

0%



# DAILY RATE SHEET

**QM Community Loan** Page 2

> **\$4,500 CREDIT** 6.375%

**Agency Loan Program** Page 3

> 30 Yrs Fixed 6.000%

**DSCR** Page 5

> 30 Yrs Fixed Par Rate 6.625%

**No Job No Income** Page 5

> 3/6 ARM 7.125%

**Self Prepared P&L/WVOE** Page 7

> 5/6 ARM 6.875%



## 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
Loan Doc	48 Hours		10 Years Treasury	4.245
Funding	48 Hours			
Non-QM Loan Program 48 Hours/Jumbo Loan Program 72 Hours No Job No Income/QM Community Loan Turn Time: Initial & condition review 5-7 business day				

### Loss Payee

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

### Contact Information

Loan Scenario Support / Submission	<a href="mailto:aaaloan@aaalendings.com">aaaloan@aaalendings.com</a>	1 (877) 789-8816
Lock Desk	<a href="mailto:lockdesk@aaalendings.com">lockdesk@aaalendings.com</a>	
Underwriting	<a href="mailto:credit@aaalendings.com">credit@aaalendings.com</a>	
Appraisal	<a href="mailto:appraisal@aaalendings.com">appraisal@aaalendings.com</a>	
Funding	<a href="mailto:docdrawing@aaalendings.com">docdrawing@aaalendings.com</a> <a href="mailto:review@aaalendings.com">review@aaalendings.com</a>	

### Fees

QM Community Loan/Agency Loan Program/DPA Full Doc Jumbo / Elite Jumbo	Lender Fee \$1,050	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
Bank Statement /CPA Prepared P&L / WVOE DSCR Self Prepared P&L / WVOE	Lender Fee \$1,495	
No Job No Income	Lender Fee \$1,600	
Prime HELOC	Lender Fee \$250	Max 3 days Free Rate Extension
Prime CES	<b>No Lender Fee</b>	Rate Extension Fee 0.150% for 7 days only
Expanded HELOC	Standalone: Lender Fee \$1,495; Piggyback: Lender Fee \$250	

### 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
- Agency Loan: **10 days free extension** if the lock period expired. (after the loan doc. signed)
- QM Community Loan: Lock-in rate allowed after full submission. Pls call exception basing on real situation case by case, if need before full submission.
- Prime HELOC loan files can be locked on or after CTC status. (Remaining the last lock-in conditions showing on TPO System.)
- Self Prepared P&L/WVOE (page 6) can be locked after loan has been approved and other programs can be locked after loan disclosure is signed back by borrowers.
- 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.

### 2024 Loan Limits

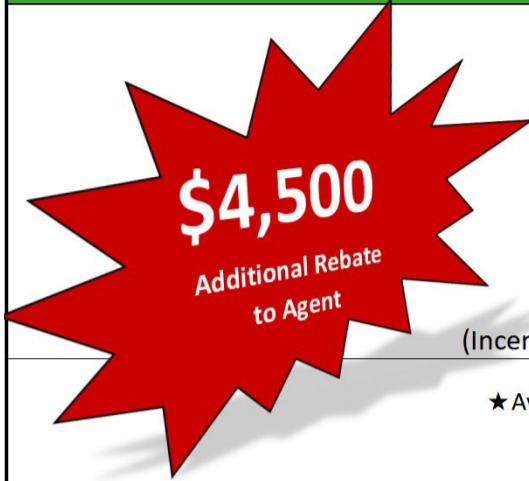
Units	Baseline Loan Limits		High Balance (Contiguous States, DC and PR)
	Contiguous States,DC and PR	AK, GU, HI,and U.S. Virgin Islands	
1 Unit	<b>\$766,550.00</b>	<b>\$1,149,825.00</b>	<b>\$1,149,825.00</b>
2 Units	<b>\$981,500.00</b>	<b>\$1,472,250.00</b>	<b>\$1,472,250.00</b>
3 Units	<b>\$1,186,350.00</b>	<b>\$1,779,525.00</b>	<b>\$1,779,525.00</b>
4 Units	<b>\$1,474,400.00</b>	<b>\$2,211,600.00</b>	<b>\$2,211,600.00</b>

For nationwide loan limits, please follow with FHFA to click the following link to find:

<https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-Conforming-Loan-Limit-Values-for-2024.aspx>



## QM Community Loan (retail only)



**Wow! All FICO&LTV Adjustments Waived!**

Click [Here](#) for Property Eligibility

(Incentive Price 2% with max cap \$4,500)

- ★ Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NV,OH,OK,OR,PA,SC,TN,TX,VA,WA,WV.
- ★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.
- ★ FNMA DU Refi: Price adjustments follow Agency loan with incentive up to \$4,500
- ★ Due to the high volume, turn time of initial approval is 5-7 business days.

