



# DAILY RATE SHEET

**QM Community Loan** Page 2

> **\$4,500 CREDIT** **6.500%**

**Agency Loan Program** Page 3

> 30 Yrs Fixed **6.375%**

**DSCR** Page 5

> 30 Yrs Fixed Par Rate **6.375%**

**Bank Statement** Page 6

> 30 Yrs Fixed Par Rate **6.750%**

**Self Prepared P&L** Page 7

> 5/6 ARM **6.875%**

> 7/6 ARM **7.125%**



## 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	7.500
Conditions Review	24 Hours		30-Day SOFR	4.335
Loan Doc	48 Hours			
Funding Review	48 Hours			
Conditions Review: Non-QM Loan Program 48 Hours Conditions Review: Jumbo Loan Program 4-5 business day QM Community Loan Turn Time: Initial & update conditions review 5-7 business day			1 Year CMT	4.190

## Loss Payee

AAA CAPITAL INVESTMENT, INC.  
 Its Successors and/or Assigns  
 41 E Live Oak Ave, Arcadia, CA 91006

## Contact Information

Loan Scenario Support / Submission Lock Desk Underwriting Funding	<a href="mailto:submission@aaalendings.com">submission@aaalendings.com</a> <a href="mailto:lockdesk@aaalendings.com">lockdesk@aaalendings.com</a> <a href="mailto:qdunderwriting@aaalendings.com">qdunderwriting@aaalendings.com</a> <a href="mailto:docdrawing@aaalendings.com">docdrawing@aaalendings.com</a> <a href="mailto:review@aaalendings.com">review@aaalendings.com</a>	<b>1 (877) 789-8816</b>
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## Fees

QM Community Loan / Agency Loan Program / DPA	UW Fee \$1,050	Processing Fee \$695	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
Prime Full Doc Jumbo / Expanded Full Doc Jumbo	UW Fee \$1,495	Processing Fee \$845	
Bank Statement CPA Prepared P&L / WVOE DSCR / DSCR CES Self Prepared P&L			
Prime CES			
Expanded HELOC / Express HELOC	Lender Fee \$1,495		
No Job No Income	Lender Fee \$1,695	Processing Fee \$845	0.125% for 7 days 0.250% for 14 days
Loan Doc Redraw Fee for all programs	Full redraw \$50/each Partial redraw \$25/each		

## Lock Policy

- Any request for a lock-in rate must be sent to [lockdesk@aaalendings.com](mailto:lockdesk@aaalendings.com).
- The lock cut-off time is 5:30 PM PST.
- QM Community Loan: Lock-in rate is allowed after **full submission**.
- Self-prepared P&L: Can be locked after the loan has been approved. Other programs can be locked after the loan disclosure is signed by the borrowers.
- 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 Policy: Relocking within thirty days after the lock period expires is not allowed.

## 2025 Loan Limits

Units	Baseline Loan Limits		High Balance
	Contiguous States, DC and PR	AK, GU, HI, and U.S. Virgin Islands	
1 Unit	<b>\$806,500.00</b>	<b>\$1,209,750.00</b>	<b>\$1,209,750.00</b>
2 Units	<b>\$1,032,650.00</b>	<b>\$1,548,975.00</b>	<b>\$1,548,975.00</b>
3 Units	<b>\$1,248,150.00</b>	<b>\$1,872,225.00</b>	<b>\$1,872,225.00</b>
4 Units	<b>\$1,551,250.00</b>	<b>\$2,326,875.00</b>	<b>\$2,326,875.00</b>

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

<https://www.fhfa.gov/news/news-release/fhfa-announces-conforming-loan-limit-values-for-2025>

Rates and fees are subject to change without notice.

## QM Community Loan

[Click Here for Matrix](#)

# Wow! All FICO & LTV Adjustments Waived!

[Click Here](#) for Property Eligibility

\$4,500

Additional Rebate  
to Agent

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

- ★ Available in AZ, CA, CO, DC, FL, GA, HI, IN, KS, MD, MI, MN, NE, NM, NC, NV, NJ, 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.
- ★ Refinance: 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	35 Days	Rate	25 Days	35 Days	Rate	25 Days	35 Days
6.250	99.49	99.36	5.500	98.85	98.72	6.625	99.32	99.19
6.375	99.94	99.81	5.625	99.34	99.21	6.750	99.84	99.71
6.500	100.37	100.24	5.750	99.68	99.55	6.875	100.13	100.00
6.625	100.75	100.62	5.875	100.00	99.87	7.000	100.42	100.29
6.750	101.12	100.99	6.000	100.24	100.11	7.125	100.90	100.77
6.875	101.50	101.37	6.125	100.25	100.12	7.250	101.34	101.21
7.000	101.79	101.66	6.250	100.45	100.32	7.375	101.62	101.49
7.125	102.07	101.94	6.375	100.74	100.61	7.500	102.11	101.98
7.250	102.63	102.50	6.500	100.95	100.82	7.625	102.55	102.42
7.375	102.93	102.80	6.625	101.12	100.99	7.750	102.94	102.81
7.500	103.20	103.07	6.750	101.39	101.26	7.875	103.13	103.00

