# DAILY RATE SHEET

**Effective Date: 08/27/2026 08:33:29 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

| | |
|---|---|
| **Underwriting** | 48 Hours |
| **Conditions Review** | 48 Hours |

### Index

| | |
|---|---|
| **Prime Rate** | 6.750 |
| **30-Day SOFR** | 3.646 |
| **1 Year CMT** | 4.010 |

## Loss Payee

AAA CAPITAL INVESTMENT, INC.
ISAOA/ATIMA
41 E Live Oak Ave, Arcadia, CA 91006

## Contact Information

| | | |
|---|---|---|
| Loan Scenario Support / Submission | aaaloan@aaalendings.com | 1 (877) 789-8816<br>Service available Mon–Fri |
| Lock Desk | lockdesk@aaalendings.com | |
| Underwriting | credit@aaalendings.com | |
| Appraisal | appraisal@aaalendings.com | |

## Fees

| | | |
|---|---|---|
| CPA Prepared P&L/WVOE<br>DSCR<br>Bank Statement | UW Fee $1,595<br>Purchase Fee $350 | Rate Extension Fee<br>0.150% for 7 days<br>0.250% for 14 days |
| Loan Doc Redraw Fee for all programs | Full redraw $50/each<br>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 PDT.
- **Off-rate-sheet quotes** may differ from standard rate sheet rates and are subject to underwriting review and approval.
- 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: Not allowed.
- The loan program cannot change after lock.

**Rates and fees are subject to change without notice.**

LENDINGS
WE ARE EXPERTS!

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

Effective Date: 08/27/2026 08:33:29 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com

**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,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

| Rate | 30 Days |
|---|---|
| 6.000 | 99.000 |
| 6.125 | 99.500 |
| 6.250 | 100.125 |
| 6.375 | 100.625 |
| 6.500 | 101.125 |
| 6.625 | 101.500 |
| 6.750 | 102.000 |
| 6.875 | 102.375 |
| 7.000 | 102.875 |
| 7.125 | 103.250 |
| 7.250 | 103.625 |
| 7.375 | 104.000 |
| 7.500 | 104.375 |
| 7.625 | 104.625 |
| 7.750 | 105.000 |
| 7.875 | 105.250 |
| 8.000 | 105.500 |
| 8.125 | 105.750 |
| 8.250 | 106.000 |
| 8.375 | 106.250 |

| Descriptions | Max Price |
|---|---|
| NOO & No PPP | 99.000<br>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 | >80.00 |
|---|---|---|---|---|---|---|---|---|
| 740 Plus | 0.875 | 0.750 | 0.500 | 0.375 | -0.125 | -0.375 | -0.625 | NA |
| 720-739 | 0.625 | 0.500 | 0.250 | 0.000 | -0.375 | -1.000 | -1.875 | |
| 700-719 | 0.500 | 0.375 | 0.125 | -0.125 | -0.750 | -1.625 | -2.500 | |
| 680-699 | -0.125 | -0.250 | -0.875 | -1.375 | -2.250 | -3.625 | -4.625 | |
| 660-679 | -0.750 | -0.875 | -1.750 | -2.125 | -3.250 | -4.375 | -5.250 | |
| R/T Refi | -0.375 | -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 | -2.000 | NA | |
| Second Home | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| Investment | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.500 | |
| Warrantable Condo | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | -0.625 | -0.750 | |
| Non-warrantable Condo | -0.375 | -0.375 | -0.500 | -0.500 | -0.625 | -0.750 | -0.750 | |
| 2-4 Units | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | -0.500 | -0.750 | |
| loan amount $150K-$250K | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | |
| loan amount > $2.0M-$2.5M | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.625 | -0.625 | |
| loan amount > $2.5M-$3.0M | -0.250 | -0.250 | -0.500 | -0.625 | -0.625 | -0.625 | NA | |
| loan amount > $3.0M-$3.5M | -0.500 | -0.500 | -0.750 | -0.875 | NA | NA | NA | |
| DTI 50.01-53.00% | -0.500 | -0.500 | -0.625 | -0.625 | -0.625 | -1.375 | -1.375 | |
| Interest Only(10yrs) | -0.625 | -0.750 | -0.875 | -0.875 | -1.000 | -1.000 | -1.250 | |
| Escrow Waiver | -0.125 | -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 | -0.500 | |
| **CPA Prepared P&L** | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.750 | |

## 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 | 0.375 | 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.