Agency Conforming Loan				Agency High Balance Loan	
30 Yrs Fixed		15 Yrs Fixed		30 Yrs Fixed	
Rate	25 Days	Rate	25 Days	Rate	25 Days
6.250	99.79	5.625	99.20	6.625	99.80
6.375	100.26	5.750	99.52	6.750	100.10
6.500	100.68	5.875	99.80	6.875	100.41
6.625	100.99	6.000	100.03	7.000	100.64
6.750	101.04	6.125	100.04	7.125	100.87
6.875	101.45	6.250	100.19	7.250	101.28
7.000	101.77	6.375	100.44	7.375	101.52
7.125	102.03	6.500	100.65	7.500	101.73
7.250	102.32	6.625	100.75	7.625	101.88
7.375	102.64	6.750	101.00	7.750	102.15

### Agency conforming & high balance loan Price Adjustments

Purchase LTV & FICO Price Adjustments (All Terms)							Cash Out Price Adjustments (All Terms)							
FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	
>= 780 760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679 640 – 659 620 – 639	<b>0.000</b>						>= 780 760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679 640 – 659 620 – 639	<b>0.000</b>						NA NA NA NA NA NA NA NA NA
Limited Cash Out Price Adjustments (All Terms)							Additional Agency Adjustments (LTV%)							
FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00	
>= 780 760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679 640 – 659 620 – 639	<b>0.000</b>						High Balance Purchase/R&T/Cash Out <b>Attached Condo</b> <b>2-4 Units</b>	<b>0.000</b>						

★lock period: 40 days (price -0.15), 55 days (price -0.25)

★TX State (price -0.125)

**Primary Home Only; FNMA DU Refi can not waive LLPA**

[CLICK HERE to get LTV & FICO limits refer in Matrix](#)

\*Rates and fees are subject to change without notice.



# Agency Loan Program

★ Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NJ,NV,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.  
 ★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

FNMA/FHLMC Conforming				FNMA/FHLMC High Balance			
30 Yrs Fixed		15 Yrs Fixed		30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
5.875	99.45	5.250	99.71	6.125	99.70	5.750	99.87
6.000	100.00	5.375	100.10	6.250	100.55	5.875	100.15
6.125	100.52	5.500	100.43	6.375	101.03	6.000	100.50
6.250	100.53	5.625	100.44	6.500	101.46	6.125	100.51
6.375	101.11	5.750	100.80	6.625	101.78	6.250	100.52
6.500	101.67	5.875	101.24	6.750	101.79	6.375	100.77
6.625	102.11	6.000	101.45	6.875	102.05	6.500	101.00
6.750	102.12	6.125	101.46	7.000	102.37	6.625	101.01
6.875	102.36	6.250	101.54	7.125	102.60	6.750	101.02
7.000	102.84	6.375	101.97	7.250	102.61	6.875	101.15
7.125	103.12	6.500	102.19	7.375	102.86	7.000	101.47
7.250	103.13	6.625	102.20	7.500	103.12	7.125	101.50

## Conforming & High Balance Price Adjustments

Purchase LTV & FICO Price Adjustments (30 Yrs Fixed Only)							Cash Out Price Adjustments (All Terms)						
FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00	FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
>= 780	0.000	0.000	0.000	-0.375	-0.375	-0.250	>= 780	-0.375	-0.625	-0.875	-1.375	NA	
760 - 779	0.000	0.000	-0.250	-0.625	-0.625	-0.500	760 - 779	-0.375	-0.875	-1.250	-1.875		
740 - 759	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	740 - 759	-0.375	-1.000	-1.625	-2.375		
720 - 739	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	720 - 739	-0.500	-1.375	-2.000	-2.750		
700 - 719	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	700 - 719	-0.500	-1.625	-2.625	-3.250		
680 - 699	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	680 - 699	-0.625	-2.000	-2.875	-3.750		
660 - 679	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	660 - 679	-0.875	-2.750	-4.000	-4.750		
640 - 659	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	640 - 659	-1.375	-3.125	-4.625	-5.125		
620 - 639	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	620 - 639	-1.375	-3.375	-4.875	-5.125		

