



DAILY RATE SHEET

Agency Loan Program Page 2

> 5/6 ARM **5.000%**

HomePort Page 4

> 30 Yrs Fixed **6.500%**

Self Prepared P&L/WVOE Page 5

> 5/6 ARM **5.750%**

DSCR Prime Page 6

> 30 Yrs Fixed **5.750%**

DSCR 5-8 Units Page 7

> 30 Yrs Fixed **7.375%**



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 08:16:58 AM PST
 1 (877) 789-8816
 Lock Desk Email: lockdesk@aaalendings.com
 Page 1 of 9

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	QM Loan	30-Day SOFR	3.658
	Jumbo Loan		
	Non-QM Loan		
Loan Doc	48 Hours	1 Year CMT	3.490
Funding Review	24 Hours		

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	9:00AM-6:00PM PST: 1 (877) 789-8816 6:00PM-11:59PM PST: 424-465-3245 Service available Mon-Fri
Lock Desk	lockdesk@aaalendings.com	
Underwriting	credit@aaalendings.com	
Appraisal	appraisal@aaalendings.com	
Funding	docdrawing@aaalendings.com review@aaalendings.com	

Fees

Agency Loan Program Prime Full Doc Jumbo / Expanded Full Doc Jumbo Prime CES	Lender Fee \$1,150	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
HomePort Self Prepared P&L/WVOE CPA Prepared P&L / WVOE DSCR Prime/DSCR / DSCR CES / DSCR 5-8 Units Bank Statement Expanded HELOC	Lender Fee \$1,595	
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

- Any request for a lock-in rate must be sent to lockdesk@aaalendings.com.
- The lock cut-off time is 6:00 PM PST.
- 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.
- Self Prepared 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.
- Relocking within thirty days after the lock period expires is not allowed.
- The loan program cannot change after lock.

2026 Loan Limits

Units	Baseline Loan Limits		High Balance
	Contiguous States, DC and PR	AK, GU, HI, and U.S. Virgin Islands	
1 Unit	\$832,750.00	\$1,249,125.00	\$1,249,125.00
2 Units	\$1,066,250.00	\$1,599,375.00	\$1,599,375.00
3 Units	\$1,288,800.00	\$1,933,200.00	\$1,933,200.00
4 Units	\$1,601,750.00	\$2,402,625.00	\$2,402,625.00

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-2026>

Rates and fees are subject to change without notice.



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 Page 2 of 9

A01-X1 Agency Loan Program [★Click for Fannie Mae Eligibility Matrix](#)

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

FNMA/FHLMC Conforming						FNMA/FHLMC High Balance					
30 Yrs Fixed		20 Yrs Fixed		15 Yrs Fixed		30 Yrs Fixed		15 Yrs Fixed			
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days		
5.375	99.60	5.250	99.78	4.750	99.70	5.375	99.36	5.375	99.77		
5.500	100.25	5.375	100.34	4.875	100.25	5.500	100.03	5.500	100.15		
5.625	100.78	5.500	100.80	5.000	100.56	5.625	100.63	5.625	100.68		
5.750	101.05	5.625	101.29	5.125	100.87	5.750	100.88	5.750	100.69		
5.875	101.59	5.750	101.48	5.250	101.00	5.875	101.52	5.875	100.87		
6.000	102.13	5.875	101.96	5.375	101.53	6.000	102.03	6.000	101.21		
6.125	102.45	6.000	102.28	5.500	101.66	6.125	102.39	6.125	101.48		
6.250	102.46	6.125	102.60	5.625	101.90	6.250	102.40	6.250	101.49		
6.375	102.78	6.250	102.61	5.750	101.91	6.375	102.65	6.375	101.77		
6.500	103.26	6.375	102.83	5.875	102.42	6.500	103.03	6.500	102.08		
6.625	103.60	6.500	103.27	6.000	102.65	6.625	103.32	6.625	102.31		
6.750	103.61	6.625	103.61	6.125	102.91	6.750	103.33	6.750	102.54		
6.875	103.99	6.750	103.62	6.250	102.92	6.875	103.63	6.875	102.92		
7.000	104.41	6.875	103.63	6.375	103.39	7.000	103.91	7.000	103.48		
7.125	104.65	7.000	103.82	6.500	103.57	7.125	104.24	7.125	103.49		

