MORTGAGE PROGRAM MATRIX





WE ARE EXPERTS!				ſ	OSCR							
					DSCR(0.	75.0.00\	DSCR(0.01-0.74)					
FICO		Loan Amount	DSCR P R/T Refi		C/O Refi	P	R/T Refi	•		R/T Refi	C/O Refi	
		<= \$1.0mm	80.	00%	75.00%	75.00%		70.00%	70.0	00%	60.00%	
>=740		<= \$1.5mm	75.	00%	70.00%	70.00%		65.00%	65.00%		55.00%	
		<= \$2.0mm	75.	00%	60.00%	65	.00%	60.00%	60.0	00%	55.00%	
		<= \$1.0mm	80.	00%	75.00%	75	.00%	70.00%	65.0	00%	55.00%	
>=720		<= \$1.5mm	75.	00%	70.00%	70	.00%	65.00%	60.0	00%	55.00%	
		<= \$2.0mm	75.	00%	60.00%	65	.00%	NA	N.	Α	NA	
		<= \$1.0mm	80.	00%	70.00%	75	.00%	65.00%	60.0	00%	55.00%	
>=700		<= \$1.5mm	75.	00%	70.00%	70	.00%	65.00%	60.0	00%	55.00%	
		<= \$2.0mm	70.	00%	60.00%	65	.00%	NA	N	A	NA	
		<= \$1.0mm	80.00%		65.00%	70	.00%	60.00%	60.00% 55.00%		55.00%	
>=680		<= \$1.5mm	70.00%		60.00%	NA		NA	NA	NA	NA	
		<= \$2.0mm	65.	00%	NA		NA	NA	NA	NA	NA	
		<= \$1.0mm	70.	00%	65.00%	60.00%		60.00%	55.00%	55.00%	55.00%	
>=660		<= \$1.5mm	65.	00%	60.00%	NA		NA	NA	NA	NA	
		<= \$2.0mm	60.	00%	NA		NA	NA	NA	NA	NA	
Fausian Nation	-1	<= \$1.0mm	70.00%	65.00%	65.00%	<u>, </u>			•			
Foreign Nation	aı	<= \$1.5mm	70.00%	60.00%	60.00%	NA						
Requirements	★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. ★Most recent one month bank statement required.											
Assets	★Gift fu Purchase ★Stocks ★Vestee	 ★100% access letter obtained from all joint owners. ★Gift funds are acceptable for use toward down payment and loan costs.Borrower(s) must contribute at least 5% of the transaction (lower of Purchase Price or appraised Value) from their own funds. ★Stocks/Bond/Mutual Funds - 90% of stock accounts may be considered in the calculation of assets for closing costs and reserves. ★Vested Retirement Account funds - 80% may be considered for closing and/or reserves. ★When bank statements are used, large deposits must be evaluated. 										
Reserves	 ★Reserves: Loan Amt \$125,001-\$1,000,000: 6 Months PITIA; Loan Amt \$1,000,001 - 1,500,000: 9 months PITIA; Loan Amt \$1,500,001 - 2,000,000: 12 months PITIA ★Cash-Out proceeds may be used as reserves. ★Equity lines of credit and gift funds are not acceptable sources to meet the reserve requirement. ★Foreign National: 12 months PITIA 											
Credit	month h	★Each Borrower's credit profile must include a minimum of two (2) trade lines within the last twenty-four (24) months that show a twelve (12) month history, or a combined credit profile between Borrower and co-Borrower with a minimum of three (3) tradelines. The tradeline requirements can be waived if borrower has 3 credit scores reporting on credit.										
Credit Event	_	★Mortgage History: 0 x 30 x 12. Plz call for price if mortgage late within 24 months. ★Foreclosure/ShortSale/Deed-in-Lieu/Bankruptcy Seasoning: 36 months. If seasoning 36-47 months, the loan will have price adjustment.										
Job & Income	★Not re	quired.										