Limited Cash Out Price Adjustments (30 Yrs Fixed Only)							Additional Agency Adjustments (All Terms)						
FICO/LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00	LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
>= 780	0.000	0.000	-0.125	-0.500	-0.625	-0.500	Attached Condo	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
760 - 779	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	2-4 Units	0.000	-0.375	-0.375	-0.625	-0.625	-0.625
740 - 759	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	Investment	-1.125	-1.625	-2.125	-3.375	NA	NA
720 - 739	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	2nd Home	-1.125	-1.625	-2.125	-3.375	-4.125	NA
700 - 719	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	Subordinate Financing	-0.625	-0.625	-0.875	-1.125	-1.125	-1.875
680 - 699	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	HiBal Fixed Purch/Rate Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
660 - 679	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	HiBal Fixed Cash out	-1.250	-1.500	-1.500	-1.750	NA	NA
640 - 659	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	Loan amount < \$150,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
620 - 639	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	Investment C/O Refi 2-4 Units	-0.500	-0.500	NA	NA	NA	NA

★ Lock-in Period: 45 day (-0.149), 60 day (-0.250) ★TX State(price -0.125)

## Government Down Payment Assistance (DPA) First Lien (retail only)

These rates are only for HOP and Santa Clara FTHB Down Payment Assistance.

### DPA Amount (pls call for details)

Santa Clara County  
 Up to **\$250,000**

Los Angeles County  
 Up to **\$100,000**  
 Income limit is up to **120% AMI** ↻

Agency Conforming				Agency High Balance			
30 Yrs Fixed		15 Yrs Fixed		30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
6.250	100.00	5.625	100.10	6.375	99.70	6.125	100.15
6.375	100.52	5.750	100.43	6.500	100.55	6.250	100.50
6.500	100.53	5.875	100.44	6.625	101.03	6.375	100.51
6.625	101.11	6.000	100.80	6.750	101.46	6.500	100.52

★ Primary Residence only ★ No Loan Amount Adjustment ★ Other LLPAs pls refer to Agency Loan Program

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

\*Rates and fees are subject to change without notice.



## Elite Jumbo( retail only)

★Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NV,OH,OK,OR,PA,SC,TN,TX,VA,WA,WV.  
 ★Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

### 5/6 ARM

30-day Average SOFR/3.00Margin; 2/1/5 Cap

Initial Rate	Deposit 20% of Loan amount	Deposit 30% of Loan amount	Deposit 40% of Loan amount	Deposit 50% of Loan amount	25 Days Price
6.000	<b>5.500</b>	<b>5.375</b>	<b>5.250</b>	<b>5.125</b>	99.53
6.125	<b>5.625</b>	<b>5.500</b>	<b>5.375</b>	<b>5.250</b>	99.78
6.250	<b>5.750</b>	<b>5.625</b>	<b>5.500</b>	<b>5.375</b>	100.03
6.375	<b>5.875</b>	<b>5.750</b>	<b>5.625</b>	<b>5.500</b>	100.28
6.500	<b>6.000</b>	<b>5.875</b>	<b>5.750</b>	<b>5.625</b>	100.53
6.625	<b>6.125</b>	<b>6.000</b>	<b>5.875</b>	<b>5.750</b>	100.78
6.750	<b>6.250</b>	<b>6.125</b>	<b>6.000</b>	<b>5.875</b>	101.03
6.875	<b>6.375</b>	<b>6.250</b>	<b>6.125</b>	<b>6.000</b>	101.28
7.000	<b>6.500</b>	<b>6.375</b>	<b>6.250</b>	<b>6.125</b>	101.53
7.125	<b>6.625</b>	<b>6.500</b>	<b>6.375</b>	<b>6.250</b>	101.78

- ★The minimum deposit is 20% of the loan amount. **Deposit with Interest**
- ★Deposits are for a 12-month CD with Interest (must be held in an AAA-designated account).
- ★Max loan amount **\$4.0M**.

