

AAA Capital Investment, Inc.

NMLS #295075

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Encompass User Guide



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Introduction

This guide is designed to assist retail MLOs in using the company's Encompass web portal, which is fully integrated with our Encompass Loan Origination System (LOS). The portal provides a centralized online platform to originate, process, and monitor loan files.

After logging in, users can create new loan files or, when applicable, import loans using a Fannie Mae-formatted file. Once a loan is created, users may submit the loan and perform key actions such as reviewing product and pricing options, and tracking loan status.

All loan activity is synchronized in real time between the web portal and Encompass LOS. Any changes made in the portal will be reflected in Encompass, and vice versa, allowing both originators and internal teams to view the same loan data and ensure required information is complete.

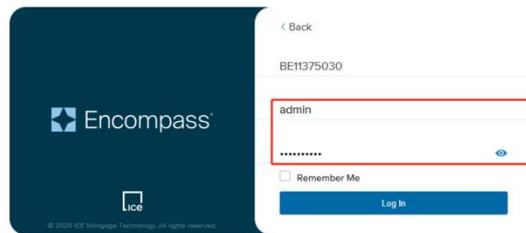
This guide provides step-by-step instructions to help you log in and begin originating and processing loans efficiently.

Log in to the System

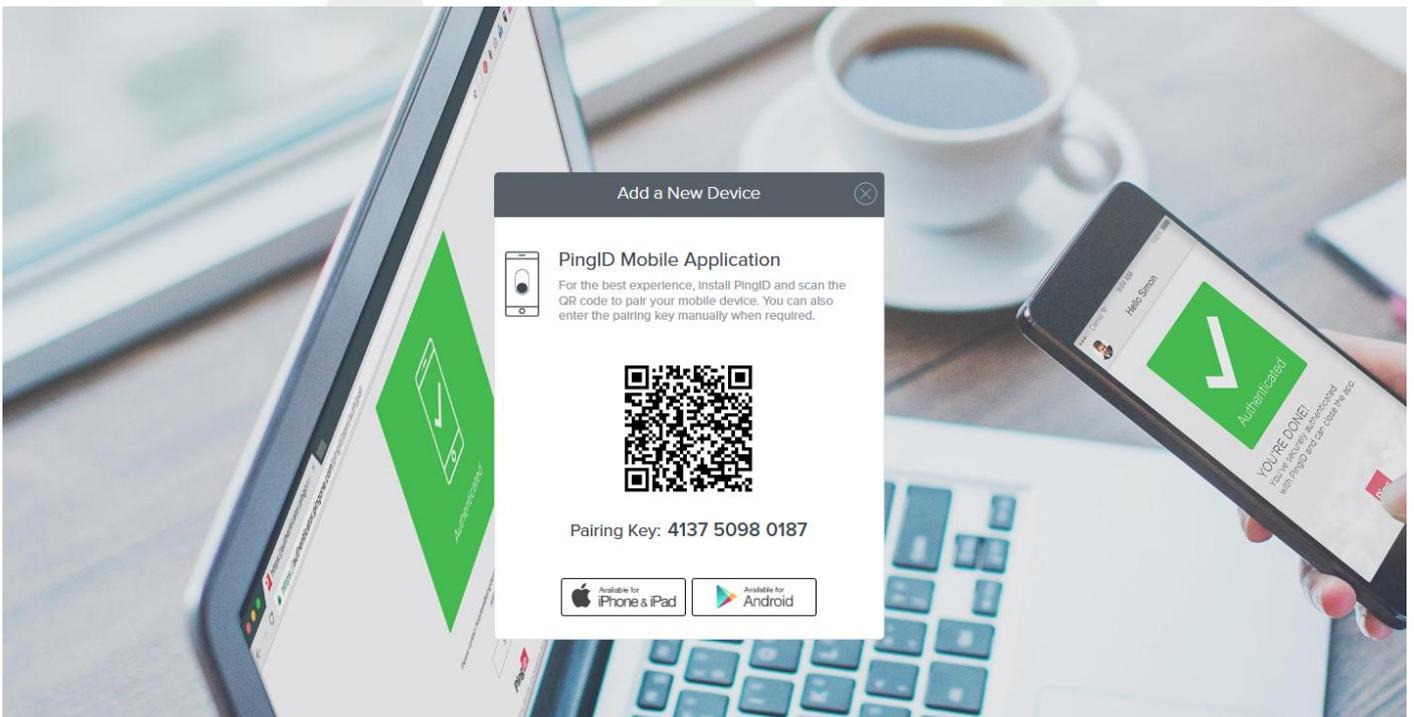
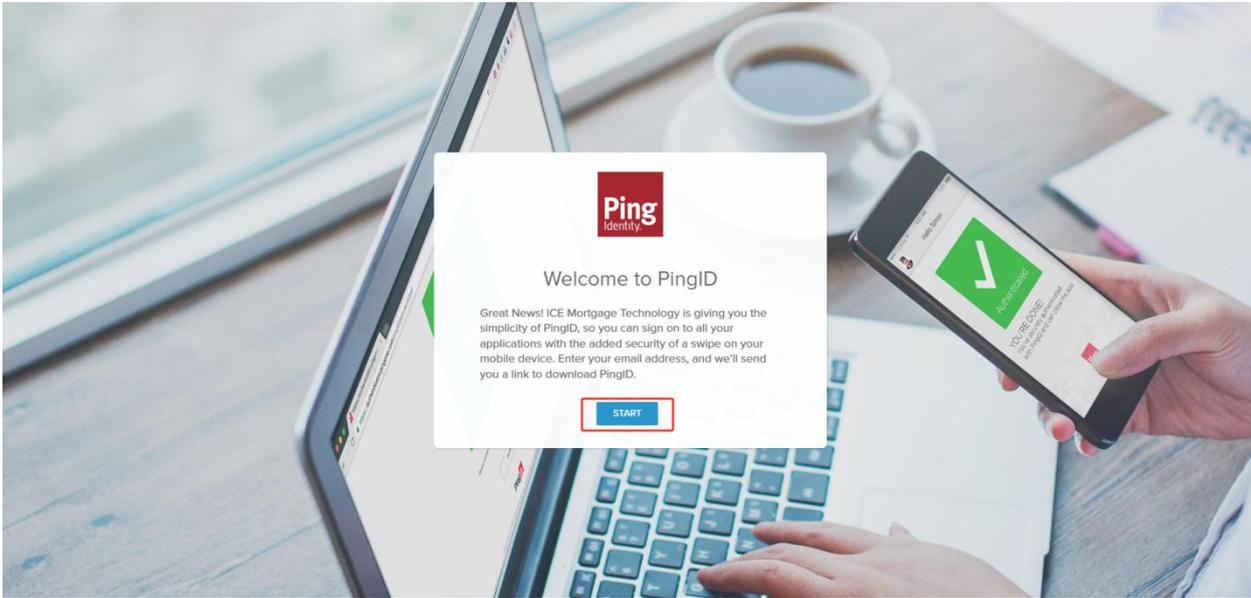
Website:

https://idp.elliemae.com/authorize?client_id=tirykwfo&redirect_uri=https%3A%2F%2Fencompass.ice.com%2Flogin&response_type=code&scope=loc&instance_id=BE11375030

