



DAILY RATE SHEET



SELF PREPARED P&L/WVOE

5/6 ARM @par

Page 5

5.875%

**APR may vary. Subject to pricing.*

 **No CPA-Prepared P&L Required**



DAILY RATE SHEET

COMPETITIVE RATES. TRUSTED GUIDANCE. PROVEN RESULTS.

Programs

<u>Agency</u>	<u>Prime Jumbo</u>	<u>Expanded Jumbo</u>
<u>HomePort (retail only)</u>	<u>Self Prepared P&L/WVOE</u>	<u>CPA Prepared P&L/WVOE</u>
<u>DSCR Prime</u>	<u>DSCR</u>	<u>Bank Statement</u>
<u>ITIN</u>	<u>DSCR 5-8 Units</u>	<u>Commercial DSCR</u>
<u>Prime CES</u>	<u>DSCR CES</u>	<u>Expanded HELOC</u>



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 08:47:46 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com
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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	DSCR 5-8 Units	5-7 Business Days	Prime Rate	6.750
	All others	48 Hours		
Conditions Review	QM Loan	48 Hours	30-Day SOFR	3.646
	Jumbo Loan	48 Hours		
	Non-QM Loan	48 Hours		
Loan Doc		48 Hours	1 Year CMT	4.010
Funding Review		24 Hours		

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 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/Commercial DSCR Bank Statement /ITIN 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 PDT.
- Agency Loan: For a 12-day rate lock, the loan must be Pre-CTC. For 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.
- 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.
- Relocking within thirty days after the lock period expires is not allowed.

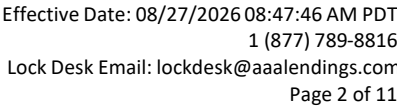
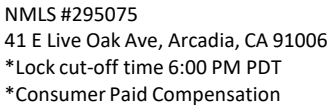
2026 Loan Limits

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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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,MA,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 30-day Average SOFR/2.75 Margin 5/1/5 Cap			Prime 30 Yrs Fixed & 7/6 ARM Price Adjustments						
Rate	25 Days		Rate	25 Days		FICO/LTV(%)	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	
6.000	99.49		5.625	99.29		>=780	0.000	0.000	-0.250	-0.500	-0.500	
6.125	100.12		5.750	99.79		740-779	-0.250	-0.250	-0.500	-0.500	-0.500	
6.250	100.74		5.875	100.29		720-739	-0.250	-0.250	-0.500	-0.500	-0.500	
6.375	101.12		6.000	100.66		Condo	0.000	0.000	-0.125	-0.125	-0.125	
6.500	101.37		6.125	101.04		2-4 units	-0.125	-0.125	-0.250	-0.250	NA	
6.625	101.49		6.250	101.41		Second Home	-0.125	-0.125	-0.125	-0.125	NA	
6.750	101.62		6.375	101.54		Investment	-0.250	-0.250	NA	NA	NA	
6.875	101.87		6.500	101.66		Loan Amount > \$2M-\$3M	-0.125	-0.125	-0.125	-0.125	NA	
7.000	102.12		6.625	101.79		C/O Refi	-0.250	-0.250	-0.250	NA	NA	
7.125	102.24		6.750	101.90								
Max price 101.50			Max price 101.50			★Assets from China are unacceptable including gifts.						
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,MA,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						
Rate	25 Days		Rate	25 Days		FICO/CLTV(%)	0-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
6.125	99.62		6.250	98.61		>=780	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
6.250	100.00		6.375	98.92		760-779	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750
6.375	100.37		6.500	99.20		740-759	-0.250	-0.250	-0.250	-0.375	-0.750	-1.000
6.500	100.71		6.625	99.43		720-739	-0.375	-0.375	-0.500	-0.750	-0.875	-1.000
6.625	101.03		6.750	99.65		700-719	-0.500	-0.625	-0.875	-0.875	-1.000	-1.750
6.750	101.30		6.875	99.88		Second Home	0.000	0.000	0.000	-0.125	-0.250	-0.375
6.875	101.50		7.000	100.07		Investment	-0.125	-0.125	-0.250	-0.375	-0.500	-0.875
						R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
						C/O Refi	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
						DTI > 45%	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625
Max price 101.50			Max price 101.50									

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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,VA,WA,WV,WY.