### 5/6 ARM Price Adjustments

FICO/LTV(%)	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-89.99	
>=760	0.100	0.050	0.000	0.000	-0.005	-0.250	★Escrow Waiver (-0.125) ★7/6 ARM (+0.125 to rate) ★Investment property is not acceptable. ★Please call for higher rate.
740-759	0.050	0.050	0.000	-0.005	-0.100	-0.300	
720-739	0.050	0.000	0.000	-0.005	-0.100	-0.300	
700-719	-0.700	-0.750	-0.800	-0.850	-0.900	-1.100	
C/O Refi	-0.125	-0.250	-0.750	-1.000	-1.500	NA	
2nd Home	0.000	-0.250	-0.250	-0.375	NA	NA	
2 Units	0.000	0.000	NA	NA	NA	NA	

## Full Doc Jumbo

★Available in AZ,CA,CO,DC,FL,GA,HI,IL,IN,MD,MI,MN,NE,NM,NC,NJ,NV,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.  
 ★Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

Prime 30 Yrs Fixed		Prime 10/6 ARM <small>30-day Average SOFR/2.75Margin 5/1/5 Cap</small>		Prime 30 Yrs Fixed&10/6 ARM Price Adjustments					
Rate	25 Days	Rate	25 Days	FICO/LTV(%)	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
6.500	99.30	6.250	99.39	>=780	0.000	0.000	-0.250	-0.500	-0.750
6.625	100.00	6.375	99.89	740-779	-0.250	-0.250	-0.500	-0.500	-1.000
6.750	100.43	6.500	100.39	720-739	-0.250	-0.250	-0.500	-0.750	-1.375
6.875	100.93	6.625	100.89	Condo	0.000	0.000	-0.125	-0.375	-0.375
7.000	101.30	6.750	101.27	2-4 units	-0.125	-0.125	-0.250	-0.500	-0.500
7.125	101.68	6.875	101.64	Second Home	-0.500	-0.500	-0.500	NA	NA
7.250	102.05	7.000	101.89	Investment	-0.500	-0.500	NA	NA	NA
7.375	102.30	7.125	102.14	Loan Amount > \$2M-\$3M	-0.250	-0.375	-0.500	-0.750	NA
7.500	102.55	7.250	102.27	R/T Refi	-0.625	-0.625	-0.625	-0.625	-0.625
7.625	102.80	7.375	102.39	C/O Refi	-1.125	-1.125	-1.125	NA	NA

★TX State(price -0.125)

★Assets from China are unacceptable including gifts.



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

Effective Date: 07/26/2024 07:40:00 AM PDT  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
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## No Job No Income (retail only)

★ Available in CA, IL, HI

★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

Product	Rate	Margin	Caps	Index	Price (30 days)	Loan Level Rate Adjustments														
<b>3/6 ARM</b> <small>(5/6 ARM rate +0.125)</small>	<b>7.125</b> <small>(The lowest rate 6.875, call for more rate options)</small>	3.000%	2/1/5	30-Day SOFR	<b>99.500</b>	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Investment</td><td style="text-align: left;">+0.250 to rate</td></tr> <tr><td style="text-align: right;">Investment LTV 55.01-60.00%</td><td style="text-align: left;">+0.250 to rate</td></tr> <tr><td style="text-align: right;">Cash-Out</td><td style="text-align: left;">+0.250 to rate</td></tr> <tr><td style="text-align: right;">LTV 60.01-65.00%</td><td style="text-align: left;">+0.250 to rate</td></tr> <tr><td style="text-align: right;">Condominium</td><td style="text-align: left;">+0.125 to rate</td></tr> <tr><td style="text-align: right;">No Credit Report (Foreign National Only)</td><td style="text-align: left;">+0.125 to rate</td></tr> <tr><td style="text-align: right;">LTV 50.01-60.00% (Foreign National Only)</td><td style="text-align: left;">+0.250 to rate</td></tr> </table>	Investment	+0.250 to rate	Investment LTV 55.01-60.00%	+0.250 to rate	Cash-Out	+0.250 to rate	LTV 60.01-65.00%	+0.250 to rate	Condominium	+0.125 to rate	No Credit Report (Foreign National Only)	+0.125 to rate	LTV 50.01-60.00% (Foreign National Only)	+0.250 to rate
Investment	+0.250 to rate																			
Investment LTV 55.01-60.00%	+0.250 to rate																			
Cash-Out	+0.250 to rate																			
LTV 60.01-65.00%	+0.250 to rate																			
Condominium	+0.125 to rate																			
No Credit Report (Foreign National Only)	+0.125 to rate																			
LTV 50.01-60.00% (Foreign National Only)	+0.250 to rate																			
P&I Reserve Requirement		Most recent <b>one</b> month Bank Statement required.																		
Foreign National	24 mos	★ Min FICO 700, Max LTV 65.00%, Max loan amount 3.5M. ★ P&I reserves must be deposited into AAA-designated TCD account prior to closing. ★ No PPP																		
Non-permanent Resident	24 mos																			
Cash-Out	24 mos																			
All Others	12 mos																			

