



# DAILY RATE SHEET

**QM Community Loan** Page 2

> **\$4,500 CREDIT** 6.875%

All FICO&LTV Adjustments Waived!

**Agency Loan Program** Page 3

> 30 Yrs Fixed Par Rate 6.625%

**Elite Jumbo** Page 4

> 5/6 ARM As Low As **6.250%**

**No Job No Income** Page 5

> 3/6 ARM 7.125%

**3 Mo. Bank Statement** Page 6

> 7/6 ARM 7.250%

**DSCR** Page 7

> 30 Yrs Fixed Par Rate 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	5.330
Conditions Review	24 Hours	1 Year CMT	4.990
Loan Doc	48 Hours	10 Years Treasury	4.650
Funding	48 Hours		
Non-QM Loan Program 48 Hours/Jumbo Loan Program 72 Hours/Manufactured Home 7-10 Days QM Community Loan Turn Time: Initial & condition review 3-5 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 Lock Desk Underwriting Appraisal Funding	<a href="mailto:aaaloan@aaalendings.com">aaaloan@aaalendings.com</a> <a href="mailto:lockdesk@aaalendings.com">lockdesk@aaalendings.com</a> <a href="mailto:credit@aaalendings.com">credit@aaalendings.com</a> <a href="mailto:appraisal@aaalendings.com">appraisal@aaalendings.com</a> <a href="mailto:docdrawing@aaalendings.com">docdrawing@aaalendings.com</a> <a href="mailto:review@aaalendings.com">review@aaalendings.com</a>	(626) 566-8651
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## Fees

QM Community Loan/Agency Loan Program/DPA Full Doc Jumbo / Elite Jumbo	Lender Fee \$1,050	
Bank Statement /12 Months CPA P&L / WVOE DSCR Self Prepared P&L & WVOE 3 Mo. Bank Statement	Lender Fee \$1,495	Rate Extension Fee 0.150% for 7 days 0.250% for 14 days
No Job No Income	Lender Fee \$1,500	
Portfolio Program Bridge Loan	Lender Fee \$995	No Rate Extension Options
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
- 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.)
- WVOE & Self Prepared P&L (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

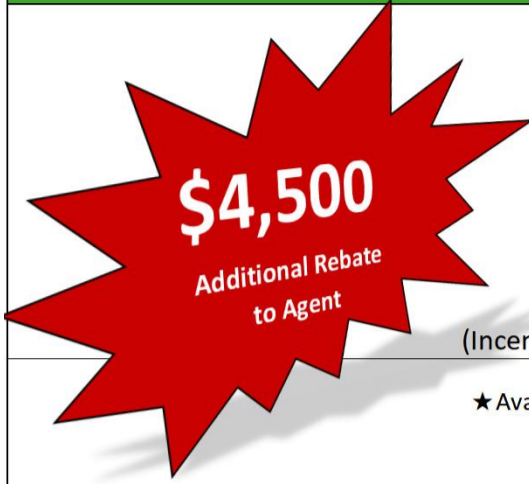
Units	Baseline Loan Limits		High Balance (Contiguous States, DC and PR)
	Contiguous States,DC and PR	AK, GU, HI,and U.S. Virgin Islands	
1 Unit	<b>\$766,550.00</b>	<b>\$1,149,825.00</b>	<b>\$1,149,825.00</b>
2 Units	<b>\$981,500.00</b>	<b>\$1,472,250.00</b>	<b>\$1,472,250.00</b>
3 Units	<b>\$1,186,350.00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



**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,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 DU Refi: Price adjustments follow Agency loan with incentive up to \$4,500
- ★ **This Program is retail only**

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
6.375	98.29	5.625	97.82	6.875	98.79
6.500	98.75	5.750	98.17	7.000	99.11
6.625	99.11	5.875	98.49	7.125	99.60
6.750	99.64	6.000	98.81	7.250	100.04
6.875	100.09	6.125	99.07	7.375	100.33
7.000	100.49	6.250	99.37	7.500	100.59
7.125	100.81	6.375	99.66	7.625	100.81
7.250	101.25	6.500	99.95	7.750	101.21
7.375	101.65	6.625	100.03	7.875	101.49
7.500	102.00	6.750	100.31	8.000	101.76