Appraisal		★Loan amounts ≤ \$2,000,000 = 1 Full Appraisal (ARR, CDA or FNMA CU Risk score of 2.5 or less is required in addition to appraisal) ★Loan amounts > \$2,000,000 or "flip" transaction = Two Full Appraisals										
Prepaid Payment Penalty	AAA Lendings permits PPP (Prepayment Penalties) on investment loans only. Here are the specific regulations: ★ States Where Prepayment Penalties are Not Allowed: AK,KS,MI,NM,MN ★ States Where Prepayment Penalties are Allowed with Restrictions: PA: Allowed when loan amount is at least \$319,777 (For calendar year 2025) MS: Declining structure only IL and NJ: Permitted when vested in a LLC OH: Maximum 1% when loan amounts ≥ \$112,957 (For calendar year 2025) ★ All Other States: Maximum permitted PPP is 5% of the amount prepaid for 60 months.											
Other Requirements	★First Time Home Buyers Ineligible. ★First Time Investor: Min DSCR ratio: 1.0, min FICO 700 ★Vacant Unit(s) for refin – Use 75% of market rents for vacant unit(s) to calculate DSCR (Maximum 1 vacant unit), and max LTV/CLTV will be reduced by 5%											

★Max DTI 53%.



			Bar	าk S	Stateme	ent					
			Primary Home Second Home Investment								
FICO		Loan Amount		R/T	C/O Refi	P R/T		C/O Refi	Р	R/T	C/O Refi
		<= \$1.0mm	90.00	Refi 8	80.00%	85.00%		70.00%	85.0	Refi 00%	70.00%
>=740		<= \$1.5mm	85.00		75.00%		00%	70.00%	80.0		70.00%
		<= \$2.0mm	85.00		75.00%		00%	70.00%	80.0		70.00%
		<= \$2.5mm	80.00		70.00%		00%	65.00%	75.0		65.00%
		<= \$3.0mm	75.00		65.00%		00%	60.00%	70.0		60.00%
		<= \$3.5mm	65.00		NA		00%	NA	N.		NA
		<= \$1.0mm	85.00%		75.00%		00%	70.00%	85.0		70.00%
		<= \$1.5mm	85.00		75.00%		00%	70.00%	80.0		70.00%
		<= \$2.0mm	80.00%		70.00%		00%	70.00%	80.0		70.00%
>=720		<= \$2.5mm	80.00%		70.00%		00% 65.00%		75.00%		65.00%
		<= \$3.0mm	75.00%		65.00%		00%	60.00%	70.0		60.00%
		<= \$3.5mm	60.00%		NA		00%	NA	N.		NA
		<= \$1.0mm			75.00%		00%	70.00%	85.0		70.00%
		<= \$1.5mm	85.00%		75.00%		00%	70.00%	80.0		70.00%
>=700			85.00%								
>=700		<= \$2.0mm	80.00%		70.00%	80.00% 75.00%			70.00% 80.0		70.00%
		<= \$2.5mm	75.00%		65.00%	70.00%		65.00%	75.0		65.00%
		<= \$3.0mm	70.00%		60.00%			60.00%	70.0		60.00%
		<= \$1.0mm	80.00%		70.00%	80.00%		70.00%	80.0		70.00%
>=680		<= \$1.5mm	80.00% 75.00%		70.00%	80.00%		70.00%	80.0		70.00%
		<= \$2.0mm			65.00%	75.00%		65.00%	75.0		65.00%
		<= \$2.5mm	70.00%		60.00%	70.00%		NA 70.000/	70.0		NA 72.222
		<= \$1.0mm	80.00%		70.00%	80.00% 75.00%		70.00%	80.0		70.00%
>=660		<= \$1.5mm	75.00% 75.00%		70.00%			70.00%	75.0		70.00%
		<= \$2.0mm <= \$2.5mm	70.00%		60.00% NA		00%	60.00% NA	70.0 65.0		60.00% NA