### 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	0.000						> = 780	-0.375	-0.625	-0.875	-1.375	NA		
760 – 779							-0.375	-0.875	-1.250	-1.875				
740 – 759							-0.375	-1.000	-1.625	-2.375				
720 – 739							-0.500	-1.375	-2.000	-2.750				
700 – 719							-0.500	-1.625	-2.625	-3.250				
680 – 699							-0.625	-2.000	-2.875	-3.750				
660 – 679							-0.875	-2.750	-4.000	-4.750				
640 – 659							-1.375	-3.125	-4.625	-5.125				
620 – 639							-1.375	-3.375	-4.875	-5.125				

Limited Cash Out Price Adjustments (30 Yrs Fixed Only)						
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	0.000	0.000	-0.125	-0.500	-0.625	-0.500
760 – 779	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
740 – 759	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
720 – 739	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
700 – 719	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
680 – 699	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
660 – 679	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
640 – 659	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875
620 – 639	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625

Additional Agency Adjustments (Refinance Only)						
LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-97.00
Condo	NA	NA	NA	NA	NA	NA
2-4 Units	0.000	-0.375	-0.375	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.875	-1.125	-1.125	-1.875
HiBal Fixed Rate Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
HiBal Fixed Cash out	-1.250	-1.500	-1.500	-1.750	NA	NA

- ★ lock period: 55 days (price -0.25)
- ★ Primary Home Only
- ★ All the refinance transactions can NOT waive LLPA

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



## Agency Loan Program

[Click Here for Matrix](#)

★ Available in AZ, CA, CO, DC, FL, GA, HI, IN, KS, MD, MI, MN, NE, NM, NC, NJ, 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/FHLMC Conforming

30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days
6.125	99.67	5.375	99.39
6.250	99.90	5.500	99.73
6.375	100.47	5.625	100.02
6.500	101.02	5.750	100.55
6.625	101.44	5.875	101.07
6.750	101.63	6.000	101.22
6.875	102.09	6.125	101.23
7.000	102.58	6.250	101.46
7.125	102.95	6.375	101.97
7.250	103.20	6.500	102.22
7.375	103.62	6.625	102.23
7.500	104.03	6.750	102.48
7.625	104.44	6.875	102.97

### FNMA/FHLMC High Balance

30 Yrs Fixed		15 Yrs Fixed	
Rate	30 Days	Rate	30 Days
6.250	99.64	5.625	98.82
6.375	100.21	5.750	99.12
6.500	100.69	5.875	99.43
6.625	101.10	6.000	99.66
6.750	101.36	6.125	100.37
6.875	101.76	6.250	100.38
7.000	102.06	6.375	100.40
7.125	102.35	6.500	100.50
7.250	102.53	6.625	101.01
7.375	102.83	6.750	101.03
7.500	103.09	6.875	101.25
7.625	103.10	7.000	101.42
7.750	103.32	7.125	101.80

## Conforming & High Balance Price Adjustments

#### Purchase LTV & FICO Price Adjustments (30 Yrs Fixed Only)

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
760 – 779	0.000	0.000	-0.250	-0.625	-0.625	-0.500
740 – 759	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
720 – 739	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
700 – 719	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
680 – 699	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
660 – 679	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
640 – 659	0.000	-1.125	-1.500	-2.250	-2.500	-2.000
620 – 639	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625

#### 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
> = 780	-0.375	-0.625	-0.875	-1.375		
760 – 779	-0.375	-0.875	-1.250	-1.875		
740 – 759	-0.375	-1.000	-1.625	-2.375		
720 – 739	-0.500	-1.375	-2.000	-2.750		
700 – 719	-0.500	-1.625	-2.625	-3.250		NA
680 – 699	-0.625	-2.000	-2.875	-3.750		
660 – 679	-0.875	-2.750	-4.000	-4.750		
640 – 659	-1.375	-3.125	-4.625	-5.125		
620 – 639	-1.375	-3.375	-4.875	-5.125		