ARM Rate (30 Days)				ARM Information		ARM Rate (30 Days)				ARM Information	
Rate	5/6 ARM (2/1/5)	Rate	7/6 ARM (5/1/5)	Qualifying Rate: 5/6: Greater of fully index rate / note rate + 2% 7/6: Greater of fully index rate or note rate Fully Index Rate: 30-Day Average SOFR + Margin Margin = 3.0%		Rate	5/6 ARM (2/1/5)	Rate	7/6 ARM (5/1/5)	Qualifying Rate: 5/6: Greater of fully index rate / note rate + 2% 7/6: Greater of fully index rate or note rate Fully Index Rate: 30-Day Average SOFR + Margin Margin = 3.0%	
4.875	99.97	5.000	99.87			5.000	99.55	5.125	100.29		
5.125	100.65	5.250	100.69	5.375	101.03	5.375	101.20	5.375	101.87	5.500	102.34
5.250	101.09	5.375	101.05	5.500	101.22	5.500	101.25	5.500	101.63	5.625	102.58
5.375	101.17	5.500	101.22	5.625	101.46	5.625	101.48	5.625	101.39	6.000	102.10
5.500	101.35	5.750	101.70	5.750	101.92	5.750	101.68	5.750	101.87	6.125	102.34
5.625	101.57	6.000	102.14	6.000	102.14	6.000	101.88	6.000	102.08	6.250	102.58
5.750	101.77	6.125	102.37	6.125	102.37	6.125	102.08	6.125	102.10	6.375	102.82
5.875	101.97	6.250	102.60	6.250	102.60	6.250	102.32	6.250	102.34	6.500	103.06
6.000	102.17	6.375	102.83	6.375	102.83	6.375	102.55	6.375	102.58	6.750	103.30
6.125	102.36	6.500	103.06	6.500	103.06	6.500	102.59	6.500	102.82	7.000	103.54
6.250	102.40	6.625	103.29	6.625	103.29	6.625	102.59	6.625	103.06	7.125	103.78

*Max Price:102.5
 * The 12-day rate lock is available for fixed-rate loans only, requires Pre-CTC status, and is priced at the 30-day lock price + 0.1 point.
 * 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.
 * For ARM loan, the loan must be approved before lock.

Conforming & High Balance Price Adjustments

Purchase LTV & FICO Price Adjustments (30&20 Yrs Fixed&ARM)							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	FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
> = 780	0.000	0.000	0.000	-0.375	-0.375	-0.250	> = 780	-0.375	-0.625	-0.875	-1.375	NA		
760 – 779	0.000	0.000	-0.250	-0.625	-0.625	-0.500	760 – 779	-0.375	-0.875	-1.250	-1.875			
740 – 759	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	740 – 759	-0.375	-1.000	-1.625	-2.375			
720 – 739	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	720 – 739	-0.500	-1.375	-2.000	-2.750			
700 – 719	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	700 – 719	-0.500	-1.625	-2.625	-3.250			
680 – 699	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	680 – 699	-0.625	-2.000	-2.875	-3.750			
660 – 679	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	660 – 679	-0.875	-2.750	-4.000	-4.750			
640 – 659	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	640 – 659	-1.375	-3.125	-4.625	-5.125			
620 – 639	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	620 – 639	-1.375	-3.375	-4.875	-5.125			

