DAILY RATE SHEET

AM LENDINGS
WE ARE EXPERTS!

Effective Date: 05/27/2025 08:25:24 AM PDT

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

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
	Jumbo Loan	4-5 business days
	Non-QM Loan	48 Hours
Loan Doc		48 Hours
Funding Review		24 Hours

Index

Prime Rate	7.500
30-Day SOFR	4.314
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	
Funding	docdrawing@aaalendings.com review@aaalendings.com	

Fees

Agency Loan Program / DPA Prime Full Doc Jumbo / Expanded Full Doc Jumbo Prime CES	Lender Fee $1,050	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
Elite CPA P&L/WVOE CPA Prepared P&L / WVOE DSCR Prime/DSCR / DSCR CES Bank Statement Expanded HELOC	Lender Fee $1,495	
No Job No Income	Lender Fee $1,790	0.125% for 7 days 0.250% for 14 days
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.
● Agency Loan: For a 12-day rate lock, the loan must be Pre-CTC. For 5/6 ARM, the loan must be approved before lock.
● Elite CPA P&L/WVOE: Can be locked after the loan has been approved. Other programs can be locked after the loan disclosure is signed by the borrowers.
● 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 Policy: Relocking within thirty days after the lock period expires is not allowed.
● The loan program cannot change after lock.

2025 Loan Limits

Units	Baseline Loan Limits		High Balance
	Contiguous States,DC and PR	AK, GU, HI,and U.S. Virgin Islands	
1 Unit	$806,500.00	$1,209,750.00	$1,209,750.00
2 Units	$1,032,650.00	$1,548,975.00	$1,548,975.00
3 Units	$1,248,150.00	$1,872,225.00	$1,872,225.00
4 Units	$1,551,250.00	$2,326,875.00	$2,326,875.00

For nationwide loan limits, please follow with FHFA to click the following link to find:
https://www.fhfa.gov/news/news-release/fhfa-announces-conforming-loan-limit-values-for-2025

Agency Loan Program

Click Here for Matrix

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

FNMA/FHLMC Conforming

30 Yrs Fixed

Rate	12 Days	30 Days
6.125	98.94	98.79
6.250	99.48	99.33
6.375	100.04	99.89
6.500	100.51	100.36
6.625	101.01	100.86
6.750	101.46	101.31
6.875	101.95	101.80
7.000	102.36	102.21
7.125	102.77	102.62
7.250	103.20	103.05
7.375	103.63	103.48
7.500	104.01	103.86
7.625	104.36	104.21

5/6 ARM (5/1/5)

Rate	30 Days
5.625	99.75
5.750	100.02
5.875	100.21
6.000	100.41
6.125	100.60
6.250	100.77

Qualifying rate:
Greater of fully index rate or note rate + 2%

Fully Index Rate:
30-Day Average SOFR + Margin

Margin = 3.0%

15 Yrs Fixed

Rate	12 Days	30 Days
5.250	99.22	99.07
5.375	99.72	99.57
5.500	100.10	99.95
5.625	100.59	100.44
5.750	100.75	100.60
5.875	101.21	101.06
6.000	101.55	101.40
6.125	102.05	101.90
6.250	102.14	101.99
6.375	102.57	102.42
6.500	102.84	102.69
6.625	103.32	103.17

FNMA/FHLMC High Balance

30 Yrs Fixed

Rate	12 Days	30 Days
6.000	98.28	98.13
6.125	98.78	98.63
6.250	99.40	99.25
6.375	99.95	99.80
6.500	100.42	100.27
6.625	100.84	100.69
6.750	101.34	101.19
6.875	101.76	101.61
7.000	102.14	101.99
7.125	102.38	102.23
7.250	102.74	102.59
7.375	103.09	102.94

15 Yrs Fixed

Rate	12 Days	30 Days
5.625	98.92	98.77
5.750	99.50	99.35
5.875	99.81	99.66
6.000	100.07	99.92
6.125	100.30	100.15
6.250	100.65	100.50
6.375	100.95	100.80
6.500	101.11	100.96
6.625	101.55	101.40
6.750	101.56	101.41
6.875	101.80	101.65
7.000	102.33	102.18

* For a **12-day** rate lock, the loan must be Pre-CTC. For **5/6 ARM**, the loan must be approved before lock.
* Pre-CTC indicates that all PTD conditions necessary for closing, with the exception of the rate lock condition, have been successfully addressed before the loan document sending out.