#### Limited Cash Out Price Adjustments (30 Yrs Fixed Only)

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	-0.125	-0.500	-0.625	-0.500
760 – 779	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
740 – 759	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
720 – 739	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
700 – 719	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
680 – 699	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
660 – 679	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
640 – 659	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875
620 – 639	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625

#### Additional Agency Adjustments (All Terms)

LTV(%)	0-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
Attached Condo	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
2-4 Units	0.000	-0.375	-0.375	-0.625	-0.625	-0.625
Investment	-1.125	-1.625	-2.125	-3.375	NA	NA
2nd Home	-1.125	-1.625	-2.125	-3.375	-4.125	NA
Subordinate Financing	-0.625	-0.625	-0.875	-1.125	-1.125	-1.875
HiBal Fixed Purch/Rate Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
HiBal Fixed Cash out	-1.250	-1.500	-1.500	-1.750	NA	NA
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)

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



Prime Full Doc Jumbo				<a href="#">Click Here for LTV &amp; FICO Limits in Matrix</a>					
★Available in AZ,CA,CO,DC,FL,GA,HI,IN,KS,MD,MI,MN,NE,NM,NC,NJ,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.									
Prime 30 Yrs Fixed		Prime 7/6 ARM 30-day Average SOFR/2.75 Margin 5/1/5 Cap		Prime 30 Yrs Fixed & 7/6 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	99.45	6.000	99.03	>=780	0.000	0.000	-0.250	-0.500	-0.750
6.625	100.07	6.125	99.53	740-779	-0.250	-0.250	-0.500	-0.500	-1.000
6.750	100.57	6.250	100.03	720-739	-0.250	-0.250	-0.500	-0.750	-1.375
6.875	101.07	6.375	100.53	Condo	0.000	0.000	-0.125	-0.375	-0.375
7.000	101.45	6.500	101.03	2-4 units	-0.125	-0.125	-0.250	-0.500	NA
7.125	101.82	6.625	101.40	Second Home	-0.500	-0.500	-0.500	NA	NA
7.250	102.20	6.750	101.78	Investment	-0.500	-0.500	NA	NA	NA
7.375	102.45	6.875	102.03	Loan Amount > \$2M-\$3M	-0.250	-0.375	-0.500	-0.750	NA
7.500	102.70	7.000	102.15	R/T Refi	-0.625	-0.625	-0.625	-0.625	-0.625
7.625	102.95	7.125	102.20	C/O Refi	-1.125	-1.125	-1.125	NA	NA
★Assets from China are unacceptable including gifts.									

★DTI up to 50.00%				Expanded Full Doc Jumbo						<a href="#">Click Here for LTV &amp; FICO Limits in Matrix</a>													
★FICO down to 700												★Available in AZ,CA,CO,DC,FL,GA,HI,IN,KS,MD,MI,MN,NE,NM,NC,NJ, 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.											
Expanded 30 Yrs Fixed		Expanded 15 Yrs Fixed		Expanded 30 & 15 Yrs Fixed Price Adjustments																			
Rate	25 Days	Rate	25 Days	FICO/CLTV(%)	0-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00													
6.375	99.58	6.375	99.21	>=780	0.000	-0.125	-0.125	-0.375	-0.625	-0.875													
6.500	100.00	6.500	99.56	760-779	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000													
6.625	100.39	6.625	99.83	740-759	-0.250	-0.250	-0.375	-0.625	-1.000	-1.000													
6.750	100.75	6.750	100.17	720-739	-0.375	-0.500	-0.625	-1.000	-1.000	-1.500													
6.875	101.07	6.875	100.47	700-719	-0.625	-0.750	-1.000	-1.000	-1.500	-2.000													
7.000	101.32	7.000	100.68	Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500													
7.125	101.50	7.125	100.92	Investment	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500													
7.250	101.66	7.250	101.12	R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250													
Max price 101.50		Max price 101.50		C/O Refi	-0.250	-0.375	-0.375	-0.625	-1.000	-1.250													
				CLTV > 70% & DTI > 45%	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125													