1. Use your account (Instance ID = BE11375030)



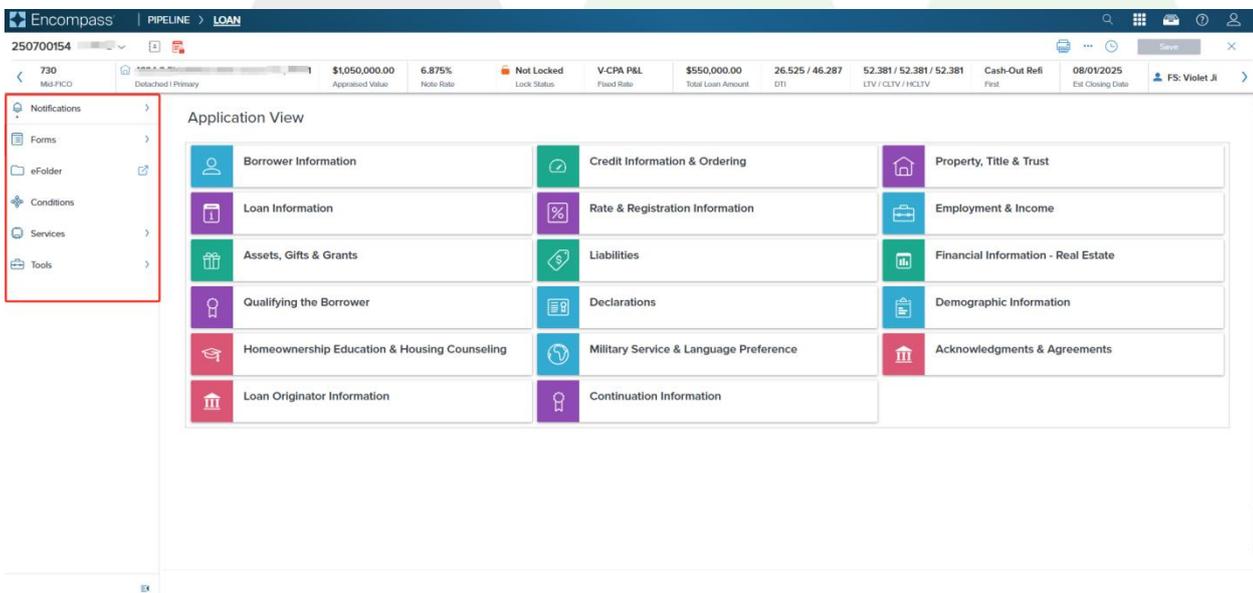
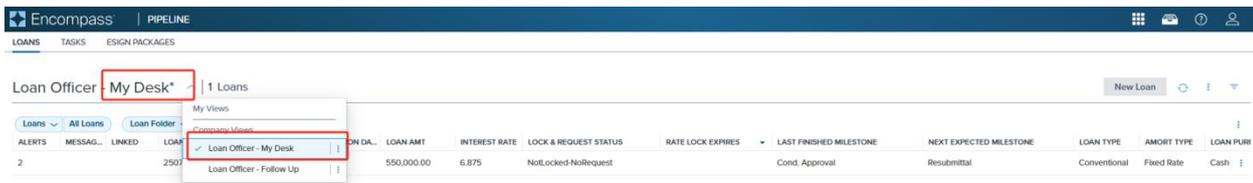
2. Download “PingID” by scanning the QR code appears after you click the “start”



