

0%



DAILY RATE SHEET

QM Community Loan Page 2

> **\$4,500 CREDIT** **5.750%**

Agency Loan Program Page 3

> 30 Yrs Fixed **5.375%**

DSCR Page 5

> 30 Yrs Fixed Par Rate **5.875%**

Bank Statement Page 6

> 30 Yrs Fixed Par Rate **6.250%**

Self Prepared P&L/WVOE Page 7

> 5/6 ARM **6.875%**



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
Loan Doc	48 Hours		10 Years Treasury	3.661
Funding	48 Hours			
Non-QM Loan Program 48 Hours Jumbo Loan Program 4-5 business day QM Community Loan Turn Time: Initial & condition review 5-7 business day				

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	
Funding	docdrawing@aaalendings.com review@aaalendings.com	

Fees

QM Community Loan / Agency Loan Program / DPA	Lender Fee \$1,050	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
Prime Full Doc Jumbo/Expanded Full Doc Jumbo		
Bank Statement /CPA Prepared P&L / WVOE DSCR / DSCR 5-9 Units / DSCR CES Self Prepared P&L / WVOE	Lender Fee \$1,495	
Prime HELOC	Lender Fee \$250	Max 3 days Free Rate Extension
Prime CES	Lender Fee \$1,050	Rate Extension Fee 0.150% for 7 days only
Expanded HELOC	Standalone: Lender Fee \$1,495; Piggyback: Lender Fee \$250	

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
- Agency Loan: **10 days free extension** if the lock period expired. (after the loan doc. signed)
- QM Community Loan: Lock-in rate allowed after full submission.
- Prime HELOC loan files can be locked on or after CTC status. (Remaining the last lock-in conditions showing on TPO System.)
- Self Prepared P&L/WVOE (page 7) can be locked after loan has been approved and other programs can be locked after loan disclosure is signed back by borrowers.
- 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.

2024 Loan Limits

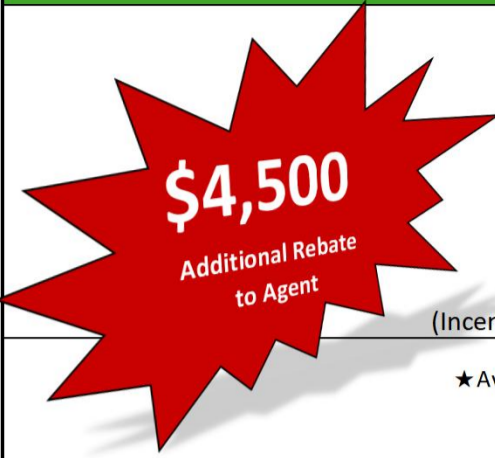
Units	Baseline Loan Limits		High Balance
	Contiguous States,DC and PR	AK, GU, HI,and U.S. Virgin Islands	
1 Unit	\$766,550.00	\$1,149,825.00	\$1,149,825.00
2 Units	\$981,500.00	\$1,472,250.00	\$1,472,250.00
3 Units	\$1,186,350.00	\$1,779,525.00	\$1,779,525.00
4 Units	\$1,474,400.00	\$2,211,600.00	\$2,211,600.00

For nationwide loan limits, please follow with FHFA to click the following link to find:

<https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-Conforming-Loan-Limit-Values-for-2024.aspx>



QM Community Loan (retail only)



Wow! All FICO<V Adjustments Waived!

Click [Here](#) for Property Eligibility

(Incentive Price 2% with max cap \$4,500)

- ★ Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NV,OH,OK,OR,PA,SC,TN,TX,VA,WA,WV.
- ★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.
- ★ FNMA DU Refi: Price adjustments follow Agency loan with incentive up to \$4,500
- ★ Due to the high volume, turn time of initial approval is 5-7 business days.