AAA LENDINGS WE ARE EXPERTS!
NMLS #295075
41 E Live Oak Ave, Arcadia, CA 91006
*Lock cut-off time 6:00 PM PDT
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## C03-X5 — DSCR

★Click Here for LTV & FICO Limits in Matrix

★Available in all the states except AR, IA, RI

### 30 Yrs Fixed

| Rate | 30 Days |
|---|---|
| 6.000 | 99.750 |
| 6.125 | 100.500 |
| 6.250 | 101.125 |
| 6.375 | 101.750 |
| 6.500 | 102.375 |
| 6.625 | 103.000 |
| 6.750 | 103.625 |
| 6.875 | 104.250 |
| 7.000 | 104.875 |
| 7.125 | 105.375 |
| 7.250 | 105.875 |
| 7.375 | 106.375 |
| 7.500 | 106.750 |
| 7.625 | 107.125 |
| 7.750 | 107.500 |
| 7.875 | 107.875 |
| 8.000 | 108.125 |
| 8.125 | 108.375 |
| 8.250 | 108.625 |

| Descriptions | Max Net Price |
|---|---|
| 2 Yrs-5 Yrs PPP | 102.500 |
| 1 Year PPP | 101.000 |
| No PPP | 99.000<br>1 point cost can not be offset |

### 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 | 0.000 | -0.125 | -0.250 | -0.500 | -1.125 | -1.875 |
| 720-739 | 0.000 | -0.250 | -0.250 | -0.625 | -0.875 | -1.250 | -2.625 |
| 700-719 | -0.375 | -0.500 | -0.750 | -1.125 | -1.625 | -2.625 | -5.000 |
| 680-699 | -0.500 | -0.875 | -1.500 | -2.125 | -3.000 | -3.625 | -7.000 |
| 660-679 | -1.000 | -1.250 | -1.750 | -3.000 | -3.875 | NA | NA |
| C/O Refi | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.375 | 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 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 |
| Loan Amount $150,001-$250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 |
| DSCR < 0.75 (Purchase & R/T) | -1.125 | -1.500 | -1.625 | -2.125 | -2.625 | -3.000 | NA |
| DSCR < 0.75 (C/O) | -1.375 | -1.875 | -2.375 | -2.750 | NA | NA | NA |
| DSCR 0.75 - 0.99 (Purchase & R/T) | -0.375 | -0.625 | -0.750 | -1.125 | -1.375 | -1.625 | NA |
| DSCR 0.75 - 0.99 (C/O) | -0.500 | -0.750 | -1.000 | -1.500 | -1.875 | NA | NA |
| DSCR ≥ 1.25 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| Foreign National (Min loan amount 150K) | -3.000 | -3.250 | -3.625 | -4.250 | -5.125 | 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 | -0.750 | -1.250 | -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%.
For foreigner, Vacant Unit(s) for refin is not acceptable.
★First Time Investor: Min DSCR ratio: 1.0, Min FICO 700, Max LTV 75%.
★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
- Vacant with DSCR<0.75
- Foreign National CLTV > 70%
- Mortgage late payment
- 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,MA,MD,MI,MN,NC,NE,NJ,NV,NM,ND,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV,WY.

### 30 Yrs Fixed

| Rate | 30 Days |
|---|---|
| 6.125 | 98.375 |
| 6.250 | 99.000 |
| 6.375 | 99.750 |
| 6.500 | 100.375 |
| 6.625 | 100.875 |
| 6.750 | 101.375 |
| 6.875 | 101.875 |
| 7.000 | 102.375 |
| 7.125 | 102.750 |
| 7.250 | 103.125 |
| 7.375 | 103.500 |
| 7.500 | 103.875 |
| 7.625 | 104.250 |
| 7.750 | 104.625 |
| 7.875 | 105.000 |
| 8.000 | 105.250 |
| 8.125 | 105.500 |
| 8.250 | 105.750 |
| 8.375 | 105.875 |

| Descriptions | Max Net Price |
|---|---|
| NOO with No PPP | 99.000<br>1 point cost can not be offset |
| 1 Year PPP | 101.000 |
| 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 | 0.125 | 0.125 | -0.250 | -0.375 | -3.000 | -4.750 |
| 720-739 | 0.625 | 0.500 | 0.250 | 0.000 | -0.250 | -0.625 | -1.125 | -3.750 | NA |
| 700-719 | 0.375 | 0.375 | 0.125 | -0.375 | -0.500 | -1.000 | -1.375 | -4.500 | NA |
| 680-699 | 0.000 | 0.000 | -0.375 | -0.625 | -1.125 | -1.875 | -2.875 | NA | NA |
| 660-679 | -0.375 | -0.500 | -1.000 | -1.375 | -2.000 | -3.000 | -4.250 | NA | NA |
| C/O Refi | -0.750 | -0.750 | -0.750 | -0.875 | -0.875 | -1.000 | -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 $150K-$250K | -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 | -0.250 | -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 50.01-53.00% | -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 |

### 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, max DTI 50.00%
FTHB without housing history, max LTV 80%

**★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.