3. Once it's installed, open PingID, and use the app scanner scan the QR code again.

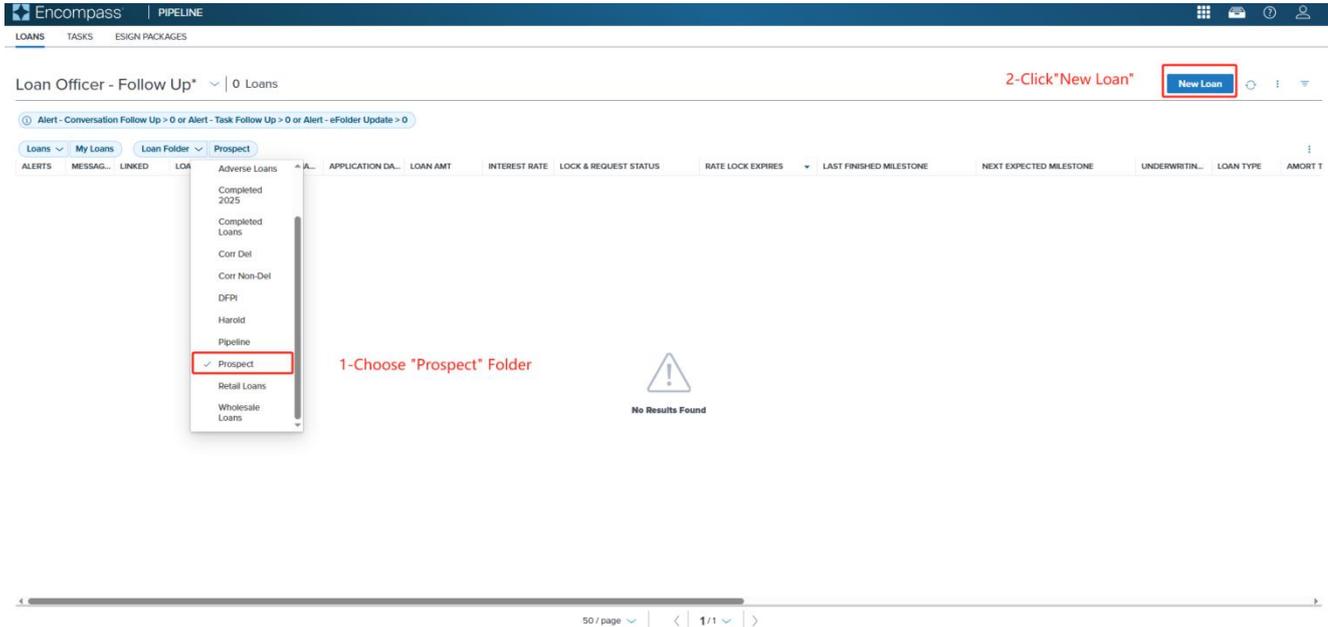
Interface

View all your files under “My Desk”