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

## 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	98.875	740 Plus	+0.875	+0.750	+0.625	+0.125	0.000	-0.750	-1.625	NA
6.750	99.625	720-739	+0.500	+0.375	+0.125	-0.125	-0.750	-1.250	-2.375	
6.875	100.125	700-719	+0.250	+0.125	-0.250	-0.625	-1.250	-2.250	-3.625	
7.000	100.500	680-699	-0.125	-0.250	-0.875	-1.375	-2.125	-3.500	-5.375	
7.125	100.875	660-679	-0.375	-0.750	-1.250	-2.000	-3.125	NA	NA	
7.250	101.500	Foreign National	-1.250	-1.500	-1.625	-2.125	-3.375	NA	NA	
7.375	102.125	C/O Refi	-0.250	-0.250	-0.250	-0.500	-0.750	-1.125	NA	
7.500	102.500	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	
7.625	102.875	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
7.750	103.250	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	
7.875	103.625	loan amount ≥ \$125k-\$150k	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.625	
8.000	104.000	loan amount > \$150k-\$250k	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	
8.125	104.375	DSCR < 0.75	-1.625	-2.125	-2.125	-2.875	-3.125	-3.500	NA	
8.250	104.750	DSCR 0.75 - 0.99	-1.000	-1.250	-1.250	-1.500	-1.750	-2.125	NA	
8.375	105.000	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
8.500	105.250	ITIN (Min DSCR 1.0)	-3.875	-4.125	-4.125	-4.125	-4.125	-4.875	NA	
8.625	105.500	Interest Only (10yrs)	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	NA	
8.750	105.750	Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
8.875	106.000	FC/SS/DIL/BK 36-47 months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
9.000	106.125	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	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP	No PPP		
			+0.750	+0.375	0.000	-0.625	-1.250	-1.875		
Descriptions	Max Net Price	★ 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 • Loan amt > \$2.0 million • 5-10 Units • Foreign National LTV > 70 or ITIN LTV > 75% • Mortgage late payment • C08 Borrowers • Short term rental								
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](#)

\*Rates and fees are subject to change without notice.



## 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	99.000	740 Plus	+0.625	+0.625	+0.500	+0.375	+0.125	-0.250	-0.625	-2.625	-3.875
6.750	99.375	720-739	+0.625	+0.625	+0.500	+0.125	-0.125	-0.625	-1.125	-3.000	NA
6.875	99.875	700-719	+0.500	+0.500	+0.375	0.000	-0.375	-1.125	-1.875	-3.875	NA
7.000	100.375	680-699	+0.250	0.000	-0.375	-0.750	-1.125	-2.000	-2.750	NA	NA
7.125	100.750	660-679	-0.375	-0.625	-0.750	-1.375	-2.250	-2.875	-4.000	NA	NA
7.250	101.125	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-1.000	-1.250	NA	NA
7.375	101.375	Second Home	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA
7.500	101.750	Investment	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA
7.625	102.125	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.750	102.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.875	102.500	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
8.000	102.875	loan amount ≥ \$150k-\$250k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	-1.500
8.125	103.125	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA	NA
8.250	103.375	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
8.375	103.625	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA	NA
8.500	103.875	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.625	104.125	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	104.250	Interest Only(10yrs)	-0.250	-0.375	-0.500	-0.500	-0.875	-0.875	-1.000	-1.500	NA
8.875	104.375	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
<b>1099 (Max Loan Amt \$3.0M)</b>			0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
<b>Full Doc</b>			+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125
Investment Property Only - Prepay Penalty LLPA											
NOO No PPP	99.500	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP					
All the others	102.000	+0.750	+0.250	0.000	-0.625	-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.  
 ★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 or >\$3.5M-20.0M    • 1 Year Full Doc LTV > 80%    • C08 with LTV<=65%

