DAILY RATE SHEET

Effective Date: 09/11/2026 08:38:05 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 Average SOFR	3.649

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	

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

- 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.

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: 09/11/2026 08:38:05 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,MS,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,TN,TX,UT,VA,WA,WV,WY.

30 Yrs Fixed

Rate	30 Days
6.250	98.625
6.375	99.125
6.500	99.625
6.625	100.000
6.750	100.500
6.875	100.875
7.000	101.375
7.125	101.750
7.250	102.125
7.375	102.500
7.500	102.875
7.625	103.125
7.750	103.500
7.875	103.750
8.000	104.000
8.125	104.250
8.250	104.500
8.375	104.750
8.500	105.000
8.625	105.250

Descriptions	Max Price
NOO & No PPP	99.000 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	0.625	0.625	0.125	-0.125	-0.375	
720-739	0.625	0.500	0.250	0.250	-0.125	-0.750	-1.625	
700-719	0.500	0.375	0.125	0.125	-0.500	-1.375	-2.250	
680-699	-0.125	-0.250	-0.875	-1.125	-2.000	-3.375	-4.375	
660-679	-0.750	-0.875	-1.750	-1.875	-3.000	-4.125	-5.000	
R/T Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
C/O Refi	-0.750	-0.750	-0.875	-1.125	-1.250	-1.625	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	NA
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
*Consumer Paid Compensation

Effective Date: 09/11/2026 08:38:05 AM PDT
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

Rate	30 Days
6.000	98.625
6.125	99.375
6.250	100.000
6.375	100.625
6.500	101.250
6.625	101.875
6.750	102.500
6.875	103.125
7.000	103.750
7.125	104.250
7.250	104.750
7.375	105.250
7.500	105.625
7.625	106.000
7.750	106.375
7.875	106.750
8.000	107.000
8.125	107.250
8.250	107.500

Descriptions	Max Net Price
2 Yrs-5 Yrs PPP	102.500
1 Year PPP	101.000
No PPP	99.000 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	-2.125
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	-1.625	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)	-0.875	-1.250	-1.375	-2.125	-2.625	-3.000	NA
DSCR < 0.75 (C/O)	-1.125	-1.625	-2.125	-2.500	NA	NA	NA
DSCR 0.75 - 0.99 (Purchase & R/T)	-0.125	-0.375	-0.750	-1.125	-1.375	-1.625	NA
DSCR 0.75 - 0.99 (C/O)	-0.250	-0.500	-0.750	-1.250	-1.625	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)	-2.375	-2.750	-3.125	-3.750	-5.125	NA	NA
Interest Only (10 yrs)	-0.375	-0.500	-0.500	-0.625	-0.625	-0.625	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	-1.500	-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,MS,NC,NE,NJ,NV,NM,ND,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV,WY.

30 Yrs Fixed

Rate	30 Days
6.250	98.250
6.375	99.000
6.500	99.625
6.625	100.125
6.750	100.625
6.875	101.125
7.000	101.625
7.125	102.000
7.250	102.375
7.375	102.750
7.500	103.125
7.625	103.500
7.750	103.875
7.875	104.250
8.000	104.500
8.125	104.750
8.250	105.000
8.375	105.125
8.500	105.375

Descriptions	Max Net Price
NOO with No PPP	99.000 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	-5.125
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	-0.500	-0.500	-0.500	-0.625	-0.625	-0.875	-1.500	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	-0.375	-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.