

MORTGAGE PROGRAM MATRIX





NMLS #295075
41 E Live Oak Ave, Arcadia, CA 91006

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

MaryLand	★ Baltimore City: not eligible.
New Jersey	★ Essex County & Bergen County: Investment is not eligible
New York	★ Orange County & Rockland County: Investment is not eligible ★ Brooklyn(Investment) - Field Review required.
Pennsylvania	★ Philadelphia County: not eligible.
Tennessee	★ Memphis - Field Review required.

Prepayment Penalty

A prepayment penalty (PPP) applies to investments for the programs below and please note the State-Specific Requirements:

State	CPA Prepared P&L/WVOE	DSCR	Bank Statement
Alaska	Not Allowed		
Kansas	Not Allowed		
Michigan	Not Allowed		
New Mexico	Not Allowed		
Minnesota	Not Allowed		
Pennsylvania	Allowed when loan amount is at least \$329,411 (For calendar year 2026)		
New Jersey	Permitted when vested in an entity		
Illinois	Permitted when vested in an entity		
Ohio	Maximum 1% when loan amounts ≥ \$116,356.	Not Allowed	Maximum 1% when loan amounts ≥ \$116,356.
Mississippi	Declining structure only		

All Other States: Maximum permitted PPP is 5% of the amount prepaid for 60 months.