Government Down Payment Assistance (DPA) First Lien							
These rates are only for HOP FTHB Down Payment Assistance.							
DPA Amount				<a href="#">Click Here for Details in Matrix</a>			
Los Angeles County up to <b>\$100,000</b> Income limit is up to <b>120% AMI</b> ↴							
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
6.750	99.900	6.000	99.730	6.875	100.210	6.750	100.380
6.875	100.470	6.125	100.020	7.000	100.690	6.875	100.400
7.000	101.020	6.250	100.550	7.125	101.100	7.000	100.500
7.125	101.440	6.375	101.070	7.250	101.360	7.125	101.010
7.250	101.630	6.500	101.220	7.375	101.760	7.250	101.030
7.375	102.090	6.625	101.230	7.500	102.060	7.375	101.250
7.500	102.580	6.750	101.460	7.625	102.350	7.500	101.420

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

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



NMLS #295075  
 41 E Live Oak Ave, Arcadia, CA 91006  
 \*Lock cut-off time 5:30 PM PST  
 \*Consumer Paid Compensation

Effective Date: 02/10/2025 08:07:40 AM PST  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
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# DSCR

[★Click Here for LTV & FICO Limits in Matrix](#)

★Available in all the states except AK, ID, MT, ND, SD, UT  
 ★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/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	80.01-90.00
6.375	99.125	740 Plus	1.000	0.875	0.500	0.250	0.000	-0.625	-1.375	NA
6.500	99.500	720-739	0.625	0.500	0.250	0.000	-0.500	-1.000	-2.125	
6.625	99.875	700-719	0.375	0.250	-0.125	-0.250	-0.875	-1.625	-3.250	
6.750	100.250	680-699	-0.125	-0.375	-0.625	-1.250	-2.000	-2.750	-5.375	
6.875	100.625	660-679	-0.375	-0.625	-1.000	-2.000	-3.000	NA	NA	
7.000	101.125	Foreign National (Min loan amount 150K)	-1.625	-2.000	-2.000	-2.375	-3.625	NA	NA	
7.125	101.500	C/O Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.125	NA	
7.250	101.875	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	
7.375	102.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	
7.500	102.750	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	
7.625	103.125	Loan Amount 125,000-150,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.625	
7.750	103.625	Loan Amount 150,001-250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	
7.875	104.000	DSCR < 0.75 (Purchase & R/T)	-1.750	-2.125	-2.250	-2.500	-2.500	NA	NA	
8.000	104.250	DSCR < 0.75 (C/O)	-2.000	-2.375	-2.500	NA	NA	NA	NA	
8.125	104.500	DSCR 0.75 - 0.99 (Purchase & R/T)	-0.750	-0.750	-0.750	-0.875	-1.000	-1.250	NA	
8.250	104.750	DSCR 0.75 - 0.99 (C/O)	-1.125	-1.250	-1.250	-1.750	-1.750	NA	NA	
8.375	105.000	DSCR ≥ 1.25	0.375	0.375	0.375	0.375	0.250	0.250	0.250	
8.500	105.250	ITIN (Min DSCR 1.0)	-2.000	-2.250	-2.250	-2.500	-2.625	-2.625	NA	
8.625	105.375	C08 Borrowers	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
8.750	105.500	Interest Only (10yrs)	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	NA	
		Close Under Business	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
		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			
1 Yr-5 Yrs PPP	102.000	0.750	0.375	0.000	-0.500	-1.000	-1.875			
No PPP	99.000 <small>1 point cost can not be offset</small>									
Foreigner 1 Year PPP	101.000									

- ★Vacant Unit(s) for refin – Use 75% of market rents for vacant unit(s) to calculate DSCR (Maximum 1 vacant unit)
- ★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 CLTV 75%; DSCR < 1, Max CLTV 70%.
- ★Cash-In-Hand: Max \$750K for CLTV > 60%, unlimited for CLTV <=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 CLTV 65% for C/O Refi.
- ★Warrantable Condo: Max CLTV 70% for C/O Refi.
- ★2-4 Units: Max CLTV 70% for C/O Refi.

★Please call for price:

- FICO 620 - 659
- Foreign National CLTV > 70 or ITIN CLTV > 75%
- Loan amt > \$2.0 million
- Mortgage late payment
- Rural Property
- Short term rental

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



# Bank Statement

[★Click Here for LTV & FICO Limits in Matrix](#)