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

## 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	99.000	740 Plus	+0.500	+0.500	+0.375	+0.250	-0.125	-0.875	-1.250	NA
6.750	99.375	720-739	+0.500	+0.500	+0.375	0.000	-0.375	-1.500	-2.000	NA
6.875	99.875	700-719	+0.375	+0.375	+0.250	-0.250	-0.750	-2.000	-2.500	NA
7.000	100.375	680-699	+0.250	0.000	-0.375	-0.875	-1.500	-2.625	-3.250	NA
7.125	100.750	660-679	-0.500	-0.625	-1.125	-1.625	-2.250	-3.625	-4.625	NA
7.250	101.125	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.250	NA
7.375	101.375	Second Home	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA
7.500	101.750	Investment	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA
7.625	102.125	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA
7.750	102.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA
7.875	102.500	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	NA
8.000	102.875	loan amount ≥ \$150k-\$250k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
8.125	103.125	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA
8.250	103.375	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA
8.375	103.625	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA
8.500	103.875	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA
8.625	104.125	ITIN (Min FICO 680, Max DTI 50)	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750	-3.000	NA
8.750	104.250	Interest Only(10yrs)	-0.250	-0.375	-0.500	-0.500	-0.875	-0.875	-1.000	NA
8.875	104.375	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
<b>NOO No Yrs PPP</b>										
<b>All the others</b>										
<b>99.500</b>		5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yrs PPP				
<b>102.000</b>		+0.750	+0.250	0.000	-0.625	-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.  
 ★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    • 1 Year Full Doc LTV > 80%    • C08 with LTV<=65%

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

\*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

Effective Date: 07/26/2024 07:40:00 AM PDT  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
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## Self Prepared P&L/WVOE

★ Available in CA,NV,TX  
 ★ Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

Product	Rate	Price (25 days)	Rate Adjustments		
<b>5/6 ARM</b> <small>7/6 ARM pls call for details</small>	6.875	100.000	Loan Amount: \$1,000,001 - \$1,500,000	+0.250	
			Loan Amount: \$1,500,001 - \$2,000,000	+0.375	
			FICO < 700	+0.250	
		7.000	100.375	Second Home (not applicable for FN)	+0.250
				Investment	+0.250
				Cash out LTV<= 50%	+0.125
		7.125	100.500	Cash out LTV> 50%	+0.250
				2-4 Units	+0.250
				Condominium LTV > 60%	+0.125
<b>5/6 ARM:</b> Margin: 3.00% Cap: 2/1/6 Index: 30-Day SOFR			Foreign National (CPA Prepared P&L)	+0.250	
			TX State	-0.125 to Price	
C08: Please call for price					

### LTV/CLTV & Loan Amount & FICO Requirements

Loan purpose	Occupancy	Property Type	Max loan amount	Max LTV	Min FICO
Purchase&R/T Refi	Primary&2nd home	1-2 Units/SFR/PUD	\$200,000 - \$1,500,000	70.000	680 (FICO<700 Deduct 5% from Max LTV)
			\$1,500,001 - \$2,000,000	65.000	
		3-4 Units/Condo	\$200,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
	investment	1-2 Units/SFR/PUD	\$200,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
C/O Refi	Primary&2nd home	1-2 Units/SFR/PUD	\$200,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
		3-4 Units/Condo	\$200,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
	investment	1-2 Units/SFR/PUD	\$200,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
		3-4 Units/Condo	\$200,000 - \$1,500,000	55.000	
			\$1,500,001 - \$2,000,000	50.000	
Purchase&R/T Refi (Foreign National)	2nd home&Investment	1-4 Units/SFR/PUD/Condo	\$200,000 - \$1,500,000	60.000	NA
			\$1,500,001 - \$2,000,000	55.000	

[CLICK HERE to get more details in Matrix](#)

\*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

Effective Date: 07/26/2024 07:40:00 AM PDT  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
 Page 8 of 9

## Prime HELOC

★ Available in AZ,CA,CO,FL,GA,HI,IL,IN,MD,MN,NE,NM,NJ,NC,OH,OK,OR,PA,SC,TN,TX,UT,WA.

