



DAILY RATE SHEET

Effective Date: 07/26/2024 07:34:50 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	
Loan Submission	24 Hours	Prime Rate	8.500
Underwriting	24 Hours	30-Day SOFR	5.350
Conditions Review	24 Hours	1 Year CMT	5.110
Non-QM Loan Program 48 Hours		10 Years Treasury	4.245

Loss Payee

AAA CAPITAL INVESTMENT, INC.
 Its Successors and/or Assigns
 117 S Garfield Ave, Alhambra, CA 91801

Contact Information

Loan Scenario Support / Submission	aaaloan@aaalendings.com	1 (877) 789-8816
Lock Desk	lockdesk@aaalendings.com	
Underwriting	credit@aaalendings.com	
Appraisal	appraisal@aaalendings.com	

Fees

DSCR	Processing Fee \$845, UW Fee \$1,495	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
Bank Statement		
CPA Prepared P&L / WVOE		

Lock Policy

- Any request for lock-in rate must be sent to lockdesk@aaalendings.com and harold@aaalendings.com.
- Lock cut-off time 5:30 PM PST
- The fee for a second-rate extension will be 1.5 times that of the first-rate extension fee, and third-rate extensions will not be allowed.
- Relock policy: Please call case by case.

Rates and fees are subject to change without notice.



NMLS #295075
 117 S Garfield Ave, Alhambra, CA 91801
 *Lock cut-off time 5:30 PM PST
 *Consumer Paid Compensation

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 1 (877) 789-8816
 Lock Desk Email: lockdesk@aaalendings.com

DSCR

★Available in all the states except ID,MT
 ★Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

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	80.01-90.00				
6.625	99.125	740 Plus	+0.875	+0.750	+0.625	+0.125	0.000	-0.750	-1.625	NA				
6.750	99.875	720-739	+0.500	+0.375	+0.125	-0.125	-0.750	-1.250	-2.375					
6.875	100.375	700-719	+0.250	+0.125	-0.250	-0.625	-1.250	-2.250	-3.625					
7.000	100.750	680-699	-0.125	-0.250	-0.875	-1.375	-2.125	-3.500	-5.375					
7.125	101.125	660-679	-0.375	-0.750	-1.250	-2.000	-3.125	NA	NA					
7.250	101.750	Foreign National	-1.250	-1.500	-1.625	-2.125	-3.375	NA	NA					
7.375	102.375	C/O Refi	-0.250	-0.250	-0.250	-0.500	-0.750	-1.125	NA					
7.500	102.750	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA					
7.625	103.125	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA					
7.750	103.500	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA					
7.875	103.875	loan amount 125,000-150,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.625					
8.000	104.250	loan amount 150,001-250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250					
8.125	104.625	DSCR < 0.75	-1.625	-2.125	-2.125	-2.875	-3.125	-3.500	NA					
8.250	105.000	DSCR 0.75 - 0.99	-1.000	-1.250	-1.250	-1.500	-1.750	-2.125	NA					
8.375	105.250	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250					
8.500	105.500	ITIN (Min DSCR 1.0)	-3.875	-4.125	-4.125	-4.125	-4.125	-4.875	NA					
8.625	105.750	Interest Only (10yrs)	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	NA					
8.750	106.000	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA					
8.875	106.250	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000					
9.000	106.375	TX state	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
		5 Yrs PPP	+0.750	4 Yrs PPP	+0.375	3 Yrs PPP	0.000	2 Yrs PPP	-0.625		1 Yrs PPP	-1.250	No PPP	-1.875

★First Time Investor: Min DSCR ratio: 1.0, min FICO 700
 ★Interest Only: DSCR 0.75-0.99, Min 700 FICO, Max 70% LTV; DSCR < 0.75, not available
 ★C/O Refi, DSCR ≥ 1, Max LTV 75%; DSCR < 1, Max LTV 70%.
 ★Max Cash-In-Hand \$500,000 for LTV > 60%.
 ★Foreign National: Max LTV 65% for Refi. Min DSCR 1.0 and Max Loan Amount \$1.5M. (Escrow Waiver is not allowed)
 ★Non-warrantable Condo / Short-Term Rentals: Max LTV 65% for C/O Refi.
 ★Warrantable Condo: Max LTV 70% for C/O Refi.
 ★2-4 Units: Max LTV 70% for C/O Refi.
 ★Please call for price:

- FICO 620 - 659
- Foreign National LTV > 70 or ITIN LTV > 75%
- Loan amt > \$2.0 million
- Mortgage late payment
- 5-10 Units
- C08 Borrowers
- Short term rental

Descriptions	Max Net Price
NOO 1 Yr--5 Yrs PPP	102.000
NOO No PPP	99.500

[CLICK HERE to get LTV & FICO limits and more details in Matrix](#)

Bank Statement

★Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NV,NJ,NM,NC,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.
 ★Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