Other LTV Requirements Assets & Reserves	★ 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%. ★ Most recent one month bank statement required. ★ 100% access letter obtained from all joint owners. ★ Gift funds are acceptable for use toward down payment and loan costs.Borrower(s) must contribute at least 5% PURCHASE Price from their own funds. ★ Stocks/Bond/Mutual Funds - 90% of stock accounts may be considered in the calculation of assets for closing costs and reserves. ★ Vested Retirement Account funds - 80% may be considered for closing and/or reserves. ★ When bank statements are used, large deposits must be evaluated. Large deposits are defined as a single deposit that exceeds 50% of the total monthly qualify income for the loan. ★ Cash out proceeds may be as reserves. ★ Reserves: Loan Amt \$1,000,001 - 1,500,000: 6 Months PITIA; Loan Amt \$1,000,001 - 1,500,000: 9 months PITIA; Loan Amt \$1,500,000: 12 months PITIA										
Appraisal	★Loan amounts ≤ \$2,000,000 = 1 Full Appraisal (ARR, CDA or FNMA CU Risk score of 2.5 or less is required in addition to appraisal) ★Loan amounts > \$2,000,000 or "flip" transaction = Two Full Appraisals										
	★Each Borrower's credit profile must include a minimum of two (2) trade lines within the last twenty-four (24) months that show a twelve (12) month history, o combined credit profile between Borrower and co-Borrower with a minimum of three (3) tradelines. The tradeline requirements can be waived if borrower has 3 credit scores reporting on credit. ★Max Mtg Late 0x30x12. Plz call for price if mortgage late within 24 months. ★Bankruptcy/Foreclosure/ShortSales/Deed-in-Lieu ≥ 3 Years. If seasoning 36-47 months, the loan will have price adjustment.										
Penalty	AAA Lendings permits PPP (Prepayment Penalties) on investment loans only. Here are the specific regulations: ★States Where Prepayment Penalties are Not Allowed: AK,KS,MI,NM,MN ★States Where Prepayment Penalties are Allowed with Restrictions: RI: Maximum 2% for 12 months PA: Allowed when loan amount is at least \$319,777 (For calendar year 2025) NJ: Permitted when vested in a LLC OH: Maximum 1% when loan amounts ≥ \$112,957 (For calendar year 2025) MS: Declining structure only ★All Other States: Maximum permitted PPP is 5% of the amount prepaid for 60 months.										
Other Requirements	★Delayed Financing is allowed for primary only ★ If using business bank statement to qualify the loan, qualifying income is equal tothe total monthly business deposits divided by 12 months with the considerat of 50% expense factor, or with CPA Letter/ P&L to support expense factors. ★ Max DTI 53%.										



LENDINGS 41 E Live O WE ARE EXPERTS!	ak Ave, Arcadia, CA 91006							Lock Desk En	nail: lockdes	k@aaalendings.com	
	CI	PA Pr	epar	ed P&L	/WV	OE					
		Primary Home			Second Home			Investment			
FICO	Loan Amount	Р	R/T Refi	C/O Refi	Р	R/T Refi	C/O Refi	Р	R/T Refi	C/O Refi	
	<= \$1.0mm	80.	00%	80.00%	80.0	00%	70.00%	80.0		70.00%	
	<= \$1.5mm	80.	.00%	75.00%	80.00%		70.00%	80.00%		70.00%	
> 740	<= \$2.0mm	80.	.00%	75.00%	80.00%		70.00%	80.00%		70.00%	
>=740	<= \$2.5mm	80.	.00%	70.00%	75.0	00%	65.00%	75.0	0%	65.00%	
	<= \$3.0mm	75.	.00%	65.00%	70.0	00%	60.00%	70.0	0%	60.00%	
	<=\$3.5mm	65.	00%	NA	60.	00%	NA	NA	4	NA	
	<= \$1.0mm	80.	00%	75.00%	80.0	00%	70.00%	80.0	0%	70.00%	