<b>LENDER FEE</b>	<b>\$250</b>	<b>Prepaid Penalty</b>	<b>\$0</b>
Standalone: Title and Escrow Closing services Fee <b>\$370-\$650</b> (closing with Title Company which must be designated by AAA LENDINGS)		<b>ANNUAL FEE</b>	
		<b>\$75</b>	

Line Amount	Credit Score	Up to 80% CLTV/HCLTV	80.01%-84.99% CLTV/HCLTV	85.00%-89.99% CLTV/HCLTV
\$50,000-\$500,000	760+	Prime + 1.74%	Prime + 2.99%	Prime + 3.24%
	720-759	Prime + 2.24%	Prime + 3.49%	Prime + 3.74%
	700-719	Prime + 2.74%	Prime + 4.49%	Prime + 4.49%
	680-699	Prime + 3.24%	Prime + 4.74%	Prime + 4.74%

Rate Adjustments: CA State +0.250% to margin; 2nd Home +0.250% to margin

- ★ Prime Rate: 8.50%
- ★ All HELOC loans will be priced at par (Max 10 days lock periods).
- ★ 30 Years Term (10-year draw period followed by a 20-year repayment period).
- ★ Concurrent (Max CLTV/HCLTV 89.99%) (Min FICO 680) (The 1st lien must be done at AAA)  
 Standalone (Max CLTV/HCLTV 85.00%) (Min FICO 700)
- ★ The minimum initial draw requirement is the greater of \$50,000 or 75% of the full line amount.
- ★ Max Line Amount \$500,000
- ★ Investment Ineligible
- ★ Allow to charge max point and fee: \$1,000.

## Expanded HELOC

★ Available in AZ,CA,CO,DC,FL,GA,MD,MI,MN,NE,NM,NJ,NC,NV,OH,OK,OR,PA,SC,TN,VA,UT,WA,WV.

Rate	30 Days	Loan Level Price Adjustments								
		FICO/CLTV(%)	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99
Prime+0.500%	100.000	>= 780	-0.250	0.000	-0.500	-1.000	-2.000	-2.000	-4.500	-5.500
Prime+0.625%	100.500	760-779	-0.500	-0.500	-0.500	-1.000	-2.000	-3.000	-6.000	-7.000
Prime+0.750%	101.000	740-759	-1.000	-1.000	-1.000	-2.000	-2.000	-4.500	-6.500	-9.000
Prime+0.875%	101.500	720-739	-2.000	-2.000	-2.000	-2.000	-3.000	-5.000	-8.000	NA
Prime+1.000%	102.000	700-719	-2.500	-2.500	-3.000	-3.500	-5.000	-7.500	-9.500	NA
Prime+1.125%	102.125	680-699	-3.000	-3.500	-4.500	-5.000	-6.500	-7.500	NA	NA
Prime+1.250%	102.250	Draw Term								
Prime+1.375%	102.500	120 Months	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
Prime+1.500%	102.750	60 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prime+1.625%	103.125	36 Months	1.250	1.250	1.250	1.250	1.250	1.250	0.000	0.000
Prime+1.750%	103.625	24 Months	1.750	1.750	1.750	1.750	1.750	1.750	0.000	0.000
Prime+1.875%	104.000	★ Second Home (-1.000) to price. Max CLTV/HCLTV 80%. ★ RT/CO: Max CLTV/HCLTV 85%. ★ Minimum LINE of \$35,000, Minimum DRAW - LESSER of \$50,000 or 75% of the Line. ★ \$2.5m Max Combined Liens. ★ Max 102.00 all in Pricing. ★ Prime Rate: <b>8.50%</b> . ★ Investment Property is not acceptable. ★ Max Origination Point and Fee Charged 5%. ★ 30 Years Term: 2, 3, 5 or 10 years Draw Period with a 10 Years Interest Only Draw Period followed by 20 Years Amortization. ★ Life Cap Rate: 18% or state maximum and floor rate 2.5%. ★ Piggy Back: 1st lien must be done at AAA.								<b>\$ 0</b>
Prime+2.000%	104.500									<b>Annual Fee</b>
Prime+2.125%	104.875									<b>\$ 0</b>
Prime+2.250%	105.250									<b>Prepaid Penalty</b>
Prime+2.375%	105.625									<b>\$ 0</b>
Prime+2.500%	106.000									<b>\$ 0</b>
Prime+2.625%	106.500									<b>\$ 0</b>
Prime+2.750%	106.875									<b>\$ 0</b>

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

\*Rates and fees are subject to change without notice.



## Prime CES(Closed End Second)

★Available in AZ,CA,CO,DC,FL,GA,HI,IN,MD,MI,MN,NE,NV,NJ,NM,NC,OH,OK,OR,PA,SC,TN,TX,VA,UT,WA,WV.