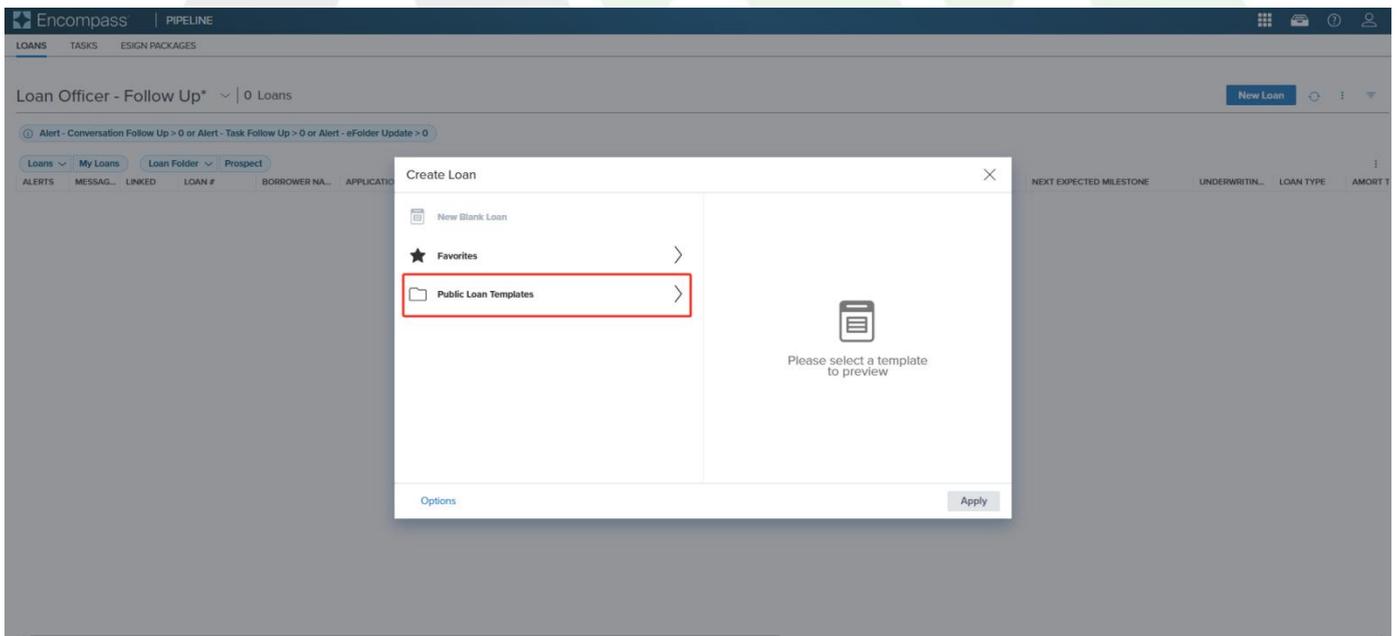
Create a New Loan

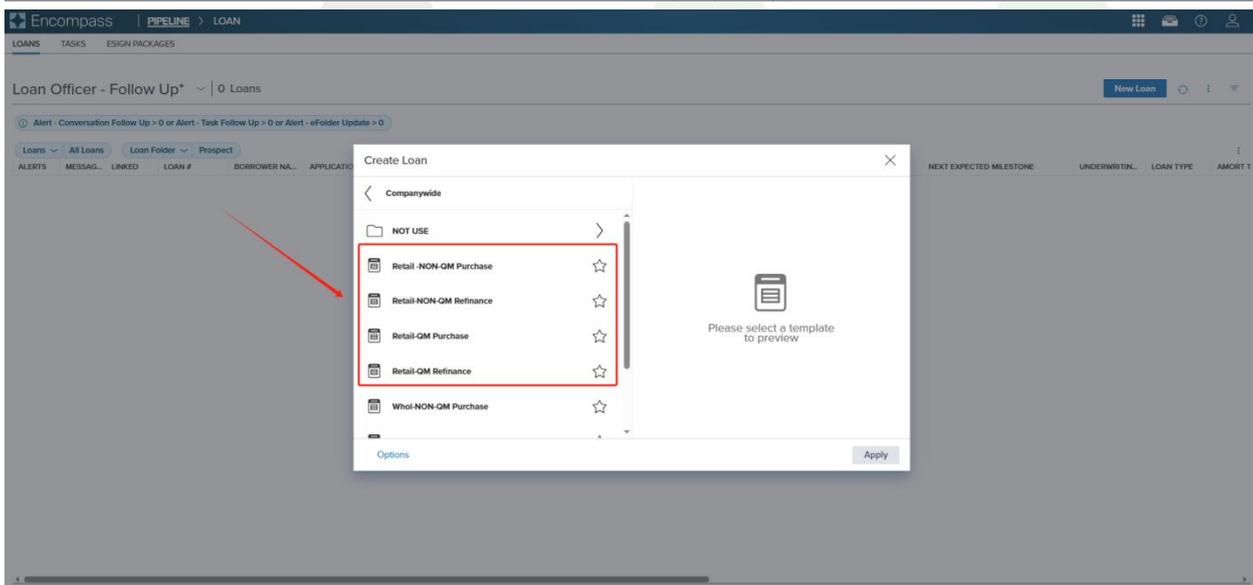