★Available in AZ,CA,CO,DC,FL,GA,HI,IN,KS,MI,MN,NE,NV,NJ,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/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
6.750	99.750	740 Plus	0.875	0.750	0.500	0.375	0.000	-0.125	-0.625	-3.625	-5.875
6.875	100.375	720-739	0.625	0.500	0.250	0.000	-0.250	-0.750	-1.625	-4.250	NA
7.000	100.750	700-719	0.500	0.375	0.125	-0.125	-0.625	-1.375	-2.125	-5.375	NA
7.125	101.125	680-699	0.250	0.125	-0.500	-1.000	-1.625	-2.875	-3.750	NA	NA
7.250	101.625	660-679	-0.375	-0.500	-1.375	-1.750	-2.625	-3.625	-4.625	NA	NA
7.375	102.000	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-1.000	-1.250	NA	NA
7.500	102.250	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	NA
7.625	102.625	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	NA
7.750	103.000	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.875	103.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
8.000	103.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
8.125	104.000	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	-1.500
8.250	104.250	loan amount > \$2.0M-\$2.5M	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	NA	NA
8.375	104.500	loan amount > \$2.5M-\$3.0M	-0.500	-0.500	-0.750	-0.875	-0.875	-0.875	NA	NA	NA
8.500	104.875	loan amount > \$3.0M-\$3.5M	-0.750	-0.750	-1.000	-1.000	NA	NA	NA	NA	NA
8.625	105.125	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	NA
8.750	105.250	ITIN (Min FICO 680, Max DTI 50)	-2.500	-2.500	-2.500	-2.500	-2.625	-2.625	-2.875	NA	NA
8.875	105.500	C08 Borrowers	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.000	105.625	Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	-1.500	NA
		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
		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
Descriptions	Max Net Price	Investment Property Only - Prepay Penalty LLPA									
NOO & No PPP	99.000 <small>1 point cost can't be offset</small>	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP				
All the others	102.000	0.750	0.250	0.000	-0.625	-1.000	-1.375				

★Cash-In-Hand: Max \$750K for CLTV>60%, unlimited for CLTV<=60%.  
 ★2nd Home/Investment: Max LTV 70% for C/O Refi.  
 ★Warrantable Condo /2-4 Units: Max LTV 70% for C/O Refi.

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

★Please call for price:

- Loan amt < \$150K or > \$3.5M-20.0M
- 1 Year Full Doc CLTV > 80%
- Rural Property

# CPA Prepared P&L/WVOE

[★Click Here for LTV & FICO Limits in Matrix](#)

★Available in AZ,CA,CO,DC,FL,GA,HI,IN,KS,MI,MN,NE,NV,NJ,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/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	80.01-90.00	
6.750	99.500	740 Plus	0.625	0.625	0.375	0.250	-0.125	-0.500	-1.000	NA	
6.875	100.000	720-739	0.625	0.500	0.250	0.000	-0.375	-1.125	-1.625	NA	
7.000	100.500	700-719	0.500	0.375	0.125	-0.250	-0.750	-1.625	-2.125	NA	
7.125	101.000	680-699	0.250	0.125	-0.500	-1.000	-1.750	-3.125	-4.000	NA	
7.250	101.500	660-679	-0.500	-0.500	-1.375	-1.750	-2.750	-3.875	-4.625	NA	
7.375	101.875	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.250	NA	
7.500	102.250	Second Home	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA	
7.625	102.625	Investment	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	NA	
7.750	103.000	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	
7.875	103.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	
8.000	103.625	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	NA	
8.125	103.875	loan amount 150,000-250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	
8.250	104.250	loan amount > \$2.0M-\$2.5M	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	NA	
8.375	104.500	loan amount > \$2.5M-\$3.0M	-0.500	-0.500	-0.750	-0.875	-0.875	-0.875	NA	NA	
8.500	104.750	loan amount > \$3.0M-\$3.5M	-0.750	-0.750	-1.000	-1.000	NA	NA	NA	NA	
8.625	105.000	DTI > 50	-0.500	-0.500	-0.625	-0.625	-0.625	-1.375	-1.375	NA	
8.750	105.250	ITIN	NA	NA	NA	NA	NA	NA	NA	NA	
8.875	105.500	C08 Borrowers	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
		Interest Only(10yrs)	-0.625	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	NA	
		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	
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	
Descriptions	Max Net Price	Investment Property Only - Prepay Penalty LLPA									
NOO & No PPP	99.000 <small>1 point cost can't be offset</small>	5 Yrs PPP	4 Yrs PPP	3 Yrs PPP	2 Yrs PPP	1 Yr PPP	No PPP				
All the others	102.000	0.750	0.250	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 without housing history max CLTV 70%.  
 ★Max DTI 53%.