★ Smart AI Pre-check ★ Simple Income Verification

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
6.625	100.000	740 Plus	0.000	0.000	-0.375	-0.625
6.750	100.625	720-739	-0.375	-0.375	-0.750	-1.000
6.875	101.000	700-719	-0.500	-0.625	-0.875	-1.250
7.000	101.375	C/O Refi	-0.250	-0.250	-0.500	NA
7.125	101.875	2nd Home	-0.250	-0.250	-0.250	NA
7.250	102.375	Warrantable Condo	-0.250	-0.375	-0.375	-0.375
7.375	102.750	Non-warrantable Condo	-0.375	-0.500	-0.500	-0.500
7.500	103.000	2 Units	-0.250	-0.250	-0.250	-0.250
7.625	103.250	3-4 Units	-0.500	-0.500	-0.500	-0.500
7.750	103.500	Loan Amount > \$2.0M	-0.125	-0.125	-0.125	NA
7.875	103.750	Loan Amount > \$2.5M - \$3.0M	-0.250	-0.250	NA	NA
8.000	104.000	Foreign National (2nd Home Only)*	-2.625	-2.625	NA	NA
8.125	104.250	State FL,GA	-0.250	-0.250	-0.250	-0.250
		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					

★Please note: This program has been updated with a new qualifying method.

Before submitting, please confirm with the Submission team to ensure the file can be pre-approved.

★Buydown rate: please call for price.

*For foreign nationals with FICO,must apply FICO/CLTV, 2nd Home and Foreign National adjustments.

For foreign nationals with no FICO, use 700 as the default score and apply FICO/CLTV, 2nd Home and Foreign National adjustments.