Limited Cash Out Price Adjustments (30&20 Yrs Fixed&ARM)							Additional Agency 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	LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
> = 780	0.000	0.000	-0.125	-0.500	-0.625	-0.500	Attached Condo	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750
760 – 779	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	2-4 Units	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625
740 – 759	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	Investment	-1.125	-1.625	-2.125	-3.375	-4.125	NA	NA
720 – 739	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	Investment Special (30 Y Fixed)	0.500	0.500	0.500	0.500	0.500	NA	NA
700 – 719	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	2nd Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	NA
680 – 699	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	Subordinate Financing	-0.625	-0.625	-0.875	-1.125	-1.125	-1.875	-1.875
660 – 679	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	HiBal Fixed Purch/Rate Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
640 – 659	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	HiBal Fixed Cash out	-1.250	-1.500	-1.500	-1.750	NA	NA	NA
620 – 639	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	ARM	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
							HiBal ARM	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750

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 Page 3 of 9

A05-X2		Prime Full Doc Jumbo				★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,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,TX,UT,VA,WA,WV,WY.											
Prime 30 Yrs Fixed		Prime 7/6 ARM		Prime 30 Yrs Fixed & 7/6 ARM Price Adjustments							
		30-day Average SOFR/2.75 Margin 5/1/5 Cap		FICO/LTV(%)							
Rate	25 Days	Rate	25 Days	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00			
5.875	99.68	5.375	99.73	>=780	0.000	0.000	-0.250	-0.500	-0.500		
6.000	100.18	5.500	100.10	740-779	-0.250	-0.250	-0.500	-0.500	-0.500		
6.125	100.55	5.625	100.48	720-739	-0.250	-0.250	-0.500	-0.500	-0.500		
6.250	100.80	5.750	100.85	Condo	0.000	0.000	-0.125	-0.125	-0.125		
6.375	101.05	5.875	100.98	2-4 units	-0.125	-0.125	-0.250	-0.250	NA		
6.500	101.43	6.000	101.10	Second Home	-0.125	-0.125	-0.125	-0.125	NA		
6.625	101.68	6.125	101.23	Investment	-0.250	-0.250	NA	NA	NA		
6.750	101.80	6.250	101.35	Loan Amount > \$2M-\$3M	-0.125	-0.125	-0.125	-0.125	NA		
6.875	101.93	6.375	101.48	C/O Refi	-0.250	-0.250	-0.250	NA	NA		
7.000	102.05	6.500	101.52	★Assets from China are unacceptable including gifts.							
Max price 101.50		Max price 101.50									

A06-X2		★DTI up to 50.00% Expanded Full Doc Jumbo				★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,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,TX,UT,VA,WA,WV,WY.											
Expanded 30 Yrs Fixed		Expanded 15 Yrs Fixed		Expanded 30 & 15 Yrs Fixed Price Adjustments							
				FICO/CLTV(%)							
Rate	25 Days	Rate	25 Days	0-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00		
5.750	99.61	6.125	99.98	>=780	0.000	-0.125	-0.125	-0.250	-0.625	-0.875	
5.875	100.03	6.250	100.25	760-779	-0.125	-0.125	-0.250	-0.375	-0.750	-1.000	
6.000	100.39	6.375	100.49	740-759	-0.250	-0.250	-0.375	-0.500	-1.000	-1.125	
6.125	100.73	6.500	100.72	720-739	-0.375	-0.500	-0.625	-0.875	-1.125	-1.250	
6.250	101.07	6.625	100.86	700-719	-0.625	-0.750	-1.000	-1.000	-1.125	-1.750	
6.375	101.38	6.750	101.08	Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.750	
6.500	101.67	6.875	101.30	Investment	-0.250	-0.250	-0.375	-0.500	-0.750	-1.000	
6.625	101.89	7.000	101.21	R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
6.750	102.14	7.125	101.39	C/O Refi	-0.375	-0.375	-0.375	-0.500	-0.625	-1.250	
Max price 101.50		Max price 101.50		DTI > 45%	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	