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	80.01-85.00	85.01-90.00		
6.625	99.250	740 Plus	+0.625	+0.625	+0.500	+0.375	+0.125	-0.250	-0.625	-2.625	-3.875		
6.750	99.625	720-739	+0.625	+0.625	+0.500	+0.125	-0.125	-0.625	-1.125	-3.000	NA		
6.875	100.125	700-719	+0.500	+0.500	+0.375	0.000	-0.375	-1.125	-1.875	-3.875	NA		
7.000	100.625	680-699	+0.250	0.000	-0.375	-0.750	-1.125	-2.000	-2.750	NA	NA		
7.125	101.000	660-679	-0.375	-0.625	-0.750	-1.375	-2.250	-2.875	-4.000	NA	NA		
7.250	101.375	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-1.000	-1.250	NA	NA		
7.375	101.625	Second Home	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA		
7.500	102.000	Investment	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA		
7.625	102.375	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
7.750	102.625	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA		
7.875	102.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA		
8.000	103.125	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	-1.500		
8.125	103.375	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA	NA		
8.250	103.625	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA		
8.375	103.875	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA	NA		
8.500	104.125	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA		
8.625	104.375	ITIN (Min FICO 680, Max DTI 50)	-2.500	-2.750	-2.750	-2.750	-2.750	-2.875	-3.375	NA	NA		
8.750	104.500	Interest Only(10yrs)	-0.250	-0.375	-0.500	-0.500	-0.875	-0.875	-1.000	-1.500	NA		
8.875	104.625	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA		
		FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA		
		TX state	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
		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)	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA		
		Full Doc	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125		
		5 Yrs PPP	+0.750	4 Yrs PPP	+0.250	3 Yrs PPP	0.000	2 Yrs PPP	-0.625	1 Yrs PPP	-1.000	No PPP	-1.375

★Max Cash-In-Hand \$500,000 for LTV > 60%.
 ★2nd Home/Investment: Max LTV 70% for C/O Refi.
 ★Warrantable Condo /2-4 Units: Max LTV 70% for C/O Refi.
 ★Please call for price:

- Loan amt < \$150K or > \$3.5M-20.0M
- 1 Year Full Doc LTV > 80%
- C08 with LTV ≤ 65%
- ★Non-warrantable Condo: Max LTV 65% for C/O Refi.
- ★FTHB without housing history max LTV 70%.
- ★Max DTI 53%.

Descriptions	Max Net Price
NOO No PPP	99.500
All the others	102.000

[CLICK HERE to get LTV & FICO limits and more details in Matrix](#)

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 117 S Garfield Ave, Alhambra, CA 91801
 *Lock cut-off time 5:30 PM PST
 *Consumer Paid Compensation

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 1 (877) 789-8816
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CPA Prepared P&L/WVOE

★ Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NV,NM,NC,OH,OK,OR,PA,SC,TN,TX,VA,WA,WV.
 ★ Max LTV/CLTV reduced by 10% if the appraisal report indicates the market value is declining.

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	80.01-90.00
6.625	99.250	740 Plus	+0.500	+0.500	+0.375	+0.250	-0.125	-0.875	-1.250	NA
6.750	99.625	720-739	+0.500	+0.500	+0.375	0.000	-0.375	-1.500	-2.000	NA
6.875	100.125	700-719	+0.375	+0.375	+0.250	-0.250	-0.750	-2.000	-2.500	NA
7.000	100.625	680-699	+0.250	0.000	-0.375	-0.875	-1.500	-2.625	-3.250	NA
7.125	101.000	660-679	-0.500	-0.625	-1.125	-1.625	-2.250	-3.625	-4.625	NA
7.250	101.375	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.250	NA
7.375	101.625	Second Home	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA
7.500	102.000	Investment	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA
7.625	102.375	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA
7.750	102.625	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA
7.875	102.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	NA
8.000	103.125	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
8.125	103.375	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA
8.250	103.625	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA
8.375	103.875	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA
8.500	104.125	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA
8.625	104.375	ITIN (Min FICO 680, Max DTI 50)	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750	-3.000	NA
8.750	104.500	Interest Only(10yrs)	-0.250	-0.375	-0.500	-0.500	-0.875	-0.875	-1.000	NA
8.875	104.625	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
		FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
		TX state	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
		Investment Property Only - Prepay Penalty LLPA								
Descriptions	Max Net Price	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP			
NOO No Yrs PPP	99.500	+0.750	+0.250	0.000	-0.625	-1.000	-1.375			
All the others	102.000									

★ Max Cash-In-Hand \$500,000 for LTV > 60%.
 ★ 2nd Home/Investment: Max LTV 70% for C/O Refi.
 ★ Warrantable Condo /2-4 Units: Max LTV 70% for C/O Refi.

★ Non-warrantable Condo: Max LTV 65% for C/O Refi.
 ★ FTHB without housing history max LTV 70%.
 ★ Max DTI 53%.

★ Please call for price:
 • Loan amt < \$150K • C08 with LTV<=65%

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