



DAILY RATE SHEET

Effective Date: 10/07/2026 08:49:44 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	3.800

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

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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	97.375		740 Plus	0.875	0.750	0.625	0.625	0.125	-0.125	-0.375	NA	
7.000	98.000		720-739	0.625	0.500	0.250	0.250	-0.125	-0.750	-1.625		
7.125	98.750		700-719	0.500	0.375	0.125	0.125	-0.500	-1.375	-2.250		
7.250	99.375		680-699	-0.125	-0.250	-0.875	-1.125	-2.000	-3.375	-4.375		
7.375	100.125		660-679	-0.750	-0.875	-1.750	-1.875	-3.000	-4.125	-5.000		
7.500	100.750		R/T Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
7.625	101.375		C/O Refi	-0.750	-0.750	-0.875	-1.125	-1.250	-1.625	NA		
7.750	102.000		Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
7.875	102.375		Investment	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500		
8.000	102.750		Warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
8.125	103.250		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
8.250	103.625		2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
8.375	104.125		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	105.500		DTI 50.01-53.00%	-0.375	-0.500	-0.625	-0.625	-0.625	-1.000	-1.125		
9.000	105.750		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250		
9.125	106.000		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
9.250	106.250	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	-0.500	-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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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	97.875		740 Plus	0.250	0.000	-0.125	-0.250	-0.500	-1.375	-2.125
6.625	98.625		720-739	0.000	0.000	-0.125	-0.625	-1.000	-1.500	-2.375
6.750	99.375		700-719	-0.250	-0.375	-0.750	-1.125	-1.625	-2.625	-4.000
6.875	100.125		680-699	-0.500	-0.875	-1.375	-2.125	-3.000	-3.500	-5.625
7.000	100.875		660-679	-1.000	-1.250	-1.750	-2.500	-3.500	NA	NA
7.125	101.500		C/O Refi	-0.625	-0.625	-0.625	-1.000	-1.375	-1.500	NA
7.250	102.125		Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
7.375	102.750		Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA
7.500	103.125		2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA
7.625	103.500		Loan Amount \$125,000-\$150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
7.750	103.875		Loan Amount \$150,001-\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
7.875	104.250		DSCR < 0.75 (Purchase & R/T)	-1.000	-1.250	-1.375	-1.875	-2.375	-2.125	NA
8.000	104.625		DSCR < 0.75 (C/O)	-1.125	-1.625	-2.125	-2.125	NA	NA	NA
8.125	105.250		DSCR 0.75 - 0.99 (Purchase & R/T)	-0.375	-0.375	-0.750	-1.125	-1.375	-1.625	NA
8.250	105.500		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	106.500		Interest Only (10 yrs)	-0.375	-0.500	-0.500	-0.625	-0.625	-0.625	NA
8.750	106.750		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										

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
6.875	98.875	740 Plus	0.000	-0.125	-0.250	-0.625	-0.750	-1.125	-1.250	-3.000	-6.125
7.000	99.500	720-739	-0.125	-0.250	-0.500	-0.750	-1.125	-1.500	-2.000	-3.750	NA
7.125	100.125	700-719	-0.375	-0.375	-0.750	-1.000	-1.375	-1.875	-2.250	-4.500	NA
7.250	100.750	680-699	-0.875	-0.875	-1.375	-1.625	-2.000	-2.750	-3.750	NA	NA
7.375	101.250	660-679	-1.500	-1.500	-2.000	-2.375	-3.000	-4.000	-5.250	NA	NA
7.500	101.750	C/O Refi	-0.500	-0.500	-0.500	-0.625	-0.625	-0.875	-1.500	NA	NA
7.625	102.250	Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.750	NA
7.750	102.625	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA
7.875	103.000	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.000	103.250	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
8.125	103.500	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
8.250	103.750	loan amount \$150K-\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
8.375	103.875	loan amount > \$2.0M-\$2.5M	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
8.500	104.125	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
8.625	104.375	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.875	NA	NA	NA	NA	NA
8.750	104.625	DTI 50.01-53.00%	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.875	104.875	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
9.000	105.125	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
9.125	105.375	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	-0.625	NA	NA
		Asset Depletion	-0.375	-0.375	-0.375	-0.375	-0.375	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 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										
All the others	102.000	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											

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