Agency Conforming Loan				Agency High Balance Loan			
30 Yrs Fixed		15 Yrs Fixed		30 Yrs Fixed			
Rate	25 Days	Rate	25 Days	Rate	25 Days		
5.625	99.65	5.125	99.75	5.875	99.92		
5.750	100.07	5.250	100.04	6.000	100.24		
5.875	100.53	5.375	100.32	6.125	100.44		
6.000	100.93	5.500	100.52	6.250	100.54		
6.125	101.30	5.625	100.53	6.375	100.82		
6.250	101.31	5.750	100.68	6.500	101.06		
6.375	101.42	5.875	100.92	6.625	101.24		
6.500	101.77	6.000	101.16	6.750	101.32		
6.625	102.10	6.125	101.17	6.875	101.56		
6.750	102.11	6.250	101.21	7.000	101.76		

Agency Conforming & High Balance Loan Price Adjustments

Purchase LTV & FICO Price Adjustments (All Terms)							Cash Out Price Adjustments (All Terms)							
FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	
> = 780	0.000						> = 780	-0.375	-0.625	-0.875	-1.375	NA		
760 – 779							-0.375	-0.875	-1.250	-1.875				
740 – 759							-0.375	-1.000	-1.625	-2.375				
720 – 739							-0.500	-1.375	-2.000	-2.750				
700 – 719							-0.500	-1.625	-2.625	-3.250				
680 – 699							-0.625	-2.000	-2.875	-3.750				
660 – 679							-0.875	-2.750	-4.000	-4.750				
640 – 659							-1.375	-3.125	-4.625	-5.125				
620 – 639							-1.375	-3.375	-4.875	-5.125				

Limited Cash Out Price Adjustments (30 Yrs Fixed Only)							Additional Agency Adjustments (Refi Only)						
FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00
> = 780	0.000	0.000	-0.125	-0.500	-0.625	-0.500	Condo	NA	NA	NA	NA	NA	NA
760 – 779	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	2-4 Units	0.000	-0.375	-0.375	-0.625	-0.625	-0.625
740 – 759	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	Subordinate Financing	-0.625	-0.625	-0.875	-1.125	-1.125	-1.875
720 – 739	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	HiBal Fixed Rate Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
700 – 719	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	HiBal Fixed Cash out	-1.250	-1.500	-1.500	-1.750	NA	NA
680 – 699	0.000	-0.875	-1.625	-2.250	-2.500	-2.125							
660 – 679	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375							
640 – 659	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875							
620 – 639	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625							

★lock period: 40 days (price -0.15), 55 days (price -0.25)

Primary Home Only; All the refinance transactions can NOT waive LLPA on or after 09/10

[CLICK HERE to get LTV & FICO limits refer 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
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Agency Loan Program

★ Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NJ,NV,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.
 ★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

FNMA/FHLMC Conforming

30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days
5.250	99.77	4.625	99.68
5.375	100.35	4.750	100.59
5.500	100.86	4.875	100.92
5.625	101.35	5.000	101.25
5.750	101.36	5.125	101.26
5.875	101.75	5.250	101.40
6.000	102.28	5.375	101.91
6.125	102.60	5.500	102.00
6.250	102.61	5.625	102.01
6.375	102.71	5.750	102.12
6.500	103.08	5.875	102.57
6.625	103.40	6.000	102.80
6.750	103.41	6.125	102.81

FNMA/FHLMC High Balance

30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days
5.500	99.90	5.000	99.90
5.625	100.50	5.125	100.66
5.750	100.57	5.250	100.80
5.875	101.03	5.375	101.00
6.000	101.40	5.500	101.20
6.125	101.72	5.625	101.21
6.250	102.05	5.750	101.22
6.375	102.41	5.875	101.23
6.500	102.70	6.000	101.42
6.625	102.90	6.125	101.85
6.750	102.91	6.250	102.06
6.875	103.06	6.375	102.28
7.000	103.31	6.500	102.63

Conforming & High Balance Price Adjustments

Purchase LTV & FICO Price Adjustments (30 Yrs Fixed Only)

FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
> = 780	0.000	0.000	0.000	-0.375	-0.375	-0.250
760 – 779	0.000	0.000	-0.250	-0.625	-0.625	-0.500
740 – 759	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
720 – 739	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
700 – 719	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
680 – 699	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
660 – 679	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
640 – 659	0.000	-1.125	-1.500	-2.250	-2.500	-2.000
620 – 639	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625

Cash Out Price Adjustments (All Terms)

FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
> = 780	-0.375	-0.625	-0.875	-1.375		
760 – 779	-0.375	-0.875	-1.250	-1.875		
740 – 759	-0.375	-1.000	-1.625	-2.375		
720 – 739	-0.500	-1.375	-2.000	-2.750		
700 – 719	-0.500	-1.625	-2.625	-3.250		NA
680 – 699	-0.625	-2.000	-2.875	-3.750		
660 – 679	-0.875	-2.750	-4.000	-4.750		
640 – 659	-1.375	-3.125	-4.625	-5.125		
620 – 639	-1.375	-3.375	-4.875	-5.125		

