DAILY RATE SHEET

Effective Date: 05/19/2025 08:09:36 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

Underwriting		48 Hours
Conditions Review	QM Loan	24 Hours
	Non-QM Loan	48 Hours

Index

Prime Rate	7.500
30-Day SOFR	4.327
1 Year CMT	4.100

Loss Payee

AAA CAPITAL INVESTMENT, INC.
Its Successors and/or Assigns
41 E Live Oak Ave, Arcadia, CA 91006

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		
Loan Doc Redraw Fee for all programs	Full redraw $50/each Partial redraw $25/each	

Lock Policy

- Any request for a lock-in rate must be sent to **lockdesk@aaalendings.com**
- The lock cut-off time is 4:00 PM PDT.
- Rate Extension Fees: The fee for a second-rate extension will be 1.5 times that of the first-rate extension fee. Third-rate extensions are not permitted.
- Relock: Not allowed.
- The loan program cannot change after lock.

Rates and fees are subject to change without notice.

AAA LENDINGS
WE ARE EXPERTS!
NMLS #295075
41 E Live Oak Ave, Arcadia, CA 91006
*Lock cut-off time 4:00 PM PDT
*Consumer Paid Compensation

Effective Date: 05/19/2025 08:09:36 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com

DSCR

★Click Here for LTV & FICO Limits in Matrix

★Available in all the states except AK, AR, IA, ID, MT, ND, RI, SD, VT
★Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

30 Yrs Fixed

Rate	30 Days
6.500	99.375
6.625	99.875
6.750	100.500
6.875	101.125
7.000	101.750
7.125	102.125
7.250	102.625
7.375	103.000
7.500	103.375
7.625	103.750
7.750	104.250
7.875	104.625
8.000	104.875
8.125	105.125
8.250	105.375
8.375	105.625
8.500	105.875
8.625	106.000
8.750	106.250

Descriptions	Max Net Price
1 Yr-5 Yrs PPP	102.000
No PPP	99.000 1 point cost can not be offset
Foreigner 1 Year PPP	101.000

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	75.01-80.00	80.01-90.00
740 Plus	0.250	0.250	-0.125	-0.375	-0.875	-1.500	-2.375	NA
720-739	0.000	-0.125	-0.250	-0.500	-1.125	-1.750	-2.750	
700-719	-0.250	-0.375	-0.625	-1.000	-1.750	-2.125	-3.500	
680-699	-0.375	-0.750	-1.000	-1.875	-2.625	-3.000	-4.375	
660-679	-1.000	-1.125	-1.500	-2.250	-3.375	NA	NA	
C/O Refi	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	
Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	
Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	
Loan Amount 125,000-150,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.625	
Loan Amount 150,001-250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	
DSCR < 0.75 (Purchase & R/T)	-1.250	-1.500	-1.750	-2.000	-2.250	NA	NA	
DSCR < 0.75 (C/O)	-1.375	-1.625	-1.875	NA	NA	NA	NA	
DSCR 0.75 - 0.99 (Purchase & R/T)	-0.375	-0.500	-0.500	-0.625	-0.750	-1.250	NA	
DSCR 0.75 - 0.99 (C/O)	-0.750	-0.875	-0.875	-1.000	-1.250	NA	NA	
DSCR ≥ 1.25	0.375	0.375	0.375	0.375	0.250	0.250	0.250	
Foreign National (Min loan amount 150K)	-2.500	-2.750	-2.750	-3.250	-4.125	NA	NA	
Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA	
FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
State NY	-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	

5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP
0.750	0.375	0.000	-0.500	-1.000	-1.875

★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%
★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 CLTV 70%.
★Cash-In-Hand: Max $750K for CLTV > 60%, unlimited for CLTV <=60%
★Non-Permanent: Cash out, Min DSCR 1.0; 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 CLTV 65% for C/O Refi.
★Warrantable Condo: Max CLTV 70% for C/O Refi.

★Please call for price:

- FICO 620 - 659
- Loan amt > $2.0 million
- Rural Property
- Foreign National CLTV > 70 or ITIN CLTV > 75%
- Mortgage late payment
- Short term rental
- The market value is declining

AAA LENDINGS
WE ARE EXPERTS!

