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LENDINGS

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DAILY

RATE SHEET

Effective Date: 10/02/2026 08:58:40 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			Index	
Underwriting	48 Hours		Prime Rate	7.000
Conditions Review	48 Hours		30-Day Average SOFR	3.761
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.

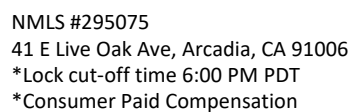


NMLS #295075
41 E Live Oak Ave, Arcadia, CA 91006
*Lock cut-off time 6:00 PM PDT
*Consumer Paid Compensation

Effective Date: 10/02/2026 08:58:40 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			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	
6.875	98.500		740 Plus	0.875	0.750	0.625	0.625	0.125	-0.125	-0.375	NA	
7.000	99.125		720-739	0.625	0.500	0.250	0.250	-0.125	-0.750	-1.625		
7.125	99.750		700-719	0.500	0.375	0.125	0.125	-0.500	-1.375	-2.250		
7.250	100.375		680-699	-0.125	-0.250	-0.875	-1.125	-2.000	-3.375	-4.375		
7.375	100.875		660-679	-0.750	-0.875	-1.750	-1.875	-3.000	-4.125	-5.000		
7.500	101.375		R/T Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
7.625	101.875		C/O Refi	-0.750	-0.750	-0.875	-1.125	-1.250	-1.625	NA		
7.750	102.250		Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
7.875	102.750		Investment	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500		
8.000	103.125		Warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
8.125	103.500		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
8.250	103.875		2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
8.375	104.250		loan amount \$150K-\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500		
8.500	104.500		loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625		
8.625	104.875		loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA		
8.750	105.125		loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA		
8.875	105.375		DTI 50.01-53.00%	-0.375	-0.500	-0.625	-0.625	-0.625	-1.000	-1.125		
9.000	105.625		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250		
9.125	105.875		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
9.250	106.125		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		
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												

*Rates and fees are subject to change without notice.



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
6.500	98.500	740 Plus	0.250	0.000	-0.125	-0.250	-0.500	-1.375	-2.125
6.625	99.250	720-739	0.000	0.000	-0.125	-0.625	-1.000	-1.500	-2.375
6.750	100.000	700-719	-0.250	-0.375	-0.750	-1.125	-1.625	-2.625	-4.000
6.875	100.750	680-699	-0.500	-0.875	-1.375	-2.125	-3.000	-3.500	-5.625
7.000	101.500	660-679	-1.000	-1.250	-1.750	-2.500	-3.500	NA	NA
7.125	102.125	C/O Refi	-0.625	-0.625	-0.625	-1.000	-1.375	-1.500	NA
7.250	102.750	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
7.375	103.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA
7.500	103.750	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA
7.625	104.125	Loan Amount \$125,000-\$150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
7.750	104.500	Loan Amount \$150,001-\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
7.875	104.875	DSCR < 0.75 (Purchase & R/T)	-1.000	-1.250	-1.375	-1.875	-2.375	-2.125	NA
8.000	105.125	DSCR < 0.75 (C/O)	-1.125	-1.625	-2.125	-2.125	NA	NA	NA
8.125	105.375	DSCR 0.75 - 0.99 (Purchase & R/T)	-0.375	-0.375	-0.750	-1.125	-1.375	-1.625	NA
8.250	105.625	DSCR 0.75 - 0.99 (C/O)	-0.250	-0.500	-0.750	-1.250	-1.625	NA	NA
8.375	105.875	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.500	106.125	Foreign National (Min loan amount 150K)	-2.375	-2.750	-3.125	-3.750	-5.125	NA	NA
8.625	106.375	Interest Only (10 yrs)	-0.375	-0.500	-0.500	-0.625	-0.625	-0.625	NA
8.750	106.625	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								
1 Year PPP	101.000								
No PPP	99.000 1 point cost can not be offset	0.750	0.375	0.000	-0.750	-1.500	-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									

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