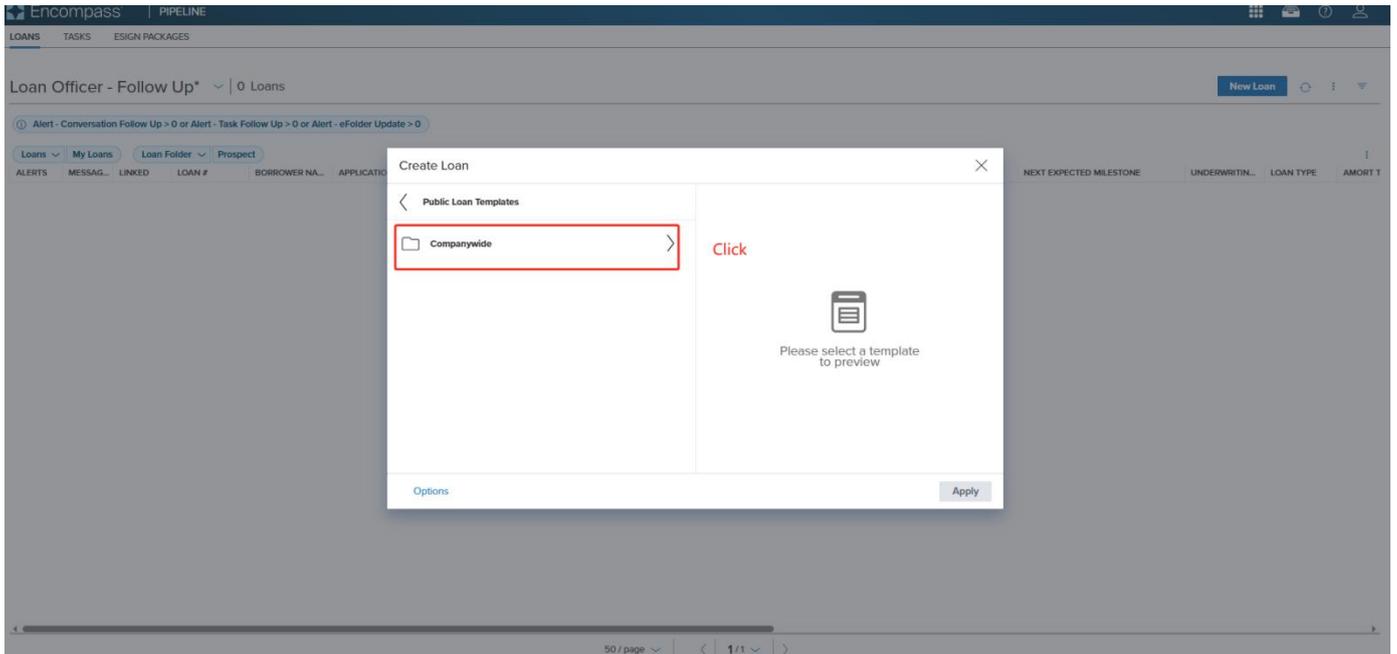
1. Select the ‘Prospect’ folder, then click on ‘New Loan’ to create a new file