### 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/Refi/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
6.250	98.55	5.625	98.93	6.250	98.31	6.125	99.29
6.375	99.13	5.750	99.46	6.375	98.75	6.250	99.79
6.500	99.70	5.875	99.94	6.500	99.20	6.375	100.23
6.625	100.18	6.000	100.13	6.625	99.62	6.500	100.49
6.750	100.45	6.125	100.14	6.750	100.17	6.625	100.50
6.875	100.93	6.250	100.58	6.875	100.56	6.750	100.73
7.000	101.37	6.375	101.03	7.000	100.88	6.875	100.79
7.125	101.77	6.500	101.21	7.125	101.30	7.000	101.01
7.250	101.97	6.625	101.22	7.250	101.78	7.125	101.02
7.375	102.35	6.750	101.65	7.375	102.10	7.250	101.10
7.500	102.79	6.875	102.07	7.500	102.40	7.375	101.35
7.625	103.23	7.000	102.31	7.625	102.65	7.500	101.74

## 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 (LTV%)						
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 **\$85,000**  
 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
6.625	99.13	6.000	99.46	6.625	98.75	6.500	99.79
6.750	99.70	6.125	99.94	6.750	99.20	6.625	100.23
6.875	100.18	6.250	100.13	6.875	99.62	6.750	100.49
7.000	100.45	6.375	100.14	7.000	100.17	6.875	100.50

★ 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,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.

### 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
6.500	<b>6.000</b>	<b>5.875</b>	<b>5.750</b>	<b>5.625</b>	98.79
6.625	<b>6.125</b>	<b>6.000</b>	<b>5.875</b>	<b>5.750</b>	99.04
6.750	<b>6.250</b>	<b>6.125</b>	<b>6.000</b>	<b>5.875</b>	99.29
6.875	<b>6.375</b>	<b>6.250</b>	<b>6.125</b>	<b>6.000</b>	99.54
7.000	<b>6.500</b>	<b>6.375</b>	<b>6.250</b>	<b>6.125</b>	99.79
7.125	<b>6.625</b>	<b>6.500</b>	<b>6.375</b>	<b>6.250</b>	100.04
7.250	<b>6.750</b>	<b>6.625</b>	<b>6.500</b>	<b>6.375</b>	100.29
7.375	<b>6.875</b>	<b>6.750</b>	<b>6.625</b>	<b>6.500</b>	100.54
7.500	<b>7.000</b>	<b>6.875</b>	<b>6.750</b>	<b>6.625</b>	100.79
7.625	<b>7.125</b>	<b>7.000</b>	<b>6.875</b>	<b>6.750</b>	101.04

- ★ 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					
				FICO/LTV(%)	0-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Rate	25 Days	Rate	25 Days						
6.750	99.25	6.625	98.70	>=780	0.000	0.000	-0.250	-0.500	-0.750
6.875	99.75	6.750	99.32	740-779	-0.250	-0.250	-0.500	-0.500	-1.000
7.000	100.25	6.875	99.82	720-739	-0.250	-0.250	-0.500	-0.750	-1.375
7.125	100.75	7.000	100.32	Condo	0.000	0.000	-0.125	-0.375	-0.375
7.250	101.12	7.125	100.82	2-4 units	-0.125	-0.125	-0.250	-0.500	-0.500
7.375	101.37	7.250	101.20	Second Home	-0.500	-0.500	-0.500	NA	NA
7.500	101.62	7.375	101.57	Investment	-0.500	-0.500	NA	NA	NA
7.625	101.87	7.500	101.82	Loan Amount > \$2M-\$3M	-0.250	-0.375	-0.500	-0.750	NA
7.750	102.12	7.625	102.07	R/T Refi	-0.625	-0.625	-0.625	-0.625	-0.625
7.875	102.37	7.750	102.20	C/O Refi	-1.125	-1.125	-1.125	NA	NA

★ TX State (price -0.125)

★ Assets from China are unacceptable including gifts.

