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LENDINGS

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DAILY

RATE SHEET

Effective Date: 05/27/2025 08:25:24 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	
Underwriting		48 Hours		Prime Rate	7.500
Conditions Review	QM Loan	24 Hours		30-Day SOFR	4.314
	Non-QM Loan	48 Hours		1 Year CMT	4.130
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.					



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

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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		Loan Level Price Adjustments									
Rate	30 Days	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
6.250	98.250	740 Plus	0.750	0.625	0.375	0.250	0.000	-0.250	-0.750	-3.000	-5.375
6.375	98.750	720-739	0.625	0.500	0.250	0.000	-0.375	-0.875	-1.375	-3.625	NA
6.500	99.250	700-719	0.500	0.375	0.125	-0.250	-0.750	-1.500	-2.125	-4.500	NA
6.625	99.500	680-699	0.125	-0.125	-0.750	-1.250	-1.875	-2.625	-3.625	NA	NA
6.750	100.000	660-679	-0.750	-0.750	-1.625	-2.000	-2.500	-3.625	-4.500	NA	NA
6.875	100.500	C/O Refi	-0.375	-0.375	-0.500	-0.625	-0.875	-1.375	-1.625	NA	NA
7.000	100.875	Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA
7.125	101.250	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA
7.250	101.750	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.375	102.125	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.500	102.500	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
7.625	102.875	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
7.750	103.250	loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
7.875	103.625	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
8.000	103.875	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA
8.125	104.125	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.250	104.375	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
8.375	104.625	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
8.500	105.000	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Descriptions	Max Net Price	1099 (Max Loan Amt \$3.0M)	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	NA	NA
		Full Doc	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
NOO & No PPP	99.000 1 point cost can't be offset	Investment Property Only - Prepay Penalty LLPA									
All the others	102.000	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. ★Please call for price: • Loan amt < \$150K or > \$3.5M-20.0M • 1 Year Full Doc CLTV > 80% • Rural Property ★Non-warrantable Condo: Max CLTV 65% for C/O Refi. ★FTHB without housing history max CLTV 70%. ★Max DTI 53%.											

CPA Prepared P&L/WVOE

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6.375	98.500	740 Plus	0.750	0.625	0.375	0.250	-0.125	-0.500	-1.000	NA	
6.500	99.000	720-739	0.625	0.500	0.250	0.000	-0.375	-1.125	-1.750	NA	
6.625	99.500	700-719	0.500	0.375	0.125	-0.250	-0.750	-1.625	-2.250	NA	
6.750	100.000	680-699	-0.125	-0.250	-0.875	-1.375	-2.250	-3.625	-4.250	NA	
6.875	100.375	660-679	-0.750	-0.875	-1.750	-2.125	-3.000	-4.125	-4.875	NA	
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8.125	104.000	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	
8.250	104.250	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	
8.375	104.500	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	NA	
8.500	104.750	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	
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*Rates and fees are subject to change without notice.