



# DAILY RATE SHEET

Effective Date: 02/06/2026 08:02:11 AM PST

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	6.750
Conditions Review	48 Hours	30-Day SOFR	3.658
		1 Year CMT	3.490
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	<a href="mailto:aaaloan@aaalendings.com">aaaloan@aaalendings.com</a>	9:00AM-6:00PM PST: 1 (877) 789-8816 6:00PM-11:59PM PST: 424-465-3245 <b>Service available Mon–Fri</b>	
Lock Desk	<a href="mailto:lockdesk@aaalendings.com">lockdesk@aaalendings.com</a>		
Underwriting	<a href="mailto:credit@aaalendings.com">credit@aaalendings.com</a>		
Appraisal	<a href="mailto:appraisal@aaalendings.com">appraisal@aaalendings.com</a>		
Fees			
DSCR	Admin Fee \$1,595	Rate Extension Fee	
Bank Statement		0.150% for 7 days 0.250% for 14 days	
Loan Doc Redraw Fee for all programs	Full redraw \$50/each Partial redraw \$25/each		
Special Geographic Restrictions (See details on Matrix page 1)			
Lock Policy			
<ul style="list-style-type: none"> <li>Any request for a lock-in rate must be sent to <a href="mailto:lockdesk@aaalendings.com">lockdesk@aaalendings.com</a></li> <li>The lock cut-off time is 6:00 PM PST.</li> <li>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.</li> <li>Relock: Not allowed.</li> <li>The loan program cannot change after lock.</li> </ul>			

Rates and fees are subject to change without notice.



NMLS #295075  
 41 E Live Oak Ave, Arcadia, CA 91006  
 \*Lock cut-off time 6:00 PM PST  
 \*Consumer Paid Compensation

Effective Date: 02/06/2026 08:02:11 AM PST  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com

C03-X5		DSCR							★Click Here for LTV & FICO Limits in Matrix	
★Available in all the states except AR, IA, RI										
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
6.000	101.000	740 Plus	0.500	0.375	0.125	0.000	-0.625	-1.250	-2.125	
6.125	101.625	720-739	0.125	0.000	-0.125	-0.625	-1.125	-1.625	-2.625	
6.250	102.125	700-719	-0.375	-0.500	-0.750	-1.125	-1.750	-2.875	-4.625	
6.375	102.750	680-699	-0.750	-1.000	-1.500	-2.250	-3.375	-4.000	-5.875	
6.500	103.250	660-679	-1.000	-1.250	-1.750	-2.875	-3.875	NA	NA	
6.625	103.875	C/O Refi	-0.875	-0.875	-0.875	-0.875	-1.250	-1.625	NA	
6.750	104.500	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	
6.875	105.000	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
7.000	105.625	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	
7.125	106.125	Loan Amount 125,000-150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	
7.250	106.625	Loan Amount 150,001-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	
7.375	107.125	DSCR < 0.75 (Purchase & R/T)	-1.375	-1.750	-1.875	-2.250	-2.500	NA	NA	
7.500	107.500	DSCR < 0.75 (C/O)	-1.625	-2.125	-2.375	NA	NA	NA	NA	
7.625	107.875	DSCR 0.75 - 0.99 (Purchase & R/T)	-0.750	-1.000	-1.125	-1.250	-1.250	-1.375	NA	
7.750	108.250	DSCR 0.75 - 0.99 (C/O)	-0.875	-1.125	-1.250	-1.625	-1.750	NA	NA	
7.875	108.625	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
8.000	108.875	Foreign National (Min loan amount 150K)	-2.125	-2.500	-2.875	-3.375	-4.500	NA	NA	
8.125	109.125	Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA	
8.250	109.375	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	
Descriptions	Max Net Price	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP			
2 Yrs-5 Yrs PPP	102.000	0.750	0.375	0.000	-0.500	-1.000	-1.875			
1 Year PPP	101.000									
No PPP	99.000 <small>1 point cost can not be offset</small>									

★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%.  
 For foreigner, Vacant Unit(s) for refin is not acceptable.  
 ★First Time Investor: Min DSCR ratio: 1.0, min FICO 700  
 ★Interest Only: DSCR 0.75-0.99, Min FICO 700, Max 70% LTV; DSCR < 0.75, not available  
 ★Cash-In-Hand: Max \$750K for CLTV > 60%, unlimited for CLTV ≤60%  
 ★Non-Permanent&Cash out: Min DSCR 1.0; Foreign National:Escrow Waiver is not allowed.  
 ★Non-warrantable Condo: Max CLTV 65% for C/O Refi.  
 ★Warrantable Condo: Max CLTV 70% for C/O Refi.

★Please call for price:  
 • FICO 620 - 659                      • Foreign National CLTV > 70%  
 • Loan amt > \$2.0 million            • Mortgage late payment  
 • Rural Property                         • Short term rental                      •The market value is declining

C05-X5		Bank Statement							★Click Here for LTV & FICO Limits in Matrix			
★Available in AL,AK,AZ,CA,CO,DC,FL,GA,HI,ID,IL,IN,KS,MD,MI,MN,NE,NJ,NV,NM,NC,ND,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV,WY.(MD please call for price)												
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
6.125	100.500	740 Plus	0.750	0.750	0.625	0.500	0.125	-0.125	-0.500	-2.750	-5.250	
6.250	101.000	720-739	0.625	0.500	0.375	0.250	-0.125	-0.500	-1.125	-3.375	NA	
6.375	101.500	700-719	0.375	0.375	0.250	0.125	-0.500	-0.875	-1.375	-4.125	NA	
6.500	102.000	680-699	0.125	0.125	0.000	-0.625	-1.000	-1.750	-2.750	NA	NA	
6.625	102.500	660-679	-0.375	-0.625	-1.000	-1.375	-2.250	-3.000	-4.000	NA	NA	
6.750	103.000	C/O Refi	-0.750	-0.750	-0.750	-0.875	-0.875	-1.000	-1.625	NA	NA	
6.875	103.500	Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA	
7.000	103.875	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA	
7.125	104.250	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
7.250	104.750	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
7.375	105.125	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA	
7.500	105.500	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500	
7.625	105.875	loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
7.750	106.250	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA	
7.875	106.625	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA	
8.000	106.875	DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA	
8.125	107.125	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA	
8.250	107.375	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
8.375	107.625	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
Descriptions	Max Net Price	Investment Property Only - Prepay Penalty LLPA										
NOO with No PPP	99.000 <small>1 point cost can not be offset</small>	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP					
1 Year PPP	101.000	0.750	0.250	0.000	-0.625	-1.000	-1.375					
All the others	102.000											

★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, Max DTI 50.00%

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