Limited Cash Out Price Adjustments (30 Yrs Fixed Only)

FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
> = 780	0.000	0.000	-0.125	-0.500	-0.625	-0.500
760 – 779	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
740 – 759	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
720 – 739	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
700 – 719	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
680 – 699	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
660 – 679	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
640 – 659	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875
620 – 639	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625

Additional Agency Adjustments (All Terms)

LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
Condo	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
2-4 Units	0.000	-0.375	-0.375	-0.625	-0.625	-0.625
Investment	-1.125	-1.625	-2.125	-3.375	NA	NA
2nd Home	-1.125	-1.625	-2.125	-3.375	-4.125	NA
Subordinate Financing	-0.625	-0.625	-0.875	-1.125	-1.125	-1.875
HiBal Fixed Purch/Rate Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
HiBal Fixed Cash out	-1.250	-1.500	-1.500	-1.750	NA	NA
Investment C/O Refi 2-4 Units	-0.500	-0.500	NA	NA	NA	NA

★ Lock-in Period: 45 day (-0.149), 60 day (-0.250)

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

*Rates and fees are subject to change without notice.



Prime Full Doc Jumbo

★Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NJ,NV,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.
 ★Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

Prime 30 Yrs Fixed		Prime 10/6 ARM <small>30-day Average SOFR/2.75Margin 5/1/5 Cap</small>		Prime 30 Yrs Fixed&10/6 ARM Price Adjustments					
				FICO/LTV(%)	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Rate	25 Days	Rate	25 Days	>=780	0.000	0.000	-0.250	-0.500	-0.750
6.000	99.75	5.875	99.77	740-779	-0.250	-0.250	-0.500	-0.500	-1.000
6.125	100.25	6.000	100.27	720-739	-0.250	-0.250	-0.500	-0.750	-1.375
6.250	100.75	6.125	100.77	Condo	0.000	0.000	-0.125	-0.375	-0.375
6.375	101.13	6.250	101.15	2-4 units	-0.125	-0.125	-0.250	-0.500	-0.500
6.500	101.50	6.375	101.52	Second Home	-0.500	-0.500	-0.500	NA	NA
6.625	101.88	6.500	101.77	Investment	-0.500	-0.500	NA	NA	NA
6.750	102.13	6.625	102.02	Loan Amount > \$2M-\$3M	-0.250	-0.375	-0.500	-0.750	NA
6.875	102.38	6.750	102.15	R/T Refi	-0.625	-0.625	-0.625	-0.625	-0.625
7.000	102.63	6.875	102.27	C/O Refi	-1.125	-1.125	-1.125	NA	NA
7.125	102.75	7.000	102.40	★Assets from China are unacceptable including gifts.					

Expanded Full Doc Jumbo

★DTI up to 50.00%

★Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NJ,NV,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.
 ★Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

★FICO down to 700

Expanded 30 Yrs Fixed		Expanded 15 Yrs Fixed		Expanded 30 & 15 Yrs Fixed Price Adjustments						
				FICO/CLTV(%)	0-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Rate	25 Days	Rate	25 Days	>=780	0.000	0.000	0.000	-0.125	-0.250	-0.375
5.875	99.95	6.000	99.10	760-779	0.000	0.000	-0.125	-0.250	-0.375	-0.500
6.000	100.20	6.125	99.39	740-759	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750
6.125	100.41	6.250	99.69	720-739	-0.250	-0.375	-0.500	-0.625	-0.750	-1.125
6.250	100.59	6.375	100.00	700-719	-0.500	-0.625	-0.750	-1.000	-1.250	-1.750
6.375	100.76	6.500	100.21	Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500
6.500	100.89	6.625	100.42	Investment	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500
6.625	101.02	6.750	100.60	C/O Refi	0.000	0.000	0.000	-0.250	-0.500	-0.750
6.750	101.13	6.875	100.75							
Max price 101.5		Max price 101.5								

Government Down Payment Assistance (DPA) First Lien (retail only)

These rates are only for HOP and Santa Clara FTHB Down Payment Assistance.