	<= \$1.5mm	80.	.00%	75.00%	80.0	00%	70.00%	80.0	0%	70.00%	
>=720	<= \$2.0mm	80.	.00%	70.00%	80.0	00%	70.00%	80.00%		70.00%	
>=720	<= \$2.5mm	80.	.00%	70.00%	75.0	00%	65.00%	75.00%		65.00%	
	<= \$3.0mm	75.	.00%	65.00%	70.0	00%	60.00%	70.00%		60.00%	
	<=\$3.5mm	60.	00%	NA	60.00%		NA	N/	4	NA	
	<= \$1.0mm	80.	.00%	75.00%	80.0	00%	70.00%	80.00%		70.00%	
	<= \$1.5mm	80.	.00%	75.00%	80.00%		70.00%	80.00%		70.00%	
>=700	<= \$2.0mm	80.	.00%	70.00%	80.0	00%	70.00%	80.00%		70.00%	
	<= \$2.5mm	75.	.00%	65.00%	75.00%		65.00%	75.00%		65.00%	
	<= \$3.0mm	70.	.00%	60.00%	70.00%		60.00%	70.00%		60.00%	
	<= \$1.0mm	80.00%		70.00%	80.00%		70.00%	80.00%		70.00%	
	<= \$1.5mm	80.	.00%	70.00%	80.00%		70.00%	80.00%		70.00%	
>=680	<= \$2.0mm	75.	00%	65.00%	75.00%		65.00%	75.00%		65.00%	
	<= \$2.5mm	70.	.00%	60.00%	70.00%		NA	70.00%		NA	
	<= \$1.0mm	80.	00%	70.00%	80.00%		70.00%	80.00%		70.00%	
	<= \$1.5mm	75.	00%	70.00%	75.00%		70.00%	75.00%		70.00%	
>=660	<= \$2.0mm	75.	00%	60.00%	70.00%		60.00%	70.00%		60.00%	
	<= \$2.5mm	70.	.00%	NA	65.00%		NA	65.00%		NA	
Other LTV Requirements	★Cash-In-Hand: Max \$750K for LTV>60%, unlimited 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%.										
Assets & Reserves	 ★ Most recent one month bank statement required. ★ 100% access letter obtained from all joint owners. ★ Gift funds are acceptable for use toward down payment and loan costs.Borrower(s) must contribute at least 5% PURCHASE Price from their own funds. ★ Stocks/Bond/Mutual Funds - 90% of stock accounts may be considered in the calculation of assets for closing costs and reserves. ★ Vested Retirement Account funds – 80% may be considered for closing and/or reserves. ★ When bank statements are used, large deposits must be evaluated. Large deposits are defined as a single deposit that exceeds 50% of the total monthly qualifying income for the loan. ★ Cash out proceeds may be as reserves. ★ Reserves: Loan Amt \$150,000-\$1,000,000: 6 Months PITIA; Loan Amt \$1,000,001 - 1,500,000: 9 months PITIA; Loan Amt>\$1,500,000: 12 months PITIA 										
Appraisal	★Loan amounts ≤ \$2,000,000 = 1 Ful ★Loan amounts > \$2,000,000 or "flip				e of 2.5 or l	ess is requ	ired in addition to a	ppraisal)			
Credit Event	★Each Borrower's credit profile must include a minimum of two (2) trade lines within the last twenty-four (24) months that show a twelve (12) month history, or combined credit profile between Borrower and co-Borrower with a minimum of three (3) tradelines. The tradeline requirements can be waived if borrower has 3 credit scores reporting on credit. ★Max Mtg Late 0x30x12. Plz call for price if mortgage late within 24 months. ★Bankruptcy/Foreclosure/Short Sales/Deed-in-Lieu ≥ 3 Years.If seasoning 36-47 months, the loan will have price adjustment.										
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Other Requirements	★ Delayed Financing is allowed for primary only ★ Max DTI 53%										