Conforming & High Balance Price Adjustments

Purchase LTV & FICO Price Adjustments (30 Yrs Fixed&5/6 ARM)

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&5/6 ARM)

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
Attached 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
ARM	0.000	0.000	0.000	0.000	0.000	-0.250

★ Lock-in Period: 45 days (-0.15 to 30-day price), 60 days (-0.250 to 30-day price)

Prime Full Doc Jumbo

Click Here for LTV & FICO Limits in Matrix

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

Prime 30 Yrs Fixed

Rate	25 Days
6.500	99.26
6.625	99.88
6.750	100.38
6.875	100.76
7.000	101.01
7.125	101.26
7.250	101.63
7.375	101.88
7.500	102.01
7.625	102.13

Prime 7/6 ARM
30-day Average SOFR/2.75 Margin
5/1/5 Cap

Rate	25 Days
6.125	99.32
6.250	99.82
6.375	100.32
6.500	100.69
6.625	101.07
6.750	101.44
6.875	101.57
7.000	101.69
7.125	101.82
7.250	101.94

Prime 30 Yrs Fixed & 7/6 ARM Price Adjustments

FICO/LTV(%)	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
>=780	0.000	0.000	-0.250	-0.500	-0.500
740-779	-0.250	-0.250	-0.500	-0.500	-0.500
720-739	-0.250	-0.250	-0.500	-0.500	-0.500
Condo	0.000	0.000	-0.125	-0.125	-0.125
2-4 units	-0.125	-0.125	-0.250	-0.250	NA
Second Home	-0.125	-0.125	-0.125	NA	NA
Investment	-0.250	-0.250	NA	NA	NA
Loan Amount > $2M-$3M	-0.125	-0.125	-0.125	-0.125	NA
R/T Refi	-0.625	-0.625	-0.625	-0.625	-0.625
C/O Refi	-0.875	-0.875	-0.875	NA	NA

★Assets from China are unacceptable including gifts.

★DTI up to 50.00%

Expanded Full Doc Jumbo

Click Here for LTV & FICO Limits in Matrix

★FICO down to 700

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

Expanded 30 Yrs Fixed

Rate	25 Days
6.375	99.09
6.500	99.45
6.625	99.73
6.750	100.04
6.875	100.31
7.000	100.45
7.125	100.65
7.250	100.84
7.375	101.00

Max price 101.50

Expanded 15 Yrs Fixed

Rate	25 Days
6.250	98.04
6.375	98.38
6.500	98.72
6.625	99.05
6.750	99.37
6.875	99.67
7.000	100.00
7.125	100.21
7.250	100.40

Max price 101.50

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
>=780	0.000	-0.125	-0.125	-0.375	-0.625	-0.875
760-779	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000
740-759	-0.250	-0.250	-0.375	-0.625	-1.000	-1.000
720-739	-0.375	-0.500	-0.625	-1.000	-1.000	-1.500
700-719	-0.625	-0.750	-1.000	-1.000	-1.500	-2.000
Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500
Investment	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500
R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
C/O Refi	-0.250	-0.375	-0.375	-0.625	-1.000	-1.250
DTI > 45%	0.000	0.000	0.000	0.000	-0.250	-0.250

Elite CPA P&L/WVOE

★Click Here for Details in Matrix

Product	Rate	Price (25 days)	Cap	Margin	Index	State
7/6 ARM	6.375	100.000	5/1/5	3.00%	30-Day Avg.	CA, CO, GA, TX, VA, WA
	6.500	100.250				

Loan Level Rate Adjustments

FICO & Other Terms/CLTV(%)	00.00-60.00	60.01-65.00	65.01-70.00	70.01-75.00
700 Plus	0.000	0.000	0.000	0.125
680-699	0.000	0.000	0.125	0.125
Self-Prepared P&L	**0.500**	**0.500**	**0.500**	**0.500**
Cash-Out	0.000	0.250	0.375	0.375
Condo	0.000	0.000	0.000	NA
2-4 Unit	0.125	0.125	0.125	0.250
Investment	0.125	0.250	0.250	0.250
Foreign National	0.500	NA	NA	NA
Loan Amount > $2.0M	0.125	0.125	0.125	NA

LTV/CLTV & Loan Amount & FICO Requirements

	Occupancy	Property Type	Max Loan Amount	Max LTV/CLTV	Min FICO
Purchase R/T Refi C/O Refi (6 mos seasoning required)	Primary 2nd Home Investment	1 Unit SFR/PUD, 2-4 Units	$150,000 - $2,000,000	75.00%	680
			$2,000,001 - $2,500,000	70.00%	700
		Condo	$150,000 - $2,000,000	70.00%	680
Foreign National	2nd Home Investment	1 Unit SFR/PUD, 2-4 Units, Condo	$150,000 - $2,500,000	60.00%	NA
Properties Located in California			> $2,500,000	Please call to inquire.	