[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: 04/23/2024 07:43:33 AM PDT  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
 Page 5 of 9

## 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 (25 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 7.000, call for more rate options)</small>	3.000%	2/1/5	30-Day SORF	<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																			
<b>P&amp;I Reserve Requirement</b>		Most recent <b>1</b> Month Bank Statement required. ★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																		
Foreign National or Cash-Out		24 mos																		
All Others		12 mos																		

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

## Portfolio Program (Bridge Loan)

★Available in AZ, CA, CO, FL, GA, ID, IL, MA, MD, MN, OR, TX, WA

Product	Rate	
<b>90 Days</b> <small>Balloon Loan</small>	<b>9.990%</b>	★ No payments due during short-term loan period ★ Only a desktop appraisal is performed ★ Quick close!

Loan Amount	Max LTV	Min FICO
\$ 200K - \$ 1.0M	80.00%	660
> \$ 1.0M - \$ 2.0M	75.00%	

**★Purchase only**

- ★Fixed Rate, no monthly payments due, all interest is accrued and paid at maturity.
- ★1.5 % origination fee. High Cost loans are not permitted.
- ★Please call for FICO < 660 or loan amount > \$2.0M.

<b>Other Requirements</b>	<ul style="list-style-type: none"> <li>★The borrower must demonstrate the ability to repay the Short-Term Loan in full by demonstrating the borrower is <b>fully qualified for a Rate&amp;Term Refinance Loan.</b> (e.g. Agency Loan, P &amp; L, DSCR...)</li> <li>★First lien only. Junior liens are not permitted.</li> <li>★No prepayment penalty.</li> <li>★No escrows.</li> <li>★Property must not have transferred ownership within 6 months of the application date.</li> <li>★Standard Lender's Title Insurance required.</li> <li>★Must cover the lesser of the replacement cost of the home or the total new loan amount. Must be a 12 months term paid in full at or prior to closing.</li> <li>★Loan may not be assumed.</li> </ul>
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\*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: 04/23/2024 07:43:33 AM PDT  
 1 (877) 789-8816  
 Lock Desk Email: lockdesk@aaalendings.com  
 Page 6 of 9

## Self Prepared P&L

★ Available in CA, CO, GA, IL, TX, VA, WA

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

Product	Rate	Price (25 days)	Rate Adjustments	≤50	50.01-60	60.01-65	65.01-70	
7/6 ARM	7.375	99.750	Loan Amount ≤ \$1.5MM	700+	0	+0.125	+0.125	
				680-699	+0.125	+0.250	+0.250	
			Loan Amount > \$1.5MM ≤ \$2.5MM	700+	+0.125	+0.125	+0.375	NA
				680-699	+0.125	+0.250	+0.500	NA
Margin: 3.00% Cap: 5/1/5 Index: 30-Day SOFR			Cash-Out		+0.250	+0.250	+0.375	
			Condo		0	0	0	+0.250
			2-Unit		+0.125	+0.125	+0.125	+0.250
			3-4 Unit		+0.250	+0.250	+0.375	+0.375
			Units + ADU > 4		+0.250	+0.250	NA	NA
			Investment Property		+0.250	+0.250	+0.250	+0.250
			<b>WVOE</b>		-0.125	-0.125	-0.125	-0.125
			Foreign National		+0.500	+0.500	NA	NA
			30 Year Fixed		+0.250	+0.250	+0.250	+0.250

★TX State (-0.125 to Price)

★Reserve in designated account\*(+0.125 to Price) (\*Deposit 1-year P&I in AAA-designated account with ACH, keep active for 6 months)

## LTV/CLTV & Loan Amount & FICO Requirements

WVOE Only | Self/CPA Prepared P&L Only

Prop. Type	Loan Amount	Max LTV	Max CLTV/HCLTV	Min FICO
1 Unit SFR&PUD, 2-4 Units	>\$0-\$1.5m	70.00%	70.00%	680
	>\$1.5m-\$2.0m	65.00%	65.00%	680
	>\$2.0m-\$2.5m	60.00%	60.00%	700
Condo	>\$0-\$1.5m	70.00%	70.00%	680
	>\$1.5m-\$2.0m	65.00%	65.00%	700
Foreign Nationals (FN)	>\$0-\$2.5m	60.00%	60.00%	NA
Cash-Out Refinance	6 mos. seasoning required. (Delayed Financing is acceptable and subject to lender) C/O Refi Max LTV are limited by property type and FN LTV requirements listed above.			