NMLS #295075
41 E Live Oak Ave, Arcadia, CA 91006
*Lock cut-off time 4:00 PM PDT
*Consumer Paid Compensation

Effective Date: 05/19/2025 08:09:36 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com

Bank Statement

★Click Here for LTV & FICO Limits in Matrix

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

30 Yrs Fixed

Rate	30 Days
6.500	99.250
6.625	99.500
6.750	100.000
6.875	100.500
7.000	100.875
7.125	101.250
7.250	101.750
7.375	102.125
7.500	102.500
7.625	102.875
7.750	103.250
7.875	103.625
8.000	103.875
8.125	104.125
8.250	104.375
8.375	104.625
8.500	105.000
8.625	105.250
8.750	105.375

Descriptions	Max Net Price
NOO & No PPP	99.000 1 point cost can't be offset
All the others	102.000

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	75.01-80.00	80.01-85.00	85.01-90.00
740 Plus	0.750	0.625	0.375	0.250	0.000	-0.250	-0.750	-3.000	-5.375
720-739	0.625	0.500	0.250	0.000	-0.375	-0.875	-1.375	-3.625	NA
700-719	0.500	0.375	0.125	-0.250	-0.750	-1.500	-2.125	-4.500	NA
680-699	0.250	0.125	-0.500	-1.000	-1.625	-2.375	-3.375	NA	NA
660-679	-0.500	-0.500	-1.375	-1.750	-2.250	-3.375	-4.250	NA	NA
C/O Refi	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	-1.250	NA	NA
Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	NA
Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA
Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
loan amount > $2.0M-$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
loan amount > $2.5M-$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
loan amount > $3.0M-$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA
DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
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

Investment Property Only - Prepay Penalty LLPA

5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP
0.750	0.250	0.000	-0.625	-1.000	-1.375

★Cash-In-Hand: Max $750K for CLTV > 60%, unlimited for CLTV <= 60%.
★2nd Home/Investment: Max CLTV 70% for C/O Refi.
★Warrantable Condo /2-4 Units: Max CLTV 70% for C/O Refi.
★Non-warrantable Condo: Max CLTV 65% for C/O Refi.
★FTHB without housing history max CLTV 70%.
★Max DTI 53%.

★Please call for price:
- Loan amt < $150K or > $3.5M-20.0M
- 1 Year Full Doc CLTV > 80%
- Rural Property

CPA Prepared P&L/WVOE

★Click Here for LTV & FICO Limits in Matrix

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

30 Yrs Fixed

Rate	30 Days
6.625	99.500
6.750	100.000
6.875	100.375
7.000	100.875
7.125	101.250
7.250	101.625
7.375	102.000
7.500	102.375
7.625	102.750
7.750	103.125
7.875	103.500
8.000	103.750
8.125	104.000
8.250	104.250
8.375	104.500
8.500	104.750
8.625	105.000
8.750	105.250

Descriptions	Max Net Price
NOO & No PPP	99.000 1 point cost can not be offset
All the others	102.000

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	75.01-80.00	80.01-90.00
740 Plus	0.750	0.625	0.375	0.250	-0.125	-0.500	-1.000	NA
720-739	0.625	0.500	0.250	0.000	-0.375	-1.125	-1.750	NA
700-719	0.500	0.375	0.125	-0.250	-0.750	-1.625	-2.250	NA
680-699	0.250	0.125	-0.500	-1.000	-1.750	-3.125	-4.000	NA
660-679	-0.500	-0.500	-1.375	-1.750	-2.750	-3.875	-4.625	NA
C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.250	NA
Second Home	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA
Investment	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA
Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA
Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA
2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	NA
loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
loan amount > $2.0M-$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA
loan amount > $2.5M-$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA
loan amount > $3.0M-$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA
DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA
Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	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

Investment Property Only - Prepay Penalty LLPA

5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP
0.750	0.250	0.000	-0.625	-1.000	-1.375

★Cash-In-Hand: Max $750K for CLTV > 60%, unlimited for CLTV <=60%.
★2nd Home/Investment: Max CLTV 70% for C/O Refi.
★Warrantable Condo /2-4 Units: Max CLTV 70% for C/O Refi.
★Non-warrantable Condo: Max CLTV 65% for C/O Refi.
★FTHB without housing history max CLTV 70%.
★Max DTI 53%.

★Please call for price:
- Loan amt < $150K
- Rural Property