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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B04-X4		Self Prepared P&L/WVOE					★Click Here for LTV & FICO Limits in Matrix		
Product		Rate	Price (25 days)		Margin		Index	State	
5/6 ARM (2/1/6)		5.875	100.000		3.000%		30-Day Avg. SOFR	CA, NV, TX	
		6.000	100.125						
		6.125	100.250						
Rate Adjustments							★The adjustments in red applicable only to select California counties; not available in other areas. Please refer to the matrix for details. *Foreigners: o Self-Prepared P&L not eligible; CPA-Prepared P&L or WVOE only o 2nd Home adjustment is not applicable for Foreign National. ★Escrow Waiver - 0.125 to the final price.		
FICO & Other Terms/CLTV(%)	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00			
700 Plus	0.000	0.000	0.000	0.000	0.000	0.000			
680-699	0.375	0.375	0.375	0.375	0.375	NA			
Purchase	0.000	0.000	0.000	0.250	0.250	0.250			
R&T Refinance	0.250	0.250	0.250	0.250	0.250	0.250			
Cash-Out Refinance	0.375	0.625	0.625	0.625	0.625	0.625			
Condo	0.000	0.000	0.000	0.125	0.125	NA			
2-4 Units	0.250	0.250	0.250	0.250	0.250	0.250			
2nd Home	0.250	0.250	0.250	0.250	0.250	0.250			
Investment	0.250	0.250	0.250	0.250	0.250	NA			
Foreign National*	0.250	0.250	0.250	0.250	NA	NA			
CPA-Prepared P&L / WVOE	0.000	0.000	0.000	0.000	0.000	0.000			
Loan Amounts ≥ \$3MM	0.250	0.250	0.250	0.250	0.250	NA			
Loan Amounts ≥ \$4MM	0.625	0.625	0.625	0.375	NA	NA			
Product		Rate	Price (25 days)		Margin		Index	State	
7/6 ARM (5/1/5)		6.125	100.000		3.000%		30-Day Avg. SOFR	CA, CO, GA, IL, TX, VA, WA	
Rate Adjustments							★The adjustments in red applicable only to California, not available in other areas. ★Loan amount >\$2.5MM requires a prior approval by upper management with additional \$750 Underwriting Fee. ★ABIO, 3MB or BBS (out of CA): • Min FICO 700. • If loan amount >\$2.0M, Max LTV is 65%. • C/O Refi is not available. ★Foreigners are only eligible for CPA-Prepared P&L / WVOE.		
FICO & Other Terms/CLTV(%)	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00			
700 Plus	0.000	0.000	0.000	0.000	0.250	0.375			
680-699	0.125	0.125	0.125	0.125	0.375	0.375			
Cash-Out Refinance	0.000	0.000	0.000	0.250	0.375	0.500			
Condo	0.000	0.000	0.000	0.125	0.375	NA			
2-4 Units	0.125	0.125	0.125	0.125	0.125	0.250			
Unit + ADU (CA Only)	0.125	0.125	0.125	0.125	0.250	0.375			
Investment	0.125	0.125	0.125	0.250	0.250	0.375			
Self-Prepared P&L	0.500	0.500	0.500	0.500	0.500	0.500			
CPA-Prepared P&L / WVOE	0.000	0.000	0.000	0.000	0.000	0.000			
Asset Based Income Option(ABIO)	0.500	0.500	0.500	0.500	0.500	0.500			
3 Month Bank Statement(3MB)	0.125	0.125	0.125	0.125	0.125	0.125			
6 Month Business Bank Statement(BBS)	0.125	0.125	0.125	0.125	0.125	0.125			
\$2.0M < Loan Amount <= \$2.5M (Out of CA)	0.125	0.125	0.125	0.250	0.375	NA			
\$2.0M < Loan Amount <= \$3.0M (CA Only)	0.125	0.125	0.125	0.125	0.375	0.500			
\$3.0M < Loan Amount <= \$4.0M (CA Only)	0.125	0.125	0.125	0.250	0.375	NA			
Foreign National	0.500	0.500	0.500	NA	NA	NA			

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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			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	>80.00		
6.000	98.750		740 Plus	0.875	0.750	0.500	0.375	-0.125	-0.375	-0.625	NA		
6.125	99.250		720-739	0.625	0.500	0.250	0.000	-0.375	-1.000	-1.875			
6.250	99.875		700-719	0.500	0.375	0.125	-0.125	-0.750	-1.625	-2.500			
6.375	100.375		680-699	-0.125	-0.250	-0.875	-1.375	-2.250	-3.625	-4.625			
6.500	100.875		660-679	-0.750	-0.875	-1.750	-2.125	-3.250	-4.375	-5.250			
6.625	101.250		R/T Refi	-0.375	-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	-2.000	NA			
6.875	102.125		Second Home	0.000	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	-0.500			
7.125	103.000		Warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750			
7.250	103.375		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750			
7.375	103.750		2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
7.500	104.125		loan amount \$150K-\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500			
7.625	104.375		loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625			
7.750	104.750		loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA			
7.875	105.000		loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA			
8.000	105.250		DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375			
8.125	105.500		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250			
8.250	105.750		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125			
8.375	106.000		Florida	0.000	0.000	0.000	0.000	0.000	0.000	-0.250			
CPA Prepared P&L				-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750			
Descriptions	Max Price		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. ★Please call for price: • Loan amt < \$150K • Rural Property •FC/SS/DIL/BK 36-47 months ★Non-warrantable Condo: Max CLTV 65% for C/O Refi. ★FTHB, Max DTI 50.00%													