Please call for price: Low/Moderate Income **CRA Product** (Higher LTV & Lower FICO Limits) or FICO 660-679

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

## 3 Mo. Bank Statement

★ Available in CA, CO, GA, IL, TX, VA, WA

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

Product	Rate	Price (25 days)	Rate Adjustments	≤50	50.01-60	60.01-65	65.01-70	
7/6 ARM	7.250	99.750	Loan Amount ≤ \$1.5MM	740+	0	+0.125	+0.250	
				700-739	+0.125	+0.250	+0.250	
			Loan Amount > \$1.5MM ≤ \$2.5MM	740+	0	+0.125	+0.250	NA
				700-739	+0.125	+0.250	+0.375	NA
Margin: 3.00% Cap: 5/1/5 Index: 30-Day SOFR			Condo		0	0	0	
			2-Unit		+0.125	+0.125	+0.125	+0.250
			3-4 Unit		+0.250	+0.250	+0.375	+0.375
			Investment Property		+0.250	+0.250	+0.250	+0.250
			30 Year Fixed		+0.250	+0.250	+0.250	+0.250

★TX State (-0.125 to Price)

★Reserve in designated account\*(+0.125 to Price) (\*Deposit 1-year P&I in AAA-designated account with ACH, keep active for 6 months)

## LTV/CLTV & Loan Amount & FICO Requirements

Prop. Type	Loan Amount	Max LTV	Max CLTV/HCLTV	Min FICO
1 Unit SFR&PUD, 2-4 Units	>\$0-\$1.5m	70.00%	70.00%	700
	>\$1.5m-\$2.0m	65.00%	65.00%	700
	>\$2.0m-\$2.5m	60.00%	60.00%	700
Condo	>\$0-\$1.5m	70.00%	70.00%	700
	>\$1.5m-\$2.0m	65.00%	65.00%	700

