



Effective Date: 09/16/2026 01:41:06 PM 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 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.				

Rates and fees are subject to change without notice.

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			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		
6.375	98.500		740 Plus	0.875	0.750	0.625	0.625	0.125	-0.125	-0.375	NA		
6.500	99.000		720-739	0.625	0.500	0.250	0.250	-0.125	-0.750	-1.625			
6.625	99.375		700-719	0.500	0.375	0.125	0.125	-0.500	-1.375	-2.250			
6.750	99.875		680-699	-0.125	-0.250	-0.875	-1.125	-2.000	-3.375	-4.375			
6.875	100.250		660-679	-0.750	-0.875	-1.750	-1.875	-3.000	-4.125	-5.000			
7.000	100.750		R/T Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375			
7.125	101.125		C/O Refi	-0.750	-0.750	-0.875	-1.125	-1.250	-1.625	NA			
7.250	101.500		Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
7.375	101.875		Investment	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500			
7.500	102.250		Warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750			
7.625	102.500		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750			
7.750	102.875		2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
7.875	103.125		loan amount \$150K-\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500			
8.000	103.375		loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625			
8.125	103.625		loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA			
8.250	103.875		loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA			
8.375	104.125		DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375			
8.500	104.375		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250			
8.625	104.625		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125			
8.750	104.875		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			
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. ★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													

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

Effective Date: 09/16/2026 01:41:06 PM 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, SD, VT										
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	98.125		740 Plus	0.250	0.000	-0.125	-0.250	-0.500	-1.125	-2.125
6.125	98.875		720-739	0.000	-0.250	-0.250	-0.625	-0.875	-1.250	-2.625
6.250	99.500		700-719	-0.375	-0.500	-0.750	-1.125	-1.625	-2.625	-5.000
6.375	100.125		680-699	-0.500	-0.875	-1.500	-2.125	-3.000	-3.625	-7.000
6.500	100.750		660-679	-1.000	-1.250	-1.750	-3.000	-3.875	NA	NA
6.625	101.375		C/O Refi	-0.625	-0.625	-0.625	-0.875	-1.125	-1.625	NA
6.750	102.000		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
6.875	102.625		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA
7.000	103.250		2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA
7.125	103.750		Loan Amount \$125,000-\$150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
7.250	104.250		Loan Amount \$150,001-\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
7.375	104.750		DSCR < 0.75 (Purchase & R/T)	-0.875	-1.250	-1.375	-2.125	-2.625	-3.000	NA
7.500	105.125		DSCR < 0.75 (C/O)	-1.125	-1.625	-2.125	-2.500	NA	NA	NA
7.625	105.500		DSCR 0.75 - 0.99 (Purchase & R/T)	-0.125	-0.375	-0.750	-1.125	-1.375	-1.625	NA
7.750	105.875		DSCR 0.75 - 0.99 (C/O)	-0.250	-0.500	-0.750	-1.250	-1.625	NA	NA
7.875	106.250		DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.000	106.500		Foreign National (Min loan amount 150K)	-2.375	-2.750	-3.125	-3.750	-5.125	NA	NA
8.125	106.750		Interest Only (10 yrs)	-0.375	-0.500	-0.500	-0.625	-0.625	-0.625	NA
8.250	107.000		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	102.500	0.750	0.375	0.000	-0.750	-1.500	-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 • 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			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
6.375	98.500		740 Plus	0.750	0.625	0.375	0.125	0.125	-0.250	-0.375	-3.000	-5.125
6.500	99.125		720-739	0.625	0.500	0.250	0.000	-0.250	-0.625	-1.125	-3.750	NA
6.625	99.625		700-719	0.375	0.375	0.125	-0.375	-0.500	-1.000	-1.375	-4.500	NA
6.750	100.125		680-699	0.000	0.000	-0.375	-0.625	-1.125	-1.875	-2.875	NA	NA
6.875	100.625		660-679	-0.375	-0.500	-1.000	-1.375	-2.000	-3.000	-4.250	NA	NA
7.000	101.125		C/O Refi	-0.500	-0.500	-0.500	-0.625	-0.625	-0.875	-1.500	NA	NA
7.125	101.500		Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA
7.250	101.875		Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA
7.375	102.250		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.500	102.625		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.625	103.000		2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
7.750	103.375		loan amount \$150K-\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
7.875	103.750		loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
8.000	104.000		loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
8.125	104.250		loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA
8.250	104.500		DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.375	104.625		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
8.500	104.875		FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
8.625	105.125		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								
NOO with No PPP	99.000 1 point cost can not be offset			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 ★Non-warrantable Condo: Max CLTV 65% for C/O Refi. ★FTHB, max DTI 50.00% FTHB without housing history, max LTV 80%												

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