DPA Amount (pls call for details)

Santa Clara County

Up to **\$250,000**

Los Angeles County

Up to **\$100,000**
 Income limit is up to **120% AMI** ↻

Agency Conforming				Agency High Balance			
30 Yrs Fixed		15 Yrs Fixed		30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
5.500	99.770	4.875	99.680	5.750	99.900	5.250	99.900
5.625	100.350	5.000	100.590	5.875	100.500	5.375	100.660
5.750	100.860	5.125	100.920	6.000	100.570	5.500	100.800
5.875	101.350	5.250	101.250	6.125	101.030	5.625	101.000
6.000	101.360	5.375	101.260	6.250	101.400	5.750	101.200
6.125	101.750	5.500	101.400	6.375	101.720	5.875	101.210
6.250	102.280	5.625	101.910	6.500	102.050	6.000	101.220

★ Primary Residence only ★ No Loan Amount Adjustment ★ Other LLPAs pls refer to Agency Loan Program

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

*Rates and fees are subject to change without notice.



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	98.000	740 Plus	+1.500	+1.250	+1.125	+0.375	0.000	-0.750	-1.625	NA
6.000	98.250	720-739	+1.125	+0.875	+0.625	0.000	-0.625	-1.250	-2.375	
6.125	98.625	700-719	+0.750	+0.500	+0.125	-0.500	-1.250	-2.250	-3.625	
6.250	99.125	680-699	0.000	-0.125	-0.750	-1.625	-2.250	-3.500	-5.625	
6.375	99.625	660-679	-0.375	-0.750	-1.250	-2.250	-3.250	NA	NA	
6.500	100.125	Foreign National	-1.500	-1.875	-2.250	-2.500	-3.750	NA	NA	
6.625	100.750	C/O Refi	-0.250	-0.250	-0.250	-0.500	-0.750	-1.125	NA	
6.750	101.375	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	
6.875	101.875	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
7.000	102.375	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	
7.125	102.750	loan amount 125,000-150,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.625	
7.250	103.125	loan amount 150,001-250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	
7.375	103.625	DSCR < 0.75	-1.125	-1.625	-2.000	-2.750	-3.500	-3.875	NA	
7.500	104.125	DSCR 0.75 - 0.99	-1.000	-1.125	-1.250	-1.375	-1.625	-1.750	NA	
7.625	104.500	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
7.750	104.875	ITIN (Min DSCR 1.0)	-4.625	-4.750	-4.750	-4.750	-4.750	-5.500	NA	
7.875	105.250	Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA	
8.000	105.625	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
8.125	106.000	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
8.250	106.375	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			

★Vacant Unit(s) for refin – Use 75% of market rents for vacant unit(s) to calculate DSCR (Maximum 1 vacant unit)

★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
- Loan amt > \$2.0 million
- 5-10 Units
- Foreign National LTV > 70 or ITIN LTV > 75%
- Mortgage late payment
- C08 Borrowers
- Short term rental
- Rural Property

Descriptions	Max Net Price
NOO 1 Yr--5 Yrs PPP	102.000
NOO No PPP	99(Need 1 point cost, can not be offset)

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

DSCR 5-9 Units

★Available in all the states except HI,ID

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

★Turn Time: Initial & condition review 10-14 business day

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	65.01-90.00
7.000	99.250	740 Plus	0.000	-0.250	-1.500	-2.250	NA
7.125	99.750	700-739	-0.500	-0.750	-2.250	-3.250	
7.250	100.250	680-699	-1.000	-1.250	-2.500	-3.750	
7.375	100.750	C/O Refi	-0.250	-0.250	-0.500	-0.500	
7.500	101.125	FC/SS/DIL/BK	-4.000	-4.000	-4.000	-4.000	
7.625	101.500	Escrow Waiver	-0.500	-0.500	-0.500	-0.500	
7.750	101.875						
7.875	102.250						
8.000	102.625						
8.125	103.000						
8.250	103.250						
8.375	103.625						
Max Net Price							
101.500							

★Min DSCR ratio: 1.25

★Vacant Unit(s) for refin - Use 75% of market rents for vacant unit(s) to calculate DSCR (Max 1 vacant unit)

★Max loan amount: \$1,000,000;
Min loan amount: \$350,000

★For Cash out, max LTV 60% when FICO < 700.

★Maximum Cash Out: \$500,000

★5 Years PPP only

★Please call for price for:

- LTV > 65.00
- DSCR < 1.25

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

*Rates and fees are subject to change without notice.