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 Page 4 of 9

B01-X3		HomePort(Retail Only)				★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,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,TX,UT,VA,WA,WV,WY.						
<p>★ No Job ★ No Income</p> <p>★ Foreign National Eligible</p>						
30 Yrs Fixed		Loan Level Price Adjustments				
Rate	30 Days	FICO/CLTV(%)	<= 55.00	55.01-60.00	60.01-65.00	65.01-70.00
6.250	99.000	740 Plus	0.000	0.000	-0.375	-0.625
6.375	99.625	720-739	-0.375	-0.375	-0.750	-1.000
6.500	100.375	700-719	-0.500	-0.625	-0.875	-1.250
6.625	101.125	C/O Refi	-0.250	-0.250	-0.500	NA
6.750	101.625	2nd Home	-0.250	-0.250	-0.250	NA
6.875	102.125	Warrantable Condo	-0.250	-0.375	-0.375	-0.375
7.000	102.875	Non-warrantable Condo	-0.375	-0.500	-0.500	-0.500
7.125	103.375	2 Units	-0.250	-0.250	-0.250	-0.250
7.250	103.750	3-4 Units	-0.500	-0.500	-0.500	-0.500
7.375	104.125	Loan Amount > \$2.0M	-0.125	-0.125	-0.125	NA
7.500	104.500	Loan Amount > \$2.5M - \$3.0M	-0.250	-0.250	NA	NA
7.625	104.875	Foreign National (2nd Home Only)*	-2.625	-2.625	NA	NA
7.750	105.125	State FL,GA	-0.250	-0.250	-0.250	-0.250
7.875	105.375	Escrow Waiver	-0.250	-0.250	-0.250	-0.250
Descriptions	Max Price	★Rent-free is allowed on an exception basis with compensating factors, subject to a -0.375 price adjustment.				
All Loans	101.500					
<p>*Please note: This program has been updated with a new qualifying method.</p> <p>Before submitting, please confirm with the Submission team to ensure the file can be pre-approved.</p> <p>*Buydown rate: please call for price.</p> <p>*For foreign nationals with FICO,must apply FICO/CLTV, 2nd Home and Foreign National adjustments.</p> <p>For foreign nationals with no FICO, use 700 as the default score and apply FICO/CLTV, 2nd Home and Foreign National adjustments.</p>						
Credit Score	Property Type	Occupancy	Loan Amount	Max LTV/CLTV Purchase & R/T Refi	Max LTV/CLTV Cash-Out Refi	
≥ 700	1-4 Units, Condo	Primary	\$150K - \$1.5M	70.00%	65.00%	
			<= \$2.5M	65.00%	60.00%	
			<= \$3.0M	60.00%	55.00%	
		Second Home	\$150K - \$1.5M	65.00%	60.00%	
			<= \$2.5M	60.00%	55.00%	
			<= \$3.0M	55.00%	50.00%	
Foreign Credit	1-4 Units, Condo	Second Home Only	\$150K - \$1.5M	60.00%	55.00%	
			<= \$2.5M	50.00%	45.00%	

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 Page 5 of 9

B04-X4		Self Prepared P&L/WVOE				★Click Here for LTV & FICO Limits in Matrix		
Product	Rate	Price (25 days)		Rate Adjustments				
5/6 ARM	5.750	100.000		FICO & Other Terms/CLTV(%)				
				<= 50.00	50.01-60.00	60.01-65.00	65.01-70.00	
				700 Plus	0.000	0.000	0.000	0.000
				680-699	0.375	0.375	0.375	NA
				Purchase	0.000	0.000	0.250	0.250
				R&T Refinance	0.250	0.250	0.250	0.250
				Cash-Out Refinance	0.375	0.625	0.625	NA
				Condo	0.000	0.000	0.125	NA
				2-4 Units	0.250	0.250	0.250	0.250
				2nd Home / Investment	0.250	0.250	0.250	0.250
				Foreign National (CPA-Prepared P&L / WVOE only)	0.250	0.250	NA	NA
				CPA-Prepared P&L / WVOE	0.000	0.000	0.000	0.000
				★2nd Home adjustment is not applicable for Foreign National				
				★Escrow Waiver -0.125 to the final price.				
				★Please call for price:				
				• Loan amount > \$2.0M • LTV > 70% • C08				
Product	Cap	Margin	Index	State				
5/6 ARM	2/1/6	3.00%	30-Day Avg. SOFR	CA, TX, NV				
7/6 ARM	5/1/6			CA, TX, NV (CO, GA, IL, VA, WA call for price)				