Rate	30 Yrs Fixed	Agency Companion (20 Yrs Fixed)
8.625	100.625	101.000
8.750	101.125	101.500
8.875	101.625	102.000
9.000	102.125	102.500
9.125	102.625	103.000
9.250	103.000	103.375
9.375	103.375	103.750
9.500	103.750	104.125
9.625	104.125	104.500
9.750	104.500	104.875
9.875	104.875	105.250
10.000	105.250	105.625
10.125	105.500	105.875
10.250	105.750	106.125
10.375	106.000	106.375
10.500	106.250	106.625
10.625	106.500	106.875
10.750	106.750	107.125

- ★Second Home adjusted (-1.500) to price.
- ★Investment adjusted (+1.000) to rate.
- ★Max CLTV on 2-4 Units:
  - (1) 75% (Owner-occupied);
  - (2) 70% (Non owner-occupied)
- ★No Lender Fee / Max Price 101.500
- ★Stand-Alone
- Piggy Back (The 1st lien must be done at AAA)
- ★Max Loan Amt up to \$500,000  
 Loan amount > \$500,000 call for price
- ★Rate & Term Transaction Ineligible

Full Doc Prime CES CLTV&FICO Price Adjustments								
FICO/CLTV(%)	00.00-55.00	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
780+	+1.125	+0.625	+0.375	+0.125	-0.875	-1.625	NA	NA
760-779	+0.625	+0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
740-759	+0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
720-739	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
700-719	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
680-699	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
660-679	case by case						NA	

Full Doc Prime CES Additional Price Adjustments								
FICO/CLTV(%)	00.00-55.00	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
15/20 yrs Fixed	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375	NA	NA
DTI 43.01-45.00	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
DTI 45.01-50.00	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
2-4 Units	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA	NA
Warr Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
75,000-100,000	-0.375	-0.375	-0.375	-0.375	-0.625	-0.625	NA	NA
100,001-150,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA

- | Full doc Agency Companion option  |
|---|
| <p><b>Loan Level Price Adjustments follow Full Doc Prime CES (see above) except:</b></p> <ol style="list-style-type: none"> <li>1. 2nd lien position behind a traditional Agency 1st lien.</li> <li>2. Primary only.</li> <li>3. Min FICO 700.</li> <li>4. Property Type: SFR/PUD/Warrantable Condo.</li> <li>5. Max DTI 45.</li> <li>6. <b>Loan Term: 15/20 Yrs Fixed</b></li> </ol> |

Bank Statement Second Loan CLTV&FICO Price Adjustments								
FICO/CLTV(%)	00.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	
780+	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	NA	
760-779	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	NA	
740-759	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	NA	
720-739	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	NA	
700-719	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA	
680-699	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA	
660-679	case by case						NA	

Bank Statement Second Loan Additional Price Adjustments								
FICO/CLTV(%)	00.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	
15/20 yrs Fixed	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375	NA	
DTI 43.01-45.00	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	
DTI 45.01-50.00	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
Warr Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
Loan Amt 75k-100k	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	
Loan Amt >100k-150k	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	

## DSCR CES(Closed End Second)

★Available in AZ,CA,CO,DC,FL,GA,HI,IN,MD,MN,NE,NV,NJ,NM,NC,OH,OK,OR,PA,SC,UT,VA,WA.

30 Yrs Fixed	
Rate	25 Days
11.625	99.000
11.750	99.250
11.875	99.500
12.000	99.750
12.125	100.000
12.250	100.250
12.375	100.500
12.500	100.750
12.625	101.000
12.750	101.250
12.875	101.500
13.000	101.750
13.125	102.000
13.250	102.250
13.375	102.500
12.250	104.250

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	
800 Plus	+0.500	+0.375	+0.250	0.000	-0.125	-0.625	
780-799	+0.375	+0.250	0.000	-0.125	-0.250	-0.875	
760-779	+0.250	0.000	-0.125	-0.250	-0.500	-1.250	
740-759	0.000	-0.125	-0.250	-0.500	-1.000	-1.500	
720-739	-0.125	-0.250	-0.750	-1.000	-1.375	-1.875	
700-719	-0.875	-1.125	-1.625	-2.125	-2.500	NA	
680-699	-2.375	-2.625	-3.125	-3.625	NA	NA	
660-679	-3.375	-3.625	-4.125	NA	NA	NA	
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Loan amt 100k-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
FN with FICO (Min FICO 700)	-1.500	-1.500	-1.500	-1.500	-1.500	NA	

- ★Max price 101.5
- ★Min DSCR ratio 1.00
- ★Vacant/Unleased ineligible
- ★Piggy Back: 1st lien must be done at AAA
- ★Short term rental please call for price