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	98.625	740 Plus	+1.125	+1.125	+0.750	+0.625	+0.375	-0.125	-0.625	-2.500	-4.625
6.250	99.250	720-739	+1.000	+1.000	+0.750	+0.375	-0.125	-0.625	-1.000	-3.250	NA
6.375	99.750	700-719	+0.750	+0.625	+0.500	+0.125	-0.625	-1.125	-1.625	-4.250	NA
6.500	100.250	680-699	0.000	-0.250	-0.250	-0.625	-1.125	-2.125	-3.125	NA	NA
6.625	100.750	660-679	-0.625	-0.750	-1.000	-1.375	-2.250	-3.375	-4.250	NA	NA
6.750	101.000	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-1.000	-1.250	NA	NA
6.875	101.375	Second Home	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA
7.000	101.750	Investment	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA
7.125	102.125	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.250	102.500	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.375	102.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
7.500	103.000	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	103.375	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA	NA
7.750	103.625	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
7.875	103.750	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA	NA
8.000	104.125	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.125	104.375	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	104.500	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
8.375	104.750	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
8.500	105.000	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					
Rate	30 Days	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP
NOO No PPP	99(Need 1 point cost, can not be offset)	+0.750	+0.250	0.000	-0.625	-1.000	-1.375
All the others	102.000						

★ 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](#)

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	99.500	740 Plus	+0.625	+0.625	+0.500	+0.250	0.000	-0.500	-1.000	NA	
6.500	100.000	720-739	+0.625	+0.500	+0.375	0.000	-0.375	-1.125	-1.625	NA	
6.625	100.500	700-719	+0.500	+0.375	+0.250	-0.250	-0.750	-1.625	-2.125	NA	
6.750	100.875	680-699	+0.250	+0.125	-0.375	-0.875	-1.500	-2.625	-3.125	NA	
6.875	101.375	660-679	-0.500	-0.500	-1.125	-1.625	-2.375	-3.625	-4.250	NA	
7.000	101.750	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.250	NA	
7.125	102.125	Second Home	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA	
7.250	102.500	Investment	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA	
7.375	102.750	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	
7.500	103.000	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	
7.625	103.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	NA	
7.750	103.625	loan amount ≥ \$150k-\$250k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	
7.875	103.750	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA	
8.000	104.125	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	
8.125	104.375	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA	
8.250	104.625	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	
8.375	104.875	ITIN (Min FICO 680, Max DTI 50)	-3.500	-3.750	-3.750	-3.750	-3.750	-3.875	-4.500	NA	
8.500	105.125	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	NA	
8.625	105.375	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	

30 Yrs Fixed		Investment Property Only - Prepay Penalty LLPA					
Rate	30 Days	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP
NOO No Yrs PPP	99(Need 1 point cost, can not be offset)	+0.750	+0.250	0.000	-0.625	-1.000	-1.375
All the others	102.000						

★ 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 • 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
 Page 7 of 9

Self Prepared P&L/WVOE

★ Available in CA, NV, TX
 ★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

Product	Rate	Price (25 days)	Rate Adjustments	
5/6 ARM (7/6 ARM call for details)	6.875	100.000	Loan Amount: \$1,000,001 - \$1,500,000	+0.250
			Loan Amount: \$1,500,001 - \$2,000,000	+0.375
			FICO < 700	+0.250
	7.000	100.375	Second Home (not applicable for FN)	+0.250
			Investment	+0.250
			Cash out LTV ≤ 50%	+0.125
	7.125	100.500	Cash out LTV > 50%	+0.250
			2-4 Units	+0.250
			Condominium LTV > 60%	+0.125
5/6 ARM: Margin: 3.00% Cap: 2/1/6 Index: 30-Day SOFR			Foreign National (CPA Prepared P&L)	+0.250
C08: Please call for price				

LTV/CLTV & Loan Amount & FICO Requirements

Loan purpose	Occupancy	Property Type	Max loan amount	Max LTV	Min FICO
Purchase&R/T Refi	Primary&2nd home	1-2 Units/SFR/PUD	\$150,000 - \$1,500,000	70.000	680 (FICO<700 Deduct 5% from Max LTV)
			\$1,500,001 - \$2,000,000	65.000	
		3-4 Units/Condo	\$150,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
	investment	1-2 Units/SFR/PUD	\$150,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
C/O Refi	Primary&2nd home	1-2 Units/SFR/PUD	\$150,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
		3-4 Units/Condo	\$150,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
	investment	1-2 Units/SFR/PUD	\$150,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
3-4 Units/Condo	\$150,000 - \$1,500,000	55.000			
	\$1,500,001 - \$2,000,000	50.000			
Purchase&R/T Refi (Foreign National)	2nd home&Investment	1-4 Units/SFR/PUD/Condo	\$150,000 - \$1,500,000	60.000	NA
			\$1,500,001 - \$2,000,000	55.000	