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

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

## 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(3 Yrs PPP)	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	
6.750	97.875	740 Plus	+1.000	+1.000	+0.500	0.000	-0.375	-1.000	-2.250	NA	
6.875	98.500	720-739	+0.750	+0.500	+0.125	-0.375	-1.000	-1.750	-3.000	NA	
7.000	99.000	700-719	0.000	-0.125	-0.500	-0.875	-1.625	-2.500	-3.750	NA	
7.125	99.375	680-699	-0.500	-0.750	-1.000	-1.875	-2.250	-3.375	-5.000	NA	
7.250	99.875	660-679	-1.000	-1.250	-1.500	-2.250	-3.000	NA	NA	NA	
7.375	100.375	None FICO (Foreign National)	-2.375	-2.500	-2.500	-3.000	-3.375	NA	NA	NA	
7.500	100.750	C/O Refi	-0.250	-0.250	-0.250	-0.500	-0.750	-1.125	NA	NA	
7.625	101.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	
7.750	101.500	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	
7.875	101.875	2-4 Units	-0.250	-0.250	-0.500	<b>-0.500</b>	<b>-0.625</b>	<b>-0.750</b>	NA	NA	
8.000	102.125	loan amount ≥ \$125k-\$250k	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	
8.125	102.250	DSCR < 0.75	<b>-2.000</b>	<b>-2.375</b>	<b>-2.500</b>	<b>-2.750</b>	<b>-3.000</b>	<b>-3.125</b>	NA	NA	
8.250	102.500	DSCR 0.75 - 0.99	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	
8.375	102.750	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
8.500	103.000	Short-Term Rentals (Refi Only, Min DSCR1.0)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	
8.625	103.250	ITIN (Min DSCR 1.0)	<b>-3.750</b>	<b>-3.750</b>	<b>-3.750</b>	<b>-3.750</b>	<b>-3.750</b>	<b>-3.750</b>	NA	NA	
8.750	103.500	Interest Only (10yrs)	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	NA	NA	
8.875	103.625	Close Under Business	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
9.000	103.875	FC/SS/DIL/BK ≤ 4yrs	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.125	NA	
		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	
		TX state	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	
		5 Yrs PPP +0.875	4 Yrs PPP +0.250	3 Yrs PPP 0.000	2 Yrs PPP -1.000	1 Yrs PPP -1.625	No PPP -2.125				
<b>Descriptions</b>		<b>Max Net Price</b>									
NOO 1 Yr-5 Yrs PPP		102.250									
NOO No Yrs PPP		99.500									
<p>★ First Time Investor: Min DSCR ratio: 1.0</p> <p>★ C/O Refi, DSCR ≥ 1, Max LTV 75%; DSCR &lt; 1, Max LTV 70%.</p> <p>★ Max Cash-In-Hand \$500,000 for LTV &gt; 60%.</p> <p>★ Foreign National: Max LTV 65% for Refi. Min DSCR 1.0 and Max Loan Amount \$1.5M. (Escrow Waiver is not allowed)</p> <p>★ Non-warrantable Condo / Short-Term Rentals : Max LTV 65% for C/O Refi.</p> <p>★ Warrantable Condo: Max LTV 70% for C/O Refi.</p> <p>★ 2-4 Units: Max LTV 70% for C/O Refi.</p> <p>★ Please call for price:</p> <ul style="list-style-type: none"> <li>• FICO 620 - 659</li> <li>• Loan amt &gt; \$2.0 million</li> <li>• Manufactured Home</li> <li>• Foreign National LTV &gt; 70 or ITIN LTV &gt; 75%</li> <li>• Mortgage late payment</li> <li>• 5-10 Units</li> </ul>											

[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
6.750	98.000	740 Plus	+0.875	+0.750	+0.750	+0.625	+0.250	+0.125	-0.500	-2.750	-4.500
6.875	98.750	720-739	+0.625	+0.625	+0.500	+0.250	0.000	-0.375	-1.250	-3.000	NA
7.000	99.000	700-719	+0.375	+0.375	+0.250	0.000	-0.500	-1.125	-2.000	-4.000	NA
7.125	99.375	680-699	+0.250	0.000	-0.375	-0.750	-1.250	-2.375	-2.750	NA	NA
7.250	99.750	660-679	-0.500	-0.750	-1.000	-1.375	-2.250	-2.875	-3.750	NA	NA
7.375	100.000	C/O Refi	-0.375	-0.375	-0.375	-0.625	-0.625	-1.000	-1.250	NA	NA
7.500	100.375	Second Home	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	NA
7.625	100.750	Investment	<b>-0.250</b>	<b>-0.250</b>	<b>-0.250</b>	-0.250	-0.250	-0.250	-0.750	-0.750	NA
7.750	101.000	Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
7.875	101.375	Non-warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
8.000	101.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	NA
8.125	102.000	loan amount ≥ \$150k-\$250k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	-1.500
8.250	102.250	loan amount > \$2.0M-\$2.5M	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	NA	NA
8.375	102.375	loan amount > \$2.5M-\$3.0M	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
8.500	102.500	loan amount > \$3.0M-\$3.5M	-0.500	-0.500	-0.750	-0.750	NA	NA	NA	NA	NA
8.625	102.750	DTI > 50	-1.000	-1.125	-1.375	-1.375	-1.375	-1.625	-1.625	NA	NA
8.750	103.000	ITIN (Min FICO 680)	<b>-3.000</b>	<b>-3.000</b>	<b>-3.000</b>	<b>-3.250</b>	<b>-3.250</b>	<b>-3.500</b>	<b>-3.500</b>	NA	NA
8.875	103.250	Interest Only (10yrs)	-0.250	-0.375	-0.500	-0.500	-0.875	-0.875	-1.000	-1.500	NA
8.875	103.250	Close Under Business	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.000	103.375	FC/SS/DIL/BK ≤ 4yrs	-0.500	-0.500	-0.750	-0.750	-0.750	-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
		TX state	-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
		12 Months Bankstmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-1.250
		12 Months CPA P&L	-0.125	-0.125	-0.125	-0.125	-0.375	-0.625	-1.000	NA	NA
		WVOE	-1.250	-1.250	-1.375	-1.375	-1.750	-2.000	-2.000	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				
<b>Descriptions</b>		<b>Max Net Price</b>									
NOO No Yrs PPP		99.500									
All the others		102.250									
<p>★ Max Cash-In-Hand \$500,000 for LTV &gt; 60%.</p> <p>★ 2nd Home/Investment: Max LTV 70% for C/O Refi.</p> <p>★ Warrantable Condo / 2-4 Units: Max LTV 70% for C/O Refi.</p> <p>★ Non-warrantable Condo: Max LTV 65% for C/O Refi.</p> <p>★ FTHB without housing history max LTV 70%.</p> <p>★ Max DTI 53%.</p> <p>★ Please call for price:</p> <ul style="list-style-type: none"> <li>• Manufactured Home</li> <li>• 1 Yr Self Employed</li> <li>• loan amt &lt; \$150K or &gt; \$3.5M-20.0M</li> <li>• 1 Year Full Doc LTV &gt; 80%</li> <li>• ITIN LTV &gt; 80%</li> </ul>											

