



# DAILY RATE SHEET

Effective Date: 04/08/2026 08:30:45 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	6.750
Conditions Review	48 Hours	30-Day SOFR	3.648
		1 Year CMT	3.720
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 PDT: 1 (877) 789-8816 6:00PM-11:59PM PDT: 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			
CPA Prepared P&L/WVOE DSCR Bank Statement	UW Fee \$1,595 Purchase Fee \$350	Rate Extension Fee 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 PDT  
 \*Consumer Paid Compensation

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 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com

C01-X5		CPA Prepared P&L/WVOE							<a href="#">★Click Here for LTV &amp; FICO Limits in Matrix</a>	
★Available in AL,AK,AZ,CA,CO,DC,FL,GA,HI,ID,IL,IN,KS,MA,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(%)	00.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-90.00	
6.000	98.750	740 Plus	0.875	0.750	0.500	0.375	-0.125	-0.375	NA	
6.125	99.250	720-739	0.625	0.500	0.250	0.000	-0.375	-1.000		
6.250	99.875	700-719	0.500	0.375	0.125	-0.125	-0.750	-1.625		
6.375	100.375	680-699	-0.125	-0.250	-0.875	-1.375	-2.250	-3.625		
6.500	100.875	660-679	-0.750	-0.875	-1.750	-2.125	-3.250	-4.375		
6.625	101.250	R/T Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
6.750	101.750	C/O Refi	-1.125	-1.125	-1.250	-1.500	-1.625	NA		
6.875	102.125	Second Home	0.000	0.000	0.000	0.000	0.000	0.000		
7.000	102.625	Investment	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250		
7.125	103.000	Warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625		
7.250	103.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750		
7.375	103.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500		
7.500	104.125	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500		
7.625	104.375	loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625		
7.750	104.750	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625		
7.875	105.000	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA		
8.000	105.250	DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375		
8.125	105.500	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000		
8.250	105.750	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
8.375	106.000	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	Max Price	Investment Property Only - Prepay Penalty LLPA								
NOO & No PPP	99.000 <small>1 point cost can't be offset</small>	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			
<p>★Cash-In-Hand: Max \$750K for CLTV &gt; 60%, unlimited for CLTV &lt;= 60%.            ★2nd Home/Investment: Max CLTV 70% for C/O Refi.            ★Warrantable Condo /2-4 Units: Max CLTV 70% for C/O Refi.</p> <p>★Non-warrantable Condo: Max CLTV 65% for C/O Refi.            ★FTHB, Max DTI 50.00%</p> <p>★Please call for price:            • Loan amt &lt; \$150K • Rural Property • FC/SS/DIL/BK 36-47 months</p>										

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NMLS #295075  
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 \*Lock cut-off time 6:00 PM PDT  
 \*Consumer Paid Compensation

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 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	100.125	740 Plus	0.375	0.250	0.125	0.000	-0.625	-1.250	-1.875	
6.125	100.750	720-739	0.125	0.000	0.000	-0.375	-1.000	-1.375	-2.625	
6.250	101.250	700-719	-0.375	-0.500	-0.875	-1.125	-1.750	-2.625	-4.625	
6.375	101.875	680-699	-0.750	-1.000	-1.500	-2.000	-2.625	-3.125	-6.250	
6.500	102.500	660-679	-1.000	-1.250	-1.750	-2.750	-3.375	NA	NA	
6.625	103.125	C/O Refi	-0.625	-0.625	-0.625	-0.875	-1.125	-1.375	NA	
6.750	103.750	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	
6.875	104.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
7.000	105.000	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	
7.125	105.500	Loan Amount 125,000-150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	
7.250	106.000	Loan Amount 150,001-250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	
7.375	106.500	DSCR < 0.75 (Purchase & R/T)	-1.500	-1.875	-1.875	-2.500	-2.500	-2.875	NA	
7.500	106.875	DSCR < 0.75 (C/O)	-1.750	-2.250	-2.375	-2.875	NA	NA	NA	
7.625	107.250	DSCR 0.75 - 0.99 (Purchase & R/T)	-0.750	-1.000	-1.125	-1.250	-1.250	-1.375	NA	
7.750	107.625	DSCR 0.75 - 0.99 (C/O)	-0.875	-1.125	-1.250	-1.625	-1.750	NA	NA	
7.875	108.000	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
8.000	108.250	Foreign National (Min loan amount 150K)	NA	NA	NA	NA	NA	NA	NA	
8.125	108.500	Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.000	
8.250	108.750	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%.  
 ★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;  
 ★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  
 • Mortgage late payment  
 • Short term rental  
 • Vacant with DSCR<0.75  
 • 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,MA,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	99.500	740 Plus	0.750	0.625	0.375	0.375	0.125	-0.250	-0.500	-2.875	-5.500	
6.250	100.000	720-739	0.625	0.500	0.250	0.250	-0.250	-0.625	-1.125	-3.750	NA	
6.375	100.625	700-719	0.375	0.375	0.125	-0.125	-0.500	-0.875	-1.375	-4.625	NA	
6.500	101.125	680-699	0.125	0.125	-0.125	-0.625	-1.000	-1.875	-2.625	NA	NA	
6.625	101.625	660-679	-0.375	-0.625	-0.875	-1.250	-2.000	-2.875	-3.875	NA	NA	
6.750	102.125	C/O Refi	-0.750	-0.750	-0.750	-0.875	-0.875	-1.000	-1.625	NA	NA	
6.875	102.625	Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA	
7.000	103.000	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA	
7.125	103.375	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
7.250	103.875	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
7.375	104.250	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA	
7.500	104.625	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	105.000	loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
7.750	105.375	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA	
7.875	105.750	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA	
8.000	106.000	DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA	
8.125	106.250	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA	
8.250	106.500	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	106.625	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						No PPP				
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	-1.375					
1 Year PPP	101.000	0.750	0.250	0.000	-0.625	-1.000						
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

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