C01-X5		CPA Prepared P&L/WVOE				★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,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,TX,UT,VA,WA,WV,WY.								
30 Yrs Fixed		Loan Level Price Adjustments						
Rate	30 Days	FICO/CLTV(%)				75.01-90.00		
		00.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	
		740 Plus	0.875	0.750	0.500	0.375	-0.125	-0.375
		720-739	0.625	0.500	0.250	0.000	-0.375	-1.000
		700-719	0.500	0.375	0.125	-0.125	-0.750	-1.625
		680-699	-0.125	-0.250	-0.875	-1.375	-2.000	-3.250
		660-679	-0.750	-0.875	-1.750	-2.125	-3.000	-4.000
		R/T Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
		C/O Refi	-1.125	-1.125	-1.250	-1.500	-1.625	NA
		Second Home Investment	0.000	0.000	0.000	0.000	0.000	0.000
		Warrantable Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
		Non-warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625
		2-4 Units	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
		loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
		loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625
		loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625
		loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA
		DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375
		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
		Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375
		CPA Prepared P&L	0.000	0.000	0.000	0.000	-0.250	-0.250
Descriptions		Investment Property Only - Prepay Penalty LLPA						
NOO & No PPP	99.000 1 point cost can't be offset	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP	
All the others	102.000	0.750	0.375	0.000	-0.375	-0.750	-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, Max DTI 50.00%

★Please call for price:
 • Loan amt < \$150K • Rural Property • FC/SS/DIL/BK 36-47 months

*Rates and fees are subject to change without notice.



C02-X5 **DSCR Prime** [★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	80.01-85.00
5.500	97.875		>= 740	0.000	-0.250	-0.500	-0.875	-1.250	-1.750	-2.625	
			720 - 739	-0.125	-0.375	-0.625	-1.000	-1.500	-1.875	-2.875	
5.625	98.625		700 - 719	-0.250	-0.625	-0.875	-1.375	-2.000	-3.250	NA	
			680 - 699	-0.625	-1.000	-1.500	-2.750	-3.875	-4.250	NA	
5.750	99.375		660 - 679	-0.875	-1.250	-1.750	-3.000	-4.125	NA	NA	
			Rate & Term Refinance	-0.375	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
5.875	100.125		Cash out Refinance	-1.375	-1.500	-1.625	-1.875	-2.250	-2.625	NA	
			Warrantable Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	NA	
6.000	100.875		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
			Florida Condo*	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	NA	NA
6.125	101.625		2-4 Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	NA	
			DSCR No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	NA	
6.250	102.250		DSCR 0.75-0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	NA	
			DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
6.375	103.000		Loan Amount \$125,000-\$250,000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	
			Interest Only (10 yrs)	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	NA	
6.500	103.625		FC/SS/DIL/BK 36 - 47 months	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125	
			Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	
			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	
Descriptions	Max Price	Min Price		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP		
No PPP	99.000	97.000		0.875	0.375	0.000	-0.625	-1.125	-1.625		
1-5 Yrs PPP	102.000	97.000									

*FL condo adjustment must be applied cumulatively with (1) Warrantable/Non-warrantable Condo, (2) Florida Condo, and (3) Florida.