[CLICK HERE to get 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
 Page 8 of 9

Prime HELOC

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

LENDER FEE \$250	Prepaid Penalty \$0
Standalone: Title and Escrow Closing services Fee \$370-\$650 <small>(closing with Title Company which must be designated by AAA LENDINGS)</small>	ANNUAL FEE \$75

Line Amount	Credit Score	Up to 80% CLTV/HCLTV	80.01%-84.99% CLTV/HCLTV	85.00%-89.99% CLTV/HCLTV
\$50,000-\$500,000	760+	Prime + 1.74%	Prime + 2.99%	Prime + 3.24%
	720-759	Prime + 2.24%	Prime + 3.49%	Prime + 3.74%
	700-719	Prime + 2.74%	Prime + 4.49%	Prime + 4.49%
	680-699	Prime + 3.24%	Prime + 4.74%	Prime + 4.74%

Rate Adjustments: CA State +0.250% to margin; 2nd Home +0.250% to margin

- ★Prime Rate: 8.50%
- ★All HELOC loans will be priced at par(Max 10 days lock periods).
- ★30 Years Term(10-year draw period followed by a 20-year repayment period).
- ★Concurrent (Max CLTV/HCLTV 89.99%)(Min FICO 680)(The 1st lien must be done at AAA)
 Standalone (Max CLTV/HCLTV 85.00%)(Min FICO 700)
- ★The minimum initial draw requirement is the greater of \$50,000 or 75% of the full line amount.
- ★Max Line Amount \$500,000
- ★Investment Ineligible
- ★Allow to charge max point and fee: \$1,000.

Expanded HELOC

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

Rate	30 Days	Loan Level Price Adjustments								
		FICO/CLTV(%)	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99
Prime+0.500%	100.500	>= 780	-0.250	0.000	-0.500	-1.000	-2.000	-2.000	-4.500	-5.500
Prime+0.625%	101.000	760-779	-0.500	-0.500	-0.500	-1.000	-2.000	-3.000	-6.000	-7.000
Prime+0.750%	101.500	740-759	-1.000	-1.000	-1.000	-2.000	-2.000	-4.500	-6.500	-9.000
Prime+0.875%	102.000	720-739	-2.000	-2.000	-2.000	-3.000	-5.000	-8.000	NA	NA
Prime+1.000%	102.500	700-719	-2.500	-2.500	-3.000	-3.500	-5.000	-7.500	-9.500	NA
Prime+1.125%	102.625	680-699	-3.000	-3.500	-4.500	-5.000	-6.500	-7.500	NA	NA
Prime+1.250%	102.750	Draw Term								
Prime+1.375%	103.000	120 Months	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
Prime+1.500%	103.250	60 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prime+1.625%	103.625	36 Months	1.250	1.250	1.250	1.250	1.250	1.250	0.000	0.000
Prime+1.750%	104.125	24 Months	1.750	1.750	1.750	1.750	1.750	1.750	0.000	0.000
Prime+1.875%	104.500	★Second Home (-1.000) to price. Max CLTV/HCLTV 80%. ★Investment Property is eligible, please call for price. ★RT/CO: Max CLTV/HCLTV 85%. ★Minimum LINE of \$35,000, Minimum DRAW - LESSER of \$50,000 or 75% of the Line. ★\$2.5m Max Combined Liens. ★Max 102.00 all in Pricing. ★Prime Rate: 8.50%. ★Max Origination Point and Fee Charged 5%. ★30 Years Term: 2, 3, 5 or 10 years Draw Period with a 10 Years Interest Only Draw Period followed by 20 Years Amortization. ★Life Cap Rate: 18% or state maximum and floor rate 2.5%. ★Piggy Back: 1st lien must be done at AAA								\$ 0
Prime+2.000%	105.000									Annual Fee
Prime+2.125%	105.375									\$ 0
Prime+2.250%	105.750									Prepaid Penalty
Prime+2.375%	106.125									
Prime+2.500%	106.500									
Prime+2.625%	107.000									
Prime+2.750%	107.375									

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

*Rates and fees are subject to change without notice.