★The loan must be approved before lock.
★The rates & requirements of 5/6 ARM differ from 7/6 ARM, please call for details.

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,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
6.375	98.250
6.500	98.750
6.625	99.250
6.750	99.750
6.875	100.125
7.000	100.625
7.125	101.000
7.250	101.375
7.375	101.750
7.500	102.125
7.625	102.500
7.750	102.875
7.875	103.250
8.000	103.500
8.125	103.750
8.250	104.000
8.375	104.250
8.500	104.500
8.625	104.750

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	80.01-90.00
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	-0.125	-0.250	-0.875	-1.375	-2.250	-3.625	-4.250	NA
660-679	-0.750	-0.875	-1.750	-2.125	-3.000	-4.125	-4.875	NA
C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.875	-1.250	-1.625	NA
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	-0.250	-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

DSCR Prime

★Click Here for LTV & FICO Limits in Matrix

★Available in all the states except AK, AR, IA, ID, MT, ND, NY, 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
6.125	99.250
6.250	99.875
6.375	100.125
6.500	100.375
6.625	100.625
6.750	100.875
6.875	101.250
7.000	101.500
7.125	101.750
7.250	102.125
7.375	102.375
7.500	102.625

Descriptions	Max Net Price
No PPP	99.000
1-5 Yrs PPP	102.000

Loan Level Price Adjustments

FICO/CLTV(%)	00.00-60.00	60.01-65.00	65.01-70.00	70.01-80.00
740 Plus	0.000	-0.500	-1.000	NA
720-739	-0.250	-0.750	-1.125	
700-719	-0.375	-1.125	-1.625	
C/O Refi	-0.250	-0.250	-0.500	
Condo (Non-warr condo not acceptable)	0.000	0.000	-0.250	
2-4 Units	-0.125	-0.250	-0.500	
Loan Amount > $1.0-2.0M	-0.250	-0.250	-0.250	
DSCR < 1.00	**NA**	**NA**	**NA**	
DSCR >= 1.00	0.000	0.000	0.000	
DSCR >= 1.25	0.375	0.375	0.375	
Non-Perm.Resident	-0.500	-0.500	-0.500	
Interest Only (10 yrs)	-0.250	-0.250	NA	
Short Term Rental (Refinance Only)	-0.500	-0.500	-0.500	
Escrow Waiver	0.000	0.000	0.000	

5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP
0.375	0.250	0.000	-0.250	-0.625	-1.750

★Loan Amt: $100K-$2.0M
★Foreign National, FTHB and FTI are not permitted.
★Refinances of Unleased Properties: reduce max LTV/CLTV 5%
★ Max Cash-in-hand: $1.0M
★C08 is eligible.
★Please call for price when the PPP charge is not 5% fixed.

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	99.125
6.625	99.625
6.750	100.250
6.875	100.875
7.000	101.375
7.125	101.875
7.250	102.375
7.375	102.750
7.500	103.125
7.625	103.500
7.750	104.000
7.875	104.375
8.000	104.625
8.125	104.875
8.250	105.125
8.375	105.375
8.500	105.625
8.625	105.750
8.750	106.000

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
740 Plus	0.250	0.250	-0.125	-0.375	-0.875	-1.500	-2.375
720-739	0.000	-0.125	-0.250	-0.500	-1.125	-1.750	-3.000
700-719	-0.375	-0.375	-0.875	-1.250	-1.875	-2.375	-4.000
680-699	-0.625	-1.000	-1.500	-2.250	-2.875	-3.375	-5.000
660-679	-1.250	-1.625	-1.875	-2.875	-3.875	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%
- Mortgage late payment
- Short term rental
- The market value is declining

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
6.250	98.000
6.375	98.500
6.500	99.000
6.625	99.250
6.750	99.750
6.875	100.250
7.000	100.625
7.125	101.000
7.250	101.500
7.375	101.875
7.500	102.250
7.625	102.625
7.750	103.000
7.875	103.375
8.000	103.625
8.125	103.875
8.250	104.125
8.375	104.375
8.500	104.750

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	0.125	-0.125	-0.750	-1.250	-1.875	-2.625	-3.625	NA	NA
660-679	-0.750	-0.750	-1.625	-2.000	-2.500	-3.625	-4.500	NA	NA
C/O Refi	-0.375	-0.375	-0.500	-0.625	-0.875	-1.375	-1.625	NA	NA
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-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)	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	NA	NA
Asset Depletion	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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

No Job No Income (retail only)

★Click Here for Details in Matrix

★Available in CA, HI ★Expected turn time: **45 days** around, all conditions must be uploaded at one time