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C02-X5			DSCR Prime							★Click Here for LTV & FICO Limits in Matrix		
★Available in all the states except AR, DC, IA, PR, 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
5.625	97.875			760 Plus	0.000	-0.125	-0.125	-0.500	-1.000	-1.250	-1.750	-4.500
5.750	98.500			740-759	-0.250	-0.375	-0.500	-0.750	-1.250	-1.625	-2.000	-5.000
5.875	99.125			720-739	-0.500	-0.500	-0.625	-1.125	-1.750	-1.750	-2.250	-5.500
6.000	99.750			700-719	-0.625	-0.625	-0.875	-1.500	-1.750	-2.125	-3.000	NA
6.125	100.375			680-699	-1.500	-1.500	-1.500	-2.250	-2.500	-3.750	-4.250	NA
6.250	101.000			660-679	-1.750	-1.750	-1.750	-2.500	-3.250	-4.500	NA	NA
6.375	101.625			Rate/Term Refinance	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.500	102.250			Cashout	-1.000	-1.000	-1.000	-1.125	-1.125	-1.375	NA	NA
6.625	102.875			NY Cashout (Applicable as an add-on)	-0.625	-0.875	-0.875	-1.000	-1.250	-1.750	NA	NA
6.750	103.500			Cashout & FICO < 700 (Applicable as an add-on)	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	NA	NA
6.875	104.000			DSCR >= 1.25	1.250	1.250	1.000	0.500	0.500	0.500	0.250	0.000
7.000	104.250			DSCR 1.15 - 1.24	1.125	1.125	0.875	0.500	0.500	0.375	0.250	-0.125
7.125	104.500			DSCR 1.00 - 1.14	0.500	0.500	0.375	0.250	0.250	0.125	-0.125	-1.000
7.250	104.750			DSCR 0.75 - 0.99	0.000	-0.250	-0.250	-0.750	-1.250	-2.250	NA	NA
7.375	105.000			DSCR < 0.75	-0.750	-1.000	-1.250	-1.750	-2.500	-3.250	NA	NA
7.500	105.250			2-4 Units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.500
7.625	105.500			Loan Amount \$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA
7.750	105.750			Loan Amount \$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.500	-0.625	-0.750	NA	NA
7.875	106.000			Loan Amount \$2,500,001 - \$3,000,000	-0.750	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
8.000	106.250			Loan Amount \$3,000,001 - \$3,500,000	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA
8.125	106.500			Foreign National	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750	NA	NA
Descriptions		Max Price		Interest Only	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	NA
Loan Amt <= \$3.0M	2-5 Yrs	102.500		Short Term Rental	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
	1 Year PPP	101.000		Housing History 1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA
Loan Amt > \$3.0M	5 Year PPP	101.000		Credit Event 24-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.125	-1.625	NA
	4 Year PPP	100.500		Escrow Waiver (Foreigners not allowed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	3 Year PPP	100.250		5-Yr PPP	4-Yr PPP		3-Yr PPP		2-Yr PPP		1-Yr PPP	
	2 Year PPP	100.000		0.875		0.375		0.000		-0.375		-1.125
1 Year PPP		99.500									-1.375	
No PPP		99.000										