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

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





## Prime HELOC

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

<b>LENDER FEE</b>  <span style="font-size: 2em; font-weight: bold;">\$250</span>	<b>Prepaid Penalty</b>  <span style="font-size: 2em; font-weight: bold;">\$0</span>
Standalone: Title and Escrow Closing services Fee <span style="font-size: 1.2em; font-weight: bold;">\$370-\$650</span> <small>(closing with Title Company which must be designated by AAA LENDINGS)</small>	<b>ANNUAL FEE</b>  <span style="font-size: 2em; font-weight: bold;">\$75</span>

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) / 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  
 Primary Home (Concurrent Max CLTV/HCLTV 89.99%) (Standalone Max CLTV/HCLTV 85.00%)  
 Second Home (Concurrent Max CLTV/HCLTV 80.00%) (Standalone Max CLTV/HCLTV 80.00%)  
 Allow to charge max point and fee: \$1,250.

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

## Expanded HELOC

★ Available in AZ,CA,CO,DC,FL,GA,IL,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+ 1.000%	100.500	>= 780	-0.250	0.000	-0.500	-1.000	-2.000	-2.000	-4.500	-5.500
Prime+ 1.125%	101.000	760-779	-0.500	-0.500	-0.500	-1.000	-2.000	-3.000	-6.000	-7.000
Prime+ 1.250%	101.500	740-759	-1.000	-1.000	-1.000	-2.000	-2.000	-4.500	-6.500	-9.000
Prime+ 1.375%	101.875	720-739	-2.000	-2.000	-2.000	-2.000	-3.000	-5.000	-8.000	NA
Prime+ 1.500%	102.250	700-719	-2.500	-2.500	-3.000	-3.500	-5.000	-7.500	-9.500	NA
Prime+ 1.625%	102.625	680-699	-3.000	-3.500	-4.500	-5.000	-6.500	-7.500	NA	NA
Prime+ 1.750%	102.875	Draw Term								
Prime+ 1.875%	103.250	120 Months	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
Prime+ 2.000%	103.500	60 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prime+ 2.125%	104.000	36 Months	1.250	1.250	1.250	1.250	1.250	1.250	0.000	0.000
Prime+ 2.250%	104.500	24 Months	1.750	1.750	1.750	1.750	1.750	1.750	0.000	0.000
Prime+ 2.375%	105.000	★ Second Home (-1.000). 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. ★ \$1.5m Max Combined Liens. ★ Max 102.00 all in Pricing. ★ Prime Rate: 8.50%.							<span style="font-size: 1.5em; font-weight: bold;">\$ 0</span> <b>Annual Fee</b>	
Prime+ 2.500%	105.500								<span style="font-size: 1.5em; font-weight: bold;">\$ 0</span> <b>Prepaid Penalty</b>	
Prime+ 2.625%	106.000									
Prime+ 2.750%	106.375									
Prime+ 2.875%	106.875									

- ★ 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%.