C03-X5 **DSCR** [★Click Here for LTV & FICO Limits in Matrix](#)

★Available in all the states except AR, IA, RI. (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
6.000	100.750		740 Plus	0.500	0.375	0.125	0.000	-0.625	-1.250	-2.125
6.125	101.375		720-739	0.125	0.000	-0.125	-0.625	-1.125	-1.625	-2.625
6.250	101.875		700-719	-0.375	-0.500	-0.750	-1.125	-1.750	-2.875	-4.625
6.375	102.500		680-699	-0.750	-1.000	-1.500	-2.250	-3.375	-4.000	-5.875
6.500	103.000		660-679	-1.000	-1.250	-1.750	-2.875	-3.875	NA	NA
6.625	103.625		C/O Refi	-0.875	-0.875	-0.875	-0.875	-1.250	-1.625	NA
6.750	104.250		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
6.875	104.750		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA
7.000	105.375		2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA
7.125	105.875		Loan Amount 125,000-150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
7.250	106.375		Loan Amount 150,001-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
7.375	106.875		DSCR < 0.75 (Purchase & R/T)	-1.375	-1.750	-1.875	-2.250	-2.500	NA	NA
7.500	107.250		DSCR < 0.75 (C/O)	-1.625	-2.125	-2.375	NA	NA	NA	NA
7.625	107.625		DSCR 0.75 - 0.99 (Purchase & R/T)	-0.750	-1.000	-1.125	-1.250	-1.250	-1.375	NA
7.750	108.000		DSCR 0.75 - 0.99 (C/O)	-0.875	-1.125	-1.250	-1.625	-1.750	NA	NA
7.875	108.375		DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.000	108.625		Foreign National (Min loan amount 150K)	-2.125	-2.500	-2.875	-3.375	-4.500	NA	NA
8.125	108.875		Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA
8.250	109.125		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 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	1 point cost can not be offset								

- ★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
- Loan amt > \$2.0 million
- Rural Property
- Foreign National CLTV > 70%
- Mortgage late payment
- Short term rental
- The market value is declining

*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 08:16:58 AM PST
 1 (877) 789-8816
 Lock Desk Email: lockdesk@aalendings.com
 Page 7 of 9

C04-X2		DSCR 5-8 Units					★Click Here for LTV & FICO Limits in Matrix	
★Available in all the states except AR, DC, IA, RI								
30 Yrs Fixed		Loan Level Price Adjustments						
Rate	30 Days	FICO/CLTV(%)	00.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	
7.250	98.875	760 Plus	0.000	-1.250	-1.500	-3.500	NA	
7.375	99.625	740-759	0.000	-1.375	-1.625	-3.875	NA	
7.500	100.125	720-739	-0.125	-1.500	-1.875	-4.125	NA	
7.625	100.625	DSCR>=1.15	0.750	0.750	0.750	0.750	NA	
7.750	101.125	C/O	-0.500	-0.750	-1.000	-1.250	NA	
7.875	101.500	Interest Only	-0.250	-0.250	-0.250	-0.250	NA	
8.000	101.875	Loan amt >1,500,000	-0.125	-0.250	-0.250	-0.375	NA	
8.125	102.125	Loan amt >2,000,000	-0.125	-0.250	-0.375	-0.500	NA	
8.250	102.375	Loan amt >2,500,000	-0.375	-0.375	-0.500	-0.750	NA	
8.375	102.625	FC/SS/DIL/BK 36-47 months	-0.375	-0.500	-0.625	-1.000	NA	
8.500	102.875	State: FL,GA	-0.250	-0.250	-0.250	-0.250	NA	
8.625	103.125	Escrow Waiver	NA	NA	NA	NA	NA	
8.750	103.375							
8.875	103.625							
9.000	103.875							
9.125	104.125							
9.250	104.375							
9.375	104.625							
9.500	104.875							
9.625	105.125							
9.750	105.375							
9.875	105.625							
10.000	105.875							
10.125	106.125							
Descriptions	Min Price	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP	
0-5 Years PPP	98.000	0.500	0.250	0.000	NA	NA	-2.000(State Law only)	
Descriptions	Max Price							
No PPP	99.000	★Min DSCR:1.0						
3-5 Years PPP	100.500	★Please call for price:FC/SS/DIL/BK<36 months						