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	99.500		740 Plus	0.250	0.000	-0.125	-0.250	-0.500	-1.125	-1.875
6.125	100.250		720-739	0.000	-0.250	-0.250	-0.625	-0.875	-1.250	-2.625
6.250	100.875		700-719	-0.375	-0.500	-0.750	-1.125	-1.625	-2.625	-5.000
6.375	101.500		680-699	-0.500	-0.875	-1.500	-2.125	-3.000	-3.625	-7.000
6.500	102.125		660-679	-1.000	-1.250	-1.750	-3.000	-3.875	NA	NA
6.625	102.750		C/O Refi	-0.625	-0.625	-0.625	-0.875	-1.125	-1.375	NA
6.750	103.375		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
6.875	104.000		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA
7.000	104.625		2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA
7.125	105.125		Loan Amount \$125,000-\$150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
7.250	105.625		Loan Amount \$150,001-\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
7.375	106.125		DSCR < 0.75 (Purchase & R/T)	-0.875	-1.250	-1.375	-2.125	-2.625	-3.000	NA
7.500	106.500		DSCR < 0.75 (C/O)	-1.125	-1.625	-2.125	-2.500	NA	NA	NA
7.625	106.875		DSCR 0.75 - 0.99 (Purchase & R/T)	-0.125	-0.375	-0.750	-1.125	-1.375	-1.625	NA
7.750	107.250		DSCR 0.75 - 0.99 (C/O)	-0.250	-0.500	-0.750	-1.250	-1.625	NA	NA
7.875	107.625		DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.000	107.875		Foreign National (Min loan amount 150K)	-2.375	-2.750	-3.125	-3.750	-5.125	NA	NA
8.125	108.125		Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA
8.250	108.375		FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Descriptions	Max Price		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		
2 Yrs-5 Yrs PPP	102.500		0.750	0.375	0.000	-0.750	-1.250	-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, 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
 - Short term rental
 - Mortgage late payment
 - Foreign National CLTV > 70%
 - 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 PDT
*Consumer Paid Compensation

Effective Date: 08/27/2026 08:47:46 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com
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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,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	75.01-80.00	80.01-85.00	85.01-90.00		
6.125	98.125		740 Plus	0.750	0.625	0.375	0.125	0.125	-0.250	-0.375	-3.000	-4.750		
6.250	98.750		720-739	0.625	0.500	0.250	0.000	-0.250	-0.625	-1.125	-3.750	NA		
6.375	99.500		700-719	0.375	0.375	0.125	-0.375	-0.500	-1.000	-1.375	-4.500	NA		
6.500	100.125		680-699	0.000	0.000	-0.375	-0.625	-1.125	-1.875	-2.875	NA	NA		
6.625	100.625		660-679	-0.375	-0.500	-1.000	-1.375	-2.000	-3.000	-4.250	NA	NA		
6.750	101.125		C/O Refi	-0.750	-0.750	-0.750	-0.875	-0.875	-1.000	-1.625	NA	NA		
6.875	101.625		Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA		
7.000	102.125		Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA		
7.125	102.500		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
7.250	102.875		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA		
7.375	103.250		2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA		
7.500	103.625		loan amount \$150K-\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500		
7.625	104.000		loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA		
7.750	104.375		loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA		
7.875	104.750		loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA		
8.000	105.000		DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA		
8.125	105.250		Interest Only (10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA		
8.250	105.500		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	105.625		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 1 point cost can not be offet	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. ★Please call for price: • Loan amt < \$150K or > \$3.5M-20.0M • 1 Year Full Doc CLTV > 80% • Rural Property • Borrowers use gift funds under Asset Depletion program														
C07-X5		ITIN										★Click Here for LTV & FICO Limits in Matrix		
★Available in AL,AK,AZ,CA,CO,DC,GA,HI,ID,IL,IN,KS,MA,MD,MI,MN,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,UT,VA,WA,WV,WY.														
30 Yrs Fixed			Loan Level Price Adjustments											
Rate	30 Days		FICO/LTV(%)	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			
6.625	99.750		740 Plus	0.000	0.000	-0.125	-0.500	-1.000	-1.625	-2.625	NA			
6.750	100.375		720-739	-0.375	-0.375	-0.500	-0.875	-1.375	-2.125	-3.125	NA			
6.875	100.875		700-719	-0.500	-0.500	-0.750	-1.000	-1.625	-2.625	-3.625	NA			
7.000	101.250		680-699	-1.000	-1.000	-1.500	-1.750	-2.375	-3.625	-5.125	NA			
7.125	101.750		660-679	-1.375	-1.375	-1.750	-2.250	-3.500	-4.625	NA	NA			
7.250	102.125		C/O Refi	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	NA			
7.375	102.375		Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA			
7.500	102.625		Investment(DC&IN are ineligible)	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA			
7.625	102.875		2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA			
7.750	103.125		3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA			
7.875	103.375		Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA			
8.000	103.625		Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA			
8.125	103.875		FL Condo	0.000	0.000	-0.125	-0.125	-0.250	-0.250	NA	NA			
8.250	104.125		State GA/FL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA			
8.375	104.375		Interest only(Min FICO 680)	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	NA			
8.500	104.625		Loan Amount \$1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA			
8.625	104.750		Loan Amount \$2,000,001-2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	NA			
Descriptions			Max Price		Investment Property Only - Prepay Penalty LLPA									
2 Years PPP	101.000		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP						
1 Year PPP	100.000	0.750	0.500	0.000	-0.500	-1.500	-2.000							
No PPP	99.000 1 point cost can not be offet													
All the others	101.500	★Income Doc Type: Full Doc / Personal Bank Statement / Business Bank Statement ★Minimum Loan amount: \$150,000 Maximum Loan amount: \$2,500,000 ★Escrow Account is Required.												