★Please call for price:

- Loan amt < \$150K
- Rural Property



**Self Prepared P&L** [★Click Here for Details in Matrix](#)

Product	Rate	Price (25 days)	Margin	Index	Available States
<b>5/6 ARM</b> (2/1/6)	6.875	100.000	3.000%	30-Day SOFR	CA, NV, TX
	7.000	100.125			
Product	Rate	Price (25 days)	Margin	Index	Available States
<b>7/6 ARM</b> (5/1/6)	7.125	100.000	3.000%	30-Day SOFR	CA, NV, TX (CO, GA, VA, WA call for rate)
	7.250	100.125			

Rate Adjustments (All Terms)	
FICO < 700	+ 0.250
2nd Home / Investment	+ 0.250
Cash out LTV <= 50%	+ 0.125
Cash out LTV > 50%	+ 0.250
2-4 Units	+ 0.250
Condominium LTV > 60%	+ 0.125
<b>Foreigner*</b> (CPA-Prepared P&L only)	+ 0.250

\*2nd Home or FICO adjustment is not applicable for Foreigner

**5/6 & 7/6 ARM 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	1-4 Units/SFR/PUD	\$150,000 - \$1,500,000	70.000	<b>680</b> (FICO<700 Deduct 5% from Max LTV)
			\$1,500,001 - \$2,000,000	65.000	
		Condo	\$150,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
	Investment	1-4 Units/SFR/PUD	\$150,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
		Condo	\$150,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
C/O Refi	Primary&2nd home	1-4 Units/SFR/PUD	\$150,000 - \$1,500,000	65.000	
			\$1,500,001 - \$2,000,000	60.000	
		Condo	\$150,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
	Investment	1-4 Units/SFR/PUD	\$150,000 - \$1,500,000	60.000	
			\$1,500,001 - \$2,000,000	55.000	
		Condo	\$150,000 - \$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	\$150,000 - \$1,500,000	60.000	NA
			\$1,500,001 - \$2,000,000	55.000	

**No Job No Income** [★Click Here for Details in Matrix](#)

★Available in CA, HI    ★Expected turn time: **45 days** around, all conditions must be uploaded at one time

Product	Rate	Price (30 days)	Margin	Caps	Index
<b>3/6 ARM</b> <small>5/6 ARM + 0.125 to rate</small>	<b>6.750%</b> <small>Min Final Rate 6.500%</small>	<b>99.250</b>	3.000%	2/1/5	30-Day SOFR

**Loan Level Rate Adjustments**

Investment	+ 0.125 to rate	More Than 10 Financed Properties(Investment Only) + 0.250 to rate LTV 50.01-60.00% (No FICO/No Credit History Only) + 0.250 to rate CD Term Reduced to 13 months (No FICO/No Credit/Cashout Only) + 0.500 to rate No CD Term Requirement** (No FICO/No Credit/Cashout Only) + 1.500 to rate No CD Term Requirement ** (All Others) + 1.000 to rate
Investment LTV 55.01-60.00%	+ 0.125 to rate	
Cash-Out	+ 0.125 to rate	
LTV 60.01-65.00%	+ 0.250 to rate	
FICO 680-699	+ 0.250 to rate	
Condo	+ 0.125 to rate	
6 months reserve (up or down)*	± 0.125 to rate	

\*The min reserve is 6 months and max is 36 months. Lender credit not Allowed. See the matrix for specific reserve requirements.  
 \*\*Max LTV allowed will be reduced by 10%

**Eligibility Requirements**

LTV & Loan Amount Requirements		Min FICO	Loan Amount	Purchase/R&T LTV	Cash-Out LTV
		<b>Owner-Occupied</b>	680	up to \$1,500,000	65%
\$1,500,001-2,500,000	60%			55%	
\$2,500,001-3,000,000	55%			50%	
\$3,000,001-3,500,000	50%			45%	
<b>Non-Owner Occupied</b>	680	up to \$1,500,000	60%	55%	
		\$1,500,001-2,500,000	55%	50%	
		\$2,500,001-3,000,000	50%	45%	
		\$3,000,001-3,500,000	45%	40%	
<b>No FICO/ No Credit History</b>	680/NA	up to \$1,500,000	60%	55%	
		\$1,500,001-2,500,000	50%	45%	
		\$2,500,001-3,000,000	45%	40%	
		\$3,000,001-3,500,000	40%	35%	

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





NMLS #295075  
 41 E Live Oak Ave, Arcadia, CA 91006  
 \*Lock cut-off time 5:30 PM PST  
 \*Consumer Paid Compensation

Effective Date: 02/10/2025 08:07:40 AM PST  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
 Page 8 of 9