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,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,TX,UT,VA,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	100.250	740 Plus	0.750	0.750	0.625	0.500	0.125	-0.125	-0.500	-2.750	-5.250		
6.250	100.750	720-739	0.625	0.500	0.375	0.250	-0.125	-0.500	-1.125	-3.375	NA		
6.375	101.250	700-719	0.375	0.375	0.250	0.125	-0.500	-0.875	-1.375	-4.125	NA		
6.500	101.750	680-699	0.125	0.125	0.000	-0.625	-1.000	-1.750	-2.750	NA	NA		
6.625	102.250	660-679	-0.375	-0.625	-1.000	-1.375	-2.250	-3.000	-4.000	NA	NA		
6.750	102.750	C/O Refi	-0.750	-0.750	-0.750	-0.875	-0.875	-1.000	-1.625	NA	NA		
6.875	103.250	Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA		
7.000	103.625	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA		
7.125	104.000	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
7.250	104.500	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-0.750	NA		
7.375	104.875	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA		
7.500	105.250	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	105.625	loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA		
7.750	106.000	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA		
7.875	106.375	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA		
8.000	106.625	DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA		
8.125	106.875	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA		
8.250	107.125	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	107.375	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)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA		
		Asset Depletion	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA		
		Full Doc	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
Descriptions	Max 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

*Rates and fees are subject to change without notice.



E01-X5		Prime CES (Closed End Second)							★Click Here for LTV & FICO Limits in Matrix			
★Available in AL,AK,AZ,CA,CO,DC,FL,GA,HI,ID,IN,KS,MI,MN,NE,NJ,NV,NM,NC,ND,OH,OK,OR,PA,SC,TN,VA,UT,WA,WV.												
Rate	30 Yrs Fixed	15/20 Yrs Fixed	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	
7.375	100.000	100.200	800+	2.000	1.875	1.875	1.750	1.500	1.000	-0.125	NA	
7.500	100.500	100.700	780-799	2.000	1.875	1.875	1.625	1.250	0.375	-0.500		
7.625	100.875	101.075	760-779	1.000	0.875	0.875	0.375	0.000	-0.250	-1.500		
7.750	101.375	101.575	740-759	0.250	0.250	0.250	0.000	-0.375	-0.750	-2.750		
7.875	101.875	102.075	720-739	-0.125	-0.125	-0.125	-0.500	-0.875	-1.500	-3.750		
8.000	102.375	102.575	700-719	-0.875	-0.875	-0.875	-1.375	-2.250	-3.250	-6.500		
8.125	102.875	103.075	680-699	-1.500	-1.750	-2.000	-2.250	-4.250	-5.500	NA		
8.250	103.250	103.450	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
8.375	103.750	103.950	Investment	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA		
8.500	104.125	104.325	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500		
8.625	104.500	104.700	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA		
8.750	104.875	105.075	DTI > 40%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625		
8.875	105.250	105.450	Loan amount 75-100K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
9.000	105.625	105.825	Loan amt > 100-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
9.125	106.000	106.200	Loan amt > 200-350K	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
9.250	106.375	106.575	State NJ (Min FICO 720)	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000		
9.375	106.750	106.950	Bank Statement 1099	Rate + 0.375								
9.500	107.125	107.325	Investment Property Only - Prepay Penalty LLPA									
9.625	107.500	107.700	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP				
9.750	107.875	108.075	2.000	1.750	1.500	0.500	0.250	0.000				
9.875	108.250	108.450										
10.000	108.625	108.825										
10.125	108.875	109.075										
10.250	109.125	109.325										
10.375	109.375	109.575										
10.500	109.750	109.950										
10.625	110.000	110.200										
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												