Prime CES(Closed End Second)

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

Rate	30 Yrs Fixed	Agency Companion
8.500	101.375	101.750
8.625	101.875	102.250
8.750	102.375	102.750
8.875	102.875	103.250
9.000	103.375	103.750
9.125	103.875	104.250
9.250	104.375	104.750
9.375	104.750	105.125
9.500	105.125	105.500
9.625	105.500	105.875
9.750	105.875	106.250
9.875	106.250	106.625
10.000	106.625	107.000
10.125	106.875	107.250
10.250	107.125	107.500
10.375	107.375	107.750
10.500	107.625	108.000

Full Doc Prime CES CLTV&FICO Price Adjustments								
FICO/CLTV(%)	00.00-55.00	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
780+	+1.125	+0.625	+0.375	+0.125	-0.875	-1.625	NA	NA
760-779	+0.625	+0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
740-759	+0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
720-739	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
700-719	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
680-699	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
660-679	case by case						NA	

Full Doc Prime CES Additional Price Adjustments								
FICO/CLTV(%)	00.00-55.00	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
15/20 yrs Fixed	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375	NA	NA
DTI 43.01-45.00	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
DTI 45.01-50.00	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
2-4 Units	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA	NA
Warr Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Loan Amt 75,000-100,000	-0.375	-0.375	-0.375	-0.375	-0.625	-0.625	NA	NA
Loan Amt 100,001-150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA

Full doc Agency Companion option

Loan Level Price Adjustments follow Full Doc Prime CES (see above) except:

- 2nd lien position behind a traditional Agency 1st lien.
- Primary only.
- Min FICO 700.
- Property Type: SFR/PUD/Warrantable Condo.
- Max DTI 45.
- Loan Term: 15/20 Yrs Fixed**

★Second Home adjusted (-1.500) to price.
 ★Investment adjusted (+1.000) to rate.
 ★Max CLTV on 2-4 Units:
 (1) 75% (Owner-occupied);
 (2) 70% (Non owner-occupied)
 ★Max Price 101.500
 ★Stand-Alone
 Piggy Back (The 1st lien must be done at AAA)
 ★Max Loan Amt up to \$500,000
 Loan amount > \$500,000 call for price
 ★Rate & Term Transaction Ineligible

Bank Statement Second Loan CLTV&FICO Price Adjustments									
FICO/CLTV(%)	00.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00		
780+	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	NA		
760-779	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	NA		
740-759	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	NA		
720-739	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	NA		
700-719	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA		
680-699	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA		
660-679	case by case						NA		

Bank Statement Second Loan Additional Price Adjustments								
FICO/CLTV(%)	00.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	
15/20 yrs Fixed	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375	NA	
DTI 43.01-45.00	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	
DTI 45.01-50.00	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
Warr Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
Loan Amt 75k-100k	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	
Loan Amt >100k-150k	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	

DSCR CES(Closed End Second)

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

30 Yrs Fixed	
Rate	25 Days
11.375	99.550
11.500	99.800
11.625	100.050
11.750	100.300
11.875	100.550
12.000	100.800
12.125	101.050
12.250	101.300
12.375	101.550
12.500	101.800
12.625	101.925
12.750	102.050
12.875	102.175
13.000	102.300
13.125	102.425

Loan Level Price Adjustments							
FICO/CLTV(%)	00.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	
800 Plus	+0.500	+0.375	+0.250	0.000	-0.125	-0.625	
780-799	+0.375	+0.250	0.000	-0.125	-0.250	-0.875	
760-779	+0.250	0.000	-0.125	-0.250	-0.500	-1.250	
740-759	0.000	-0.125	-0.250	-0.500	-1.000	-1.500	
720-739	-0.125	-0.250	-0.750	-1.000	-1.375	-1.875	
700-719	-0.875	-1.125	-1.625	-2.125	-2.500	NA	
680-699	-2.375	-2.625	-3.125	-3.625	NA	NA	
660-679	-3.375	-3.625	-4.125	NA	NA	NA	
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Loan amt 100k-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
FN with FICO (Min FICO 700)	-1.500	-1.500	-1.500	-1.500	-1.500	NA	

★Max price 101.5, max rate for CA is 12.25 and floor price for NC is 99.75
 ★Min DSCR ratio 1.00
 ★Vacant/Unleased ineligible
 ★Piggy Back: 1st lien must be done at AAA
 ★Short term rental please call for price

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

*Rates and fees are subject to change without notice.