Prime CES (Closed End Second)			★Click Here for LTV & FICO Limits in Matrix									
★Available in AZ,CA,CO,DC,FL,GA,HI,IN,KS,MI,MN,NE,NV,NJ,NM,NC,OH,OK,OR,PA,SC,TN,VA,WA,WV.												
Rate	30 Yrs Fixed	15/20 Yrs Fixed	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	75.01-80.00	80.01-90.00	
7.625	98.250	98.450	800+	2.000	1.875	1.750	1.500	1.125	0.625	-0.500	NA	
7.750	98.750	98.950	780-799	1.875	1.750	1.625	1.375	0.875	0.000	-0.875		
7.875	99.125	99.325	760-779	0.875	0.750	0.625	0.125	-0.375	-0.625	-1.875		
8.000	99.500	99.700	740-759	0.000	0.000	0.000	-0.250	-0.750	-1.125	-3.125		
8.125	99.875	100.075	720-739	-0.375	-0.375	-0.375	-0.750	-1.250	-1.875	-4.125		
8.250	100.250	100.450	700-719	-1.000	-1.000	-1.000	-1.500	-2.500	-3.500	-6.625		
8.375	100.625	100.825	680-699	-1.625	-1.875	-2.125	-2.375	-4.500	-5.625	NA		
8.500	101.000	101.200	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
8.625	101.375	101.575	Investment	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA		
8.750	101.750	101.950	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500		
8.875	102.125	102.325	2-4 Units	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA		
9.000	102.500	102.700	DTI > 40%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625		
9.125	102.875	103.075	Loan amount 75-100K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
9.250	103.250	103.450	Loan amt > 100-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
9.375	103.625	103.825	Loan amt > 200-350K	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
9.500	104.000	104.200	State NJ (Min FICO 720)	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000		
9.625	104.375	104.575	Bank Statemnt 1099	<b>Rate + 0.375</b>						Max CLTV 80.00% for FICO >= 700, Max CLTV 75.00% for FICO < 700		
9.750	104.750	104.950										
9.875	105.000	105.200										
10.000	105.250	105.450										
10.125	105.500	105.700										
10.250	105.750	105.950										
10.375	106.000	106.200										
10.500	106.250	106.450										
10.625	106.500	106.700										
10.750	106.750	106.950										
<b>Min Price</b>	99.500	99.500										
<b>Max Price</b>	102.000	102.000										
★Stand-Alone; Piggy Back (The 1st lien must be done at AAA) ★Rate & Term Transaction Ineligible; Purchase: Call for price												

DSCR CES (Closed End Second)			★Click Here for LTV & FICO Limits in Matrix						
★Available in AZ,CA,CO,DC,FL,GA,HI,IN,KS,MN,NE,NV,NJ,NM,NC,OH,OK,OR,PA,SC,VA,WA.									
30 Yrs Fixed		Loan Level Price Adjustments							
Rate	25 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	
11.500	99.375	800 Plus	0.500	0.375	0.250	0.000	-0.125	-0.625	
11.625	99.625	780-799	0.375	0.250	0.000	-0.125	-0.250	-0.875	
11.750	99.875	760-779	0.250	0.000	-0.125	-0.250	-0.500	-1.250	
11.875	100.125	740-759	0.000	-0.125	-0.250	-0.500	-1.000	-1.500	
12.000	100.375	720-739	-0.125	-0.250	-0.750	-1.000	-1.375	-1.875	
12.125	100.625	700-719	-0.875	-1.125	-1.625	-2.125	-2.500	NA	
12.250	100.875	680-699	-2.375	-2.625	-3.125	-3.625	NA	NA	
12.375	101.125	660-679	-3.375	-3.625	-4.125	NA	NA	NA	
12.500	101.375	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
12.625	101.500	Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
12.750	101.625	Loan Amt 100k-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
12.875	101.750	FN with FICO (Min FICO 700)	-1.500	-1.500	-1.500	-1.500	-1.500	NA	
13.000	101.875	★Max price 101.5, max rate for CA is 12.25 and Floor price for NC is 99.75 ★Min DSCR ratio 1.00 ★Vacant/Unleased ineligible ★Piggy Back: 1st lien must be done at AAA ★Short term rental please call for price							
13.125	102.000								