*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

Effective Date: 08/27/2026 08:47:46 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com
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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
6.750	98.750		760 Plus	0.000	-1.125	-1.750	-3.500	NA
6.875	99.250		740-759	0.000	-1.250	-2.000	-3.750	NA
7.000	99.625		720-739	-0.125	-1.250	-1.875	-4.125	NA
7.125	100.000		DSCR>=1.15	0.250	0.250	0.250	0.250	NA
7.250	100.500		C/O	-0.500	-0.500	-0.750	-0.750	NA
7.375	100.875		Interest Only	-0.250	-0.250	-0.625	-0.625	NA
7.500	101.000		Loan amt >1,500,000	-0.500	-0.500	-0.500	-0.500	NA
7.625	101.375		Loan amt >2,000,000	-0.625	-0.750	-0.875	-1.000	NA
7.750	101.625		Loan amt >2,500,000	-1.000	-1.000	-1.125	-1.250	NA
7.875	101.875		FC/SS/DIL/BK 36-47 months	-0.375	-0.500	-0.625	-1.000	NA
8.000	102.125		State: FL,GA	-0.250	-0.250	-0.250	-0.250	NA
8.125	102.375		Escrow Waiver	NA	NA	NA	NA	NA
8.250	102.625		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP
8.375	102.750		0.750	0.375	0.000	-0.500	-1.125	-2.000
8.500	102.875		★Min DSCR: 1.0 ★Please call for price:FC/SS/DIL/BK<36 months.					
8.625	103.125							
8.750	103.250							
8.875	103.375							
9.000	103.500		Descriptions	Min Price				
9.125	103.625		0-5 Years PPP	98.000				
9.250	103.750		Descriptions	Max Price				
9.375	103.875		0-1 Year PPP	99.000				
9.500	104.000		2-5 Years PPP	101.000				