If you want to import 3.4, click the “?” to the right of “New loan”.

2. Choose- Public Loan Templates- Companywide- Conventional 30yr Fix Purchase (we will have more templates in the future)





Enter Borrower Information

Complete all blanks with the “Value is required” mark, then click “Save”. If you don’t have the information, you can skip it.

Encompass PIPELINE > LOAN

Mid FICO: [] No Subject Property: [] \$0.00: [] 0.000%: [] Not Locked: [] Conventional Fixed 30yr Purchase: [] \$0.00: [] \$0.00: [] 0.000 / 0.000: [] 0.000 / 0.000 / 0.000: [] Purchase: [] MM/DD/YYYY: []

Application View

Borrower Information	Credit Information & Ordering	Property, Title & Trust
Loan Information	Rate & Registration Information	Employment & Income
Assets, Gifts & Grants	Liabilities	Financial Information - Real Estate
Qualifying the Borrower	Declarations	Demographic Information
Homeownership Education & Housing Counseling	Military Service & Language Preference	Acknowledgments & Agreements
Loan Originator Information	Continuation Information	

Encompass PIPELINE > LOAN

Mid FICO: [] \$0.00: [] 0.000%: [] Not Locked: [] Conventional Fixed 30yr Purchase: [] \$0.00: [] \$0.00: [] 0.000 / 0.000: [] 0.000 / 0.000 / 0.000: [] Purchase: [] MM/DD/YYYY: [] FS: Shengyang Xu

Borrower Information

To be completed by the Lender

Print ULI / NULI on URLA Include Lender Pages in Borrower Package

Loan Program: Conventional Fixed 30yr Purchase Agency Case #: [] Lender Case #: [] URLA Loan Identifier: []

Borrower

First Name: [] Middle Name: [] Last Name: [] Suffix: []

SSN / ITIN: [] Citizenship: U.S. Citizen DOB: 07 / 11 / 1981 43 years old

Type of Credit: Individual Credit Joint Credit

Expected Borrower Count: [] Borrower Count: 2

Marital Status: Married

Co-Borrower

First Name: [] Middle Name: [] Last Name: [] Suffix: []

SSN / ITIN: [] Citizenship: U.S. Citizen DOB: 04 / 03 / 1982 43 years old

Marital Status: []

Pull or Reissue Credit Reports

Credit Information & Ordering (You can order new or reissue)

Encompass | PIPELINE > LOAN

250400109

780 Mid FICO | 91 | \$209,500.00 | 6.750% | Not Locked | Conventional Fixed 30yr Purchase | \$209,500.00 | \$146,650.00 | 18.244 / 19.125 | 70.000 / 70.000 / 70.000 | Purchase | 04/29/2025 | FS: WILLIAM WA

Application View

- Borrower Information
- Loan Information
- Assets, Gifts & Grants
- Qualifying the Borrower
- Homeownership Education & Housing Counseling
- Loan Originator Information
- Credit Information & Ordering**
- Rate & Registration Information
- Liabilities
- Declarations
- Military Service & Language Preference
- Continuation Information
- Property, Title & Trust
- Employment & Income
- Financial Information - Real Estate
- Demographic Information
- Acknowledgments & Agreements

Encompass | PIPELINE > LOAN

250700177 LIANG XU & YAN YANG

No Subject Property | \$0.00 | 0.000% | Not Locked | Conventional Fixed 30yr Purchase | \$0.00 | \$0.00 | 0.000 / 0.000 | 0.000 / 0.000 / 0.000 | Purchase | MM/DD/YYYY | FS: Shengyang Xu