Product	Rate	Price (30 days)	Margin	Caps	Index
3/6 ARM 5/6 ARM+0.125 to rate	**6.500%** Min Final Rate 6.250%	**99.250**	3.000%	2/1/5	30-Day SOFR

Loan Level Rate Adjustments

Investment	+ 0.125 to rate
Investment LTV 55.01-60.00%	+ 0.125 to rate
Cash-Out	+ 0.125 to rate
LTV 60.01-65.00%	+ 0.250 to rate
FICO 680-699	+ 0.250 to rate
Condo	+ 0.125 to rate
6 months reserve (up or down)*	± 0.125 to rate

More Than 10 Financed Properties(Investment Only)	+ 0.250 to rate
LTV 50.01-60.00% (No FICO/No Credit History Only)	+ 0.250 to rate
CD Term Reduced to 13 months (No FICO/No Credit/Cashout Only)	+ 0.250 to rate
No CD Term Requirement** (No FICO/No Credit/Cashout Only)	+ 0.500 to rate
No CD Term Requirement** (All Others)	+ 0.250 to rate

*The min reserve is 6 months and max is 36 months. Lender credit not Allowed.
**If CD requirement is waived, 12 months additional reserve is required. See the matrix for specific reserve requirements.
Any Adjustments that affect the reserve amount should be opted in prior to the final approval.

Eligibility Requirements

		Min FICO	Loan Amount	Purchase/R&T LTV	Cash-Out LTV
LTV & Loan Amount Requirements	**Owner-Occupied**	680	up to $1,500,000	65%	60%
			$1,500,001-2,500,000	60%	55%
			$2,500,001-3,000,000	55%	50%
			$3,000,001-3,500,000	50%	45%
	Non-Owner Occupied	680	up to $1,500,000	60%	50%
			$1,500,001-2,500,000	55%	50%
			$2,500,001-3,000,000	50%	45%
			$3,000,001-3,500,000	45%	40%
	No FICO/ No Credit History	680/NA	up to $1,500,000	60%	55%
			$1,500,001-2,000,000	55%	50%
			$2,000,001-2,500,000	50%	45%
			$2,500,001-3,000,000	45%	40%
			$3,000,001-3,500,000	40%	35%

Bridge Loan

★*Available in* ***CA only***

Loan Term	Rate	Price
3 Months	8.99%	98.00

Loan Amount	Max LTV
$200K - $2.0M ***(> $2.0M case by case)***	70.00%

★All Occupancies ★All Citizenship
★Interest Only ★No Doc No Credit
★Turn Time 7-10 Day ★An AVM Value required

Fix and Flip (Retail only)

★Click Here for Matrix

★*Available in* ***all the states*** *except AK, FL, ID, IL, MT, ND, NM, SD*

Please Call for Rate

Investment *Property Only*	Prime	Elite
Average Rate	9.50%	9.00%
Loan Term	★**12** months, **18** months and **24** months term (***Interest Only*** for all terms)	
Borrower's Experience	★**0-4 Completed flips** in the last 2 years	★**5+ Completed flips** in the last 2 years
Min FICO	**700**	
Purpose	★Purchase ★Refinance (must be within 6 months of acquisition)	
Loan Amount	★$150K-**$1.5M**	★$150K-**$2.0M**
Fees	★Processing fee $1,499 ★Lender Fee 1.500%	★Processing fee $999 ★Lender Fee 1.500%

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

Prime CES (Closed End Second)

★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,VA,UT,WA,WV.

Rate	30 Yrs Fixed	15/20 Yrs Fixed
7.625	98.000	98.200
7.750	98.375	98.575
7.875	98.875	99.075
8.000	99.375	99.575
8.125	99.875	100.075
8.250	100.375	100.575
8.375	100.875	101.075
8.500	101.250	101.450
8.625	101.625	101.825
8.750	102.000	102.200
8.875	102.375	102.575
9.000	102.750	102.950
9.125	103.125	103.325
9.250	103.500	103.700
9.375	103.875	104.075
9.500	104.250	104.450
9.625	104.625	104.825
9.750	105.000	105.200
9.875	105.375	105.575
10.000	105.625	105.825
10.125	106.000	106.200
10.250	106.250	106.450
10.375	106.500	106.700
10.500	106.750	106.950
10.625	107.000	107.200
10.750	107.250	107.450
Min Price	99.500	99.500
Max Price	102.000	102.000

★Stand-Alone; Piggy Back (The 1st lien must be done at AAA)
★Rate & Term Transaction Ineligible;
Purchase: Call for price