\*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	98.500	99.250
8.750	99.000	99.750
8.875	99.500	100.250
9.000	100.000	100.750
9.125	100.500	101.250
9.250	100.875	101.625
9.375	101.250	102.000
9.500	101.625	102.375
9.625	102.000	102.750
9.750	102.375	103.125
9.875	102.750	103.500
10.000	103.125	103.875
10.125	103.375	104.125
10.250	103.625	104.375
10.375	103.875	104.625
10.500	104.125	104.875
10.625	104.375	105.125
10.750	104.625	105.375
10.875	104.875	105.625
11.000	105.125	105.875
11.125	105.375	106.125
11.250	105.625	106.375

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
800 Plus	+1.125	+0.750	+0.500	+0.250	-0.750	-1.500	-4.625	-6.250
780-799	+1.125	+0.625	+0.375	+0.125	-0.875	-1.625	-4.875	-6.500
760-779	+0.625	+0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
740-759	+0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
720-739	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
700-719	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
680-699	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
660-679	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	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 yrs Fixed	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125
DTI 43.01-45.00	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
DTI 45.01-50.00	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
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
Loan Amt 75k-100k	-0.375	-0.375	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625
Loan Amt >100k-125k	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
Loan Amt >125k-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Loan Amt >150k-550k	0	0	0	0	0	0	0	0

**Full doc Agency Companion option**

**Loan Level Price Adjustments follow Full Doc Prime CES (see above) except:**

1. 2nd lien position behind a traditional Agency 1st lien.
2. Primary only.
3. Min FICO 700 and when FICO<740, Max LTV 85.
4. Property Type: SFR/PUD/Warrantable Condo.
5. Max DTI 45 and max loan amount 500K.
6. Loan Term: 20Yrs Fixed

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	85.01-90.00
800 Plus	0.000	-0.375	-0.625	-1.000	-2.000	-3.000	-6.500	NA
780-799	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	-6.750	NA
760-779	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	-7.375	NA
740-759	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	-8.750	NA
720-739	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	-10.125	NA
700-719	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA	NA
680-699	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA	NA
660-679	-6.375	-6.750	-7.375	-7.750	NA	NA	NA	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	85.01-90.00
15 yrs Fixed	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	NA
DTI 43.01-45.00	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	NA
DTI 45.01-50.00	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	NA
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Warr Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Loan Amt 75k-100k	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA
Loan Amt >100k-125k	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
Loan Amt >125k-150k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Loan Amt >150k-550k	0	0	0	0	0	0	0	NA

★TX State (-0.125) to price.

★Second Home adjusted (-1.500) to price

★Investment:  
 (1) Full doc CES adjusted (+1.000) to rate.  
 (2) Bank Statement Second Loan adjusted (+1.000) to rate.

★FICO 660-679 case by case with (+0.500) adjustment to rate.

★Max CLTV on 2-4 Units: 75% (Owner-occupied); 70%(Non owner-occupied)

★No Lender Fee / Max Price 101.000

Stand-Alone CES / Piggy Back  
 12 Months Bank Statement / 1 Yr or 2 Yrs Full Doc  
 Max Loan Amount Up To \$550,000 / Max Combined Lien Up To \$2,500,000  
 Purchase (Max CLTV 90%) / Cash Out (Max CLTV 90%) / Rate & Term Ineligible  
 Primary Home (Max CLTV 90.00%) / 2nd Home (Max CLTV 80%) / Investment (Max CLTV 80%)

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

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