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



Rate		30 Days	Expanded HELOC							★Click Here for LTV & FICO Limits in Matrix		
			★Available in AZ,CA,CO,DC,FL,GA,KS,MD,MI,MN,NE,NM,NJ,NC,NV,OH,OK,OR,PA,SC,TN,VA,WA,WV.									
				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%	101.250			>= 780	-0.250	-0.250	-0.500	-0.750	-1.750	-2.000	-4.500	-5.500
Prime + 0.625%	101.750			760-779	-0.500	-0.500	-0.500	-0.750	-1.750	-3.000	-6.000	-7.000
Prime + 0.750%	102.125			740-759	-1.000	-1.000	-1.000	-1.750	-1.750	-4.500	-6.500	-9.000
Prime + 0.875%	102.500			720-739	-2.000	-2.000	-2.000	-2.000	-3.000	-5.000	-8.500	NA
Prime + 1.000%	103.000			700-719	-2.500	-2.500	-3.000	-4.500	-5.000	-7.500	-9.500	NA
Prime + 1.125%	103.125			680-699	-3.000	-3.500	-4.500	-5.000	-6.500	-7.500	NA	NA
Prime + 1.250%	103.375			Draw Term								
Prime + 1.375%	103.500			120 Months	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
Prime + 1.500%	103.750			60 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prime + 1.625%	104.125			36 Months	1.250	1.250	1.250	1.250	1.250	1.250	0.000	0.000
Prime + 1.750%	104.625			24 Months	1.750	1.750	1.750	1.750	1.750	1.750	0.000	0.000
Prime + 1.875%	105.250			★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 Pricing 100.5. ★Prime Rate: <b>7.500%</b> . ★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> <b>Annual Fee</b>	
Prime + 2.000%	105.750										<b>\$ 0</b> <b>Prepaid Penalty</b>	
Prime + 2.125%	106.125											
Prime + 2.250%	106.500											
Prime + 2.375%	106.875											
Prime + 2.500%	107.250											
Prime + 2.625%	107.750											
Prime + 2.750%	108.125											

30-Year		Rate	30 Days Price	Express HELOC							★Click Here for LTV & FICO Limits in Matrix		
				★Available in AZ,CA,CO,DC,FL,GA,KS,MI,MN,NE,NM,NJ,NC,NV,OH,OK,OR,PA,SC,VA,WA,WV.									
				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	75.01-80.00	80.01-90.00	
Full Doc	Prime + 0.750	99.125		780 Plus	0.000	0.000	0.000	-0.500	-1.000	-2.000	-2.000	NA	
	Prime + 0.875	99.625		760-779	-0.500	-0.500	-0.500	-0.500	-1.000	-2.000	-3.000		
	Prime + 1.000	100.125		740-759	-1.000	-1.000	-1.000	-1.000	-2.000	-2.000	-4.000		
	Prime + 1.125	100.625		720-739	-2.000	-2.000	-2.000	-2.000	-2.000	-3.000	-5.000		
	Prime + 1.250	101.125		700-719	-2.500	-2.500	-2.500	-3.000	-3.500	-4.500	-7.500		
	Prime + 1.375	101.625		680-699	-3.000	-3.000	-3.500	-4.500	-5.000	-6.000	NA		
Bank Stmt	Prime + 1.500	101.875		780 Plus	-0.500	-0.500	-0.500	-1.000	-1.500	-2.500	-2.500	NA	
	Prime + 1.625	102.375		760-779	-1.000	-1.000	-1.000	-1.000	-1.500	-2.500	-3.500		
	Prime + 1.750	102.750		740-759	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500	-4.500		
	Prime + 1.875	103.125		720-739	-2.500	-2.500	-2.500	-2.500	-2.500	-3.500	NA		
	Prime + 2.000	103.500		700-719	-3.000	-3.000	-3.000	-3.500	-4.000	-5.000	NA		
Draw Term	Prime + 2.125	103.875		12 mos Bank Stmt	-1.000								
	Prime + 2.250	104.250		2 yr	2.000	2.000	2.000	2.000	2.000	2.000	2.000	NA	
	Prime + 2.375	104.625		3 yr	1.500	1.500	1.500	1.500	1.500	1.500	1.500		
Prime + 2.500	105.000		5 yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Investment	Prime + 2.625	105.375		Investment	-2.000	-2.000	-2.500	-3.000	-3.500	NA	NA	NA	
	Prime + 2.750	105.750		Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA		
	Prime + 2.875	106.125		DTI	40.01-45.00	0.000	0.000	0.000	-0.125	-0.125	-0.125		-0.125
	Prime + 3.000	106.500			45.01-50.00	0.000	0.000	0.000	-0.125	-0.125	-0.250		-0.250
	Prime + 3.125	106.875		Warrantable Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250		
Prime + 3.250	107.250		Loan Amt \$75,000-100K	-0.125									

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