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
800+	2.000	1.875	1.875	1.750	1.500	1.000	-0.125	NA
780-799	2.000	1.875	1.875	1.625	1.250	0.375	-0.500	
760-779	1.000	0.875	0.875	0.375	0.000	-0.250	-1.500	
740-759	0.250	0.250	0.250	0.000	-0.375	-0.750	-2.750	
720-739	-0.125	-0.125	-0.125	-0.500	-0.875	-1.500	-3.750	
700-719	-0.875	-0.875	-0.875	-1.375	-2.250	-3.250	-6.500	
680-699	-1.500	-1.750	-2.000	-2.250	-4.250	-5.500	NA	
2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
Investment	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA	
Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	
DTI > 40%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	
Loan amount 75-100K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Loan amt > 100-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Loan amt > 200-350K	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
State NJ (Min FICO 720)	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	
Bank Statement 1099	Rate + 0.375							

DSCR CES (Closed End Second)

★Click Here for LTV & FICO Limits in Matrix

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

30 Yrs Fixed

Rate	30 Days
8.875	99.500
9.000	100.250
9.125	100.750
9.250	101.250
9.375	101.750
9.500	102.250
9.625	102.625
9.750	103.000
9.875	103.375
10.000	103.750
10.125	104.125
10.250	104.500
10.375	104.875
10.500	105.125
10.625	105.375
10.750	105.625
Descriptions	Max Net Price
1 Yr-5 Yrs PPP	102.000

Loan Level 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
800 Plus	0.000	-0.375	-1.000	-1.250	-2.625	-3.625
780-799	0.000	-0.500	-1.125	-1.375	-2.750	-3.875
760-779	-0.500	-1.000	-1.750	-1.875	-3.250	-4.500
740-759	-1.000	-1.500	-2.125	-2.250	-3.875	-5.750
720-739	-1.750	-2.500	-2.875	-3.125	-4.375	-6.750
700-719	-3.250	-3.875	-4.500	-4.875	-5.625	NA
680-699	-5.250	-5.875	-6.500	-7.000	NA	NA
Warrantble Condo	-0.250	-0.250	-0.375	-0.375	NA	NA
2-4 Units	-0.375	-0.375	-0.500	-0.500	NA	NA
Loan Amt 75k-125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
DSCR>=1.1	0.375	0.375	0.375	0.375	0.375	0.375

★Min DSCR 1.0
★Short term is allowed
★SFR(max 10 acres)
★1 unit, vacancy is not allowed. 2-4 unit, eligible with maximum of 1 vacant unit

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

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

Effective Date: 05/27/2025 08:25:24 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com

Expanded HELOC

★Click Here for LTV & FICO Limits in Matrix

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

Rate	30 Days
Prime + 0.500%	101.250
Prime + 0.625%	101.750
Prime + 0.750%	102.250
Prime + 0.875%	102.750
Prime + 1.000%	103.250
Prime + 1.125%	103.375
Prime + 1.250%	103.500
Prime + 1.375%	103.750
Prime + 1.500%	103.875
Prime + 1.625%	104.250
Prime + 1.750%	104.750
Prime + 1.875%	105.375
Prime + 2.000%	106.000
Prime + 2.125%	106.375
Prime + 2.250%	106.875
Prime + 2.375%	107.250
Prime + 2.500%	107.750
Prime + 2.625%	108.250
Prime + 2.750%	108.625

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
>= 780	-0.250	-0.250	-0.500	-0.750	-1.750	-2.000	-4.500	-5.500
760-779	-0.500	-0.500	-0.500	-0.750	-1.750	-3.000	-6.000	-7.000
740-759	-1.000	-1.000	-1.000	-1.750	-1.750	-4.500	-6.500	-9.000
720-739	-2.000	-2.000	-2.000	-2.000	-3.000	-5.000	-8.500	NA
700-719	-2.500	-2.500	-3.000	-4.500	-5.000	-7.500	-9.500	NA
680-699	-3.000	-3.500	-4.500	-5.000	-6.500	-7.500	NA	NA
Draw Term								
120 Months	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
60 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36 Months	1.250	1.250	1.250	1.250	1.250	1.250	0.000	0.000
24 Months	1.750	1.750	1.750	1.750	1.750	1.750	0.000	0.000

★Second Home (-1.000) to price. Max CLTV/HCLTV 80%.
★RT/CO: Max CLTV/HCLTV 85%.
★Minimum loan amount of $100,000, Minimum DRAW - LESSER of $50,000 or 75% of the loan amount.
★$2.5m Max Combined Liens.
★Max Pricing 100.5.
★Prime Rate: **7.500%**.
★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
Annual Fee

$ 0
Prepaid Penalty

*Rates and fees are subject to change without notice.