C08-X5		Commercial DSCR							★Click Here for LTV & FICO Limits in Matrix	
★Available in AK, AL, CO, CT, DC, DE, FL, GA, HI, IL, IN, KS, KY, LA, ME, MA, MD, MO, MS, MT, NE, NJ, NH, NM, NY, OH, OK, PA, SC, TX, VA, WA, WI, 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	75.01-80.00
6.000	99.375		740 Plus	0.250	0.000	-0.125	-0.250	-0.500	-1.125	-1.875
6.125	100.125		720-739	0.000	-0.250	-0.250	-0.625	-0.875	-1.250	-2.625
6.250	100.750		700-719	-0.375	-0.500	-0.750	-1.125	-1.625	-2.625	-5.000
6.375	101.375		680-699	-0.500	-0.875	-1.500	-2.125	-3.000	-3.625	-7.000
6.500	102.000		660-679	-1.000	-1.250	-1.750	-3.000	-3.875	NA	NA
6.625	102.625		C/O Refi	-0.625	-0.625	-0.625	-0.875	-1.125	-1.375	NA
6.750	103.250		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
6.875	103.875		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA
7.000	104.500		2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA
7.125	105.000		Loan Amount \$125,000-\$150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
7.250	105.500		Loan Amount \$150,001-\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
7.375	106.000		DSCR < 0.75 (Purchase & R/T)	-0.875	-1.250	-1.375	-2.125	-2.625	-3.000	NA
7.500	106.375		DSCR < 0.75 (C/O)	-1.125	-1.625	-2.125	-2.500	NA	NA	NA
7.625	106.750		DSCR 0.75 - 0.99 (Purchase & R/T)	-0.125	-0.375	-0.750	-1.125	-1.375	-1.625	NA
7.750	107.125		DSCR 0.75 - 0.99 (C/O)	-0.250	-0.500	-0.750	-1.250	-1.625	NA	NA
7.875	107.500		DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.000	107.750		Foreign National (Min loan amount 150K)	-2.375	-2.750	-3.125	-3.750	-5.125	NA	NA
8.125	108.000		Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA
8.250	108.250		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	102.500									
1 Year PPP	101.000									
No PPP	99.000 1 point cost can not be offset		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 refinance 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
- Short term rental
 - Mortgage late payment
 - Foreign National CLTV > 70%
 - 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 PDT
*Consumer Paid Compensation

Effective Date: 08/27/2026 08:47:46 AM PDT
1 (877) 789-8816
Lock Desk Email: lockdesk@aaalendings.com
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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,IL,IN,KS,MA,MD,MI,NC,NE,NJ,NV,NM,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	100.125	100.325		800+	2.000	1.875	1.875	1.750	1.500	1.000	-0.125	NA				
7.500	100.625	100.825		780-799	2.000	1.875	1.875	1.625	1.250	0.375	-0.500					
7.625	101.125	101.325		760-779	1.000	0.875	0.875	0.375	0.000	-0.250	-1.500					
7.750	101.500	101.700		740-759	0.250	0.250	0.250	0.000	-0.375	-0.750	-2.750					
7.875	102.000	102.200		720-739	-0.125	-0.125	-0.125	-0.500	-0.875	-1.500	-3.750					
8.000	102.500	102.700		700-719	-0.875	-0.875	-0.875	-1.375	-2.250	-3.250	-6.500					
8.125	103.000	103.200		680-699	-1.500	-1.750	-2.000	-2.250	-4.250	-5.500	NA					
8.250	103.375	103.575		2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000					
8.375	103.875	104.075		Investment	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA					
8.500	104.375	104.575		Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500					
8.625	104.750	104.950		2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA					
8.750	105.125	105.325		DTI > 40%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625					
8.875	105.500	105.700		Loan amt \$75K-\$100K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500					
9.000	105.875	106.075		Loan amt > \$100K-\$150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250					
9.125	106.250	106.450		Loan amt > \$200K-\$350K	0.250	0.250	0.250	0.250	0.250	0.250	0.250					
9.250	106.625	106.825		State IL&NJ (Min FICO 720)	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000					
9.375	107.000	107.200		Bank Statement 1099	Rate + 0.375											
9.500	107.375	107.575		Investment Property Only - Prepay Penalty LLPA												
9.625	107.750	107.950		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP							
9.750	108.000	108.200		2.000	1.750	1.500	0.500	0.250	0.000							
9.875	108.375	108.575														
10.000	108.750	108.950														
10.125	109.000	109.200														
10.250	109.250	109.450														
10.375	109.500	109.700														
10.500	109.875	110.075														
10.625	110.125	110.325														
10.750	110.375	110.575														
10.875	110.625	110.825														
Descriptions	Max Price	Min Price		★Stand-Alone; Piggy Back (The 1st lien must be done at AAA) ★Rate & Term Transaction Ineligible; Purchase: Call for price												
No PPP(Investment)	99.000	98.000														
All others	102.000	98.000														