E02-X5		DSCR CES (Closed End Second)							★Click Here for LTV & FICO Limits in Matrix	
★Available in all the states except AR, IA, RI, TX.										
30 Yrs Fixed		Loan Level Price Adjustments								
Rate	30 Days	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		
8.500	100.500	800 Plus	0.000	-0.250	-0.875	-1.125	-2.250	-3.250		
8.625	101.125	780-799	0.000	-0.250	-0.875	-1.125	-2.375	-3.500		
8.750	101.750	760-779	-0.500	-0.750	-1.375	-1.625	-3.000	-4.250		
8.875	102.375	740-759	-0.875	-1.250	-1.875	-2.125	-3.625	-5.500		
9.000	103.000	720-739	-1.625	-2.125	-2.875	-3.125	-4.375	-6.750		
9.125	103.500	700-719	-2.875	-3.500	-4.250	-4.750	-5.750	NA		
9.250	104.000	680-699	-5.250	-6.000	-6.625	-7.250	NA	NA		
9.375	104.500	Warrantable Condo	-0.250	-0.250	-0.375	-0.375	NA	NA		
9.500	105.000	2-4 Units	-0.375	-0.375	-0.500	-0.500	NA	NA		
9.625	105.375	Loan Amt 75k-125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
9.750	105.750	DSCR>=1.1	0.375	0.375	0.375	0.375	0.375	0.375		
9.875	106.125	★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								
10.000	106.500	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP(state law only)			
10.125	106.875	0.625	0.375	0.000	-1.000	-1.250	-1.500			
10.250	107.125									
10.375	107.375									
Descriptions	Max Price									
1 Yr-5 Yrs PPP	102.000									

*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 08:16:58 AM PST
 1 (877) 789-8816
 Lock Desk Email: lockdesk@aaalendings.com
 Page 9 of 9

E03-X3		Expanded HELOC								★Click Here for LTV & FICO Limits in Matrix	
★Available in AL,AZ,CA,CO,DC,FL,GA,ID,IL,KS,MD,MI,MN,NE,NJ,NM,NC,ND,NV,OH,OK,OR,PA,SC,TN,VA,UT,WA,WV.											
Rate	30 Days	Loan Level Price Adjustments									
		FICO/HCLTV(%)	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	
Prime + 0.500%	101.750	>= 780	-0.250	-0.250	-0.500	-0.750	-1.750	-2.000	-4.500	-5.500	
Prime + 0.625%	102.250	760-779	-0.500	-0.500	-0.500	-0.750	-1.750	-3.000	-6.000	-7.000	
Prime + 0.750%	102.750	740-759	-1.000	-1.000	-1.000	-1.750	-1.750	-4.500	-6.500	-9.000	
Prime + 0.875%	103.250	720-739	-2.000	-2.000	-2.000	-2.000	-3.000	-5.000	-8.500	NA	
Prime + 1.000%	103.750	700-719	-2.500	-2.500	-3.000	-4.500	-5.000	-7.500	-9.500	NA	
Prime + 1.125%	103.875	680-699	-3.000	-3.500	-4.500	-5.000	-6.500	-7.500	NA	NA	
Prime + 1.250%	104.000	Investment	-2.250	-3.000	-3.625	-4.000	-4.000	NA	NA	NA	
Prime + 1.375%	104.250										
Prime + 1.500%	104.375	Draw Term									
Prime + 1.625%	104.750	120 Months	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	
Prime + 1.750%	105.250	60 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Prime + 1.875%	105.875	36 Months	1.250	1.250	1.250	1.250	1.250	1.250	0.000	0.000	
Prime + 2.000%	106.500	24 Months	1.750	1.750	1.750	1.750	1.750	1.750	0.000	0.000	
Prime + 2.125%	106.875										
Prime + 2.250%	107.375	<ul style="list-style-type: none"> ★Rebate based on initial draw amount. ★Second Home (-1.000) to price. Max CLTV/HCLTV 80%. ★Investment: 3, 5 or 10 years Draw Period. ★RT/CO: Max CLTV/HCLTV 85%. ★\$2.5m Max Combined Liens. ★Max Pricing 100.5. ★Prime Rate: 6.75%. ★Piggy Back: 1st lien must be done at AAA. 								<p>\$ 0 Annual Fee</p> <p>\$ 0 Prepaid Penalty</p>	
Prime + 2.375%	107.750										
Prime + 2.500%	108.250										
Prime + 2.625%	108.750										
Prime + 2.750%	109.125										
Prime + 2.875%	109.500										

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