO 1 Yr--5 Yrs PPP	99(Need 1 point cost, can not be offset)										
Descriptions	Max Net Price										
NOO No PPP	99(Need 1 point cost, can not be offset)										
All the others	102.000										

[CLICK HERE to get LTV & FICO limits and more details in Matrix](#)

Bank Statement

★Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NV,NJ,NM,NC,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.

★Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

30 Yrs Fixed		Loan Level Price Adjustments									
Rate	30 Days	FICO/LTV(%)	00.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
6.125	98.875	740 Plus	+1.125	+1.125	+0.750	+0.625	+0.375	-0.125	-0.625	-2.500	-4.625
6.250	99.500	720-739	+1.000	+1.000	+0.750	+0.375	-0.125	-0.625	-1.000	-3.250	NA
6.375	100.000	700-719	+0.750	+0.625	+0.500	+0.125	-0.625	-1.125	-1.625	-4.250	NA
6.500	100.500	680-699	0.000	-0.250	-0.250	-0.625	-1.125	-2.125	-3.125	NA	NA
6.625	101.000	660-679	-0.625	-0.750	-1.000	-1.375	-2.250	-3.375	-4.250	NA	NA
6.750	101.250	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-1.000	-1.250	NA	NA
6.875	101.625	Second Home	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA
7.000	102.000	Investment	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA
7.125	102.375	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.250	102.750	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.375	103.000	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
7.500	103.250	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	-1.500
7.625	103.625	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA	NA
7.750	103.875	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
7.875	104.000	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA	NA
8.000	104.375	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.125	104.625	ITIN (Min FICO 680, Max DTI 50)	-3.500	-3.750	-3.750	-3.750	-3.750	-3.875	-4.500	NA	NA
8.250	104.750	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
8.375	105.000	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
8.500	105.250	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
		1099 (Max Loan Amt \$3.0M)	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
		Full Doc	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125
30 Yrs Fixed		Investment Property Only - Prepay Penalty LLPA									
		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP				
		+0.750	+0.250	0.000	-0.625	-1.000					

★Max Cash-In-Hand \$500,000 for LTV > 60%.
 ★2nd Home/Investment: Max LTV 70% for C/O Refi.
 ★Warrantable Condo /2-4 Units: Max LTV 70% for C/O Refi.

★Non-warrantable Condo: Max LTV 65% for C/O Refi.
 ★FTHB without housing history max LTV 70%.
 ★Max DTI 53%.

★Please call for price:
 • Loan amt <\$150K or > \$3.5M-20.0M • 1 Year Full Doc LTV > 80% • C08 with LTV ≤ 70%

[CLICK HERE to get LTV & FICO limits and more details in Matrix](#)

*Rates and fees are subject to change without notice.



NMLS #295075
 117 S Garfield Ave, Alhambra, CA 91801
 *Lock cut-off time 5:30 PM PST
 *Consumer Paid Compensation

Effective Date: 09/12/2024 07:37:49 AM PDT
 1 (877) 789-8816
 Lock Desk Email: lockdesk@aaalendings.com

CPA Prepared P&L/WVOE

★ Available in AZ, CA, CO, DC, FL, GA, HI, IL, IN, MD, MI, MN, NE, NV, NM, NC, OH, OK, OR, PA, SC, TN, TX, VA, WA, WV.
 ★ Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

30 Yrs Fixed		Loan Level Price Adjustments								
Rate	30 Days	FICO/LTV(%)	00.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-90.00
6.375	99.750	740 Plus	+0.625	+0.625	+0.500	+0.250	0.000	-0.500	-1.000	NA
6.500	100.250	720-739	+0.625	+0.500	+0.375	0.000	-0.375	-1.125	-1.625	NA
6.625	100.750	700-719	+0.500	+0.375	+0.250	-0.250	-0.750	-1.625	-2.125	NA
6.750	101.250	680-699	+0.250	+0.125	-0.375	-0.875	-1.500	-2.625	-3.125	NA
6.875	101.625	660-679	-0.500	-0.500	-1.125	-1.625	-2.375	-3.625	-4.250	NA
7.000	102.000	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.250	NA
7.125	102.375	Second Home	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA
7.250	102.750	Investment	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA
7.375	103.000	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA
7.500	103.250	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA
7.625	103.625	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	NA
7.750	103.875	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
7.875	104.000	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA
8.000	104.375	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA
8.125	104.625	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA
8.250	104.875	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA
8.375	105.125	ITIN (Min FICO 680, Max DTI 50)	-3.500	-3.750	-3.750	-3.750	-3.750	-3.875	-4.500	NA
8.500	105.375	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	NA
8.625	105.625	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
		FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
Descriptions		Max Net Price	Investment Property Only - Prepay Penalty LLPA							
NOO No Yrs PPP	99(Need 1 point cost, can not be offset)		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP		
All the others	102.000		+0.750	+0.250	0.000	-0.625	-1.000	-1.375		

★ Max Cash-In-Hand \$500,000 for LTV > 60%.
 ★ 2nd Home/Investment: Max LTV 70% for C/O Refi.
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