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							
8.375	100.875			800 Plus	0.000	0.000	-0.500	-1.125	-2.375	-3.250							
8.500	101.500			780-799	0.000	0.000	-0.500	-1.125	-2.375	-3.375							
8.625	102.125			760-779	-0.500	-0.500	-1.000	-1.625	-2.875	-4.125							
8.750	102.750			740-759	-1.125	-1.375	-1.875	-2.375	-3.625	-5.375							
8.875	103.375			720-739	-1.875	-2.250	-2.750	-3.250	-4.500	-6.625							
9.000	104.000			700-719	-2.875	-3.375	-4.000	-4.750	-6.125	NA							
9.125	104.500			680-699	-5.375	-5.875	-6.625	-7.750	NA	NA							
9.250	105.000			Warrantable Condo	-0.250	-0.250	-0.375	-0.375	NA	NA							
9.375	105.500			2-4 Units	-0.375	-0.375	-0.500	-0.500	NA	NA							
9.500	105.875			Loan Amt \$75k-\$125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250							
9.625	106.250			DSCR >= 1.1	0.375	0.375	0.375	0.375	0.375	0.375							
9.750	106.625			★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													
9.875	107.000																
10.000	107.375																
10.125	107.750																
Descriptions	Max Price	Min Price	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP(state law only)									
1 Yr-5 Yrs PPP	102.000	98.000	0.750	0.500	0.000	-1.250	-1.375	-2.000									
No PPP	99.000	98.000															

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E03-X5		Expanded HELOC									★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, NV, NM, NC, ND, OH, OK, OR, PA, SC, TN, UT, VA, WA, WV.												
Rate	30 Days		Loan Level Price Adjustments									
			FICO/HCLTV(%)	00.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	>85.00
Prime -0.250%	98.000		>= 780	0.000	0.000	0.000	-0.500	-0.875	-1.625	-2.000	-4.250	NA
Prime -0.125%	98.750		760-779	-0.250	-0.375	-0.500	-0.625	-1.000	-1.750	-3.000	-5.250	NA
Prime + 0.000%	99.375		740-759	-0.875	-1.000	-1.125	-1.250	-1.375	-1.875	-3.750	-6.125	NA
Prime + 0.125%	100.125		720-739	-1.500	-1.625	-1.750	-2.125	-2.250	-2.750	-5.125	NA	NA
Prime + 0.250%	100.750		700-719	-2.000	-2.125	-2.250	-2.625	-3.375	-4.875	-6.250	NA	NA
Prime + 0.375%	101.375		680-699	-2.250	-2.375	-2.625	-4.000	-5.500	-6.750	-7.375	NA	NA
Prime + 0.500%	102.000		2nd Home	-0.250	-0.500	-0.500	-0.625	-0.625	-0.750	-1.000	NA	NA
Prime + 0.625%	102.500		Investment	-1.375	-1.500	-2.125	-2.625	-3.125	-3.625	NA	NA	NA
Prime + 0.750%	103.000		2-4 Units	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
Prime + 0.875%	103.625		Warrantable Condo	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	NA	NA
Prime + 1.000%	104.125		Florida Condo	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA
Prime + 1.125%	104.625		Draw Amount>\$300,000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000	NA
Prime + 1.250%	105.125											
Prime + 1.375%	105.625											
Prime + 1.500%	106.000											
Prime + 1.625%	106.500											
Prime + 1.750%	107.000											
Prime + 1.875%	107.500											
Prime + 2.000%	107.875											
Max Price	Min Price											
102.000	98.000											
			★Prime Rate: 6.75%. ★Piggy Back: 1st lien must be done at AAA.									
			\$ 0 Annual Fee \$ 0 Prepaid Penalty									

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