Credit Information & Ordering

Order Credit | View Credit Report | Import Liabilities | Manage VOR

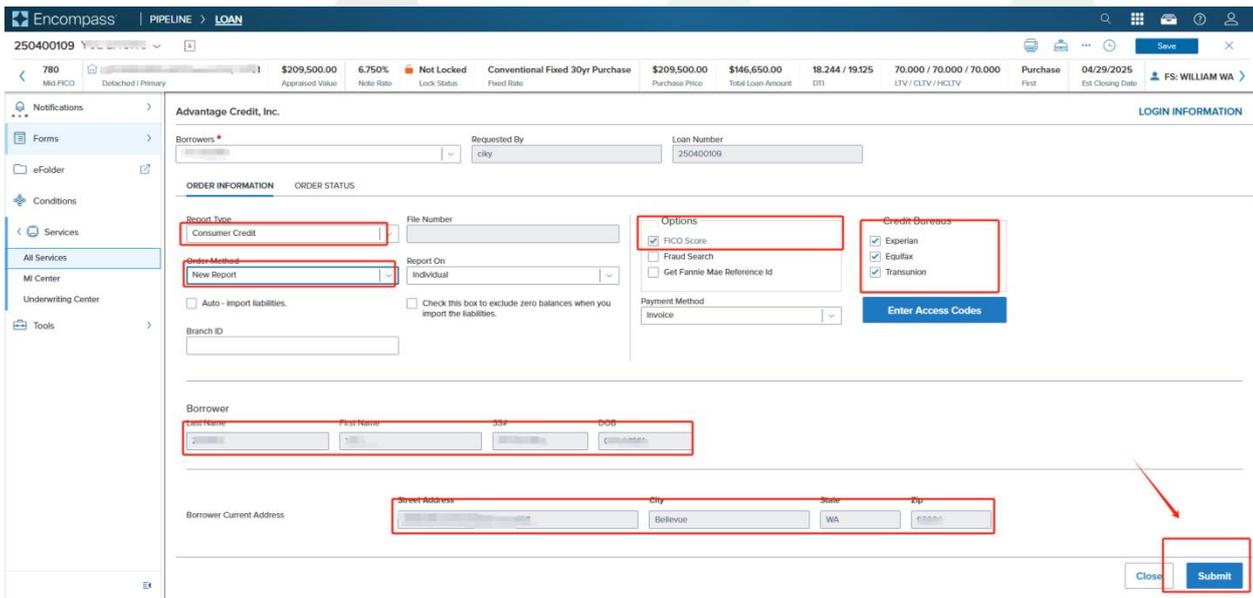
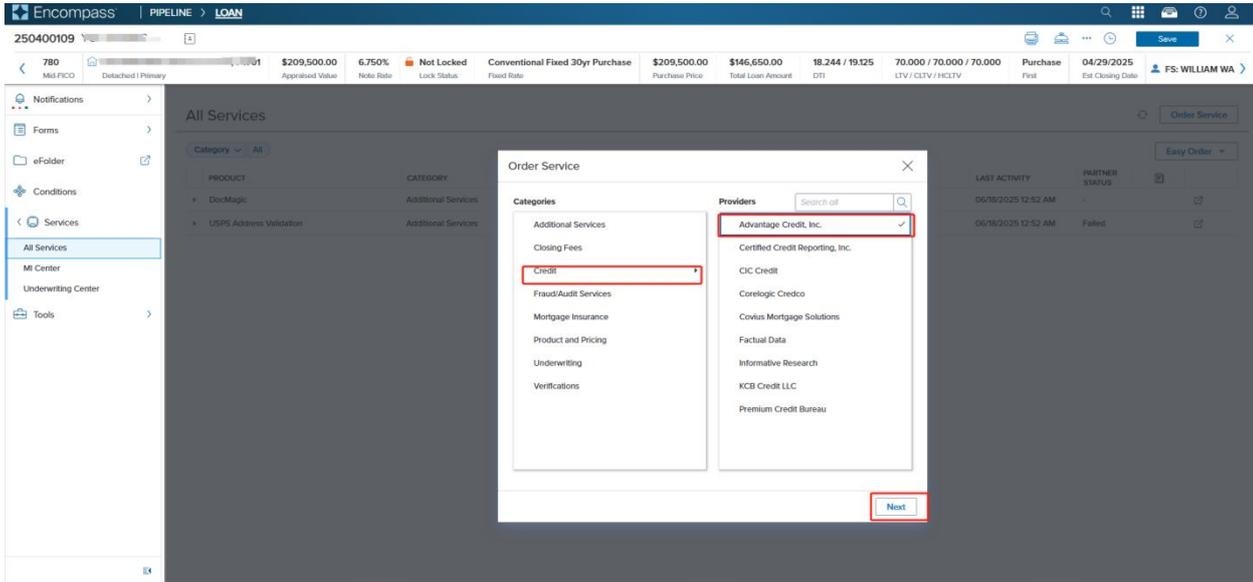
Borrower

First Name: [] Middle Name: []
 Last Name: [] Suffix: []
 SSN/ITIN: [] DOB: []
 Current Address: []
 City: Placentia State: CA Zip Code: [] Country: US

Co-Borrower

First Name: [] Middle Name: []
 Last Name: [] Suffix: []
 SSN/ITIN: [] DOB: []
 Current Address: []
 City: Placentia State: CA Zip Code: [] Country: US

Please select a company you have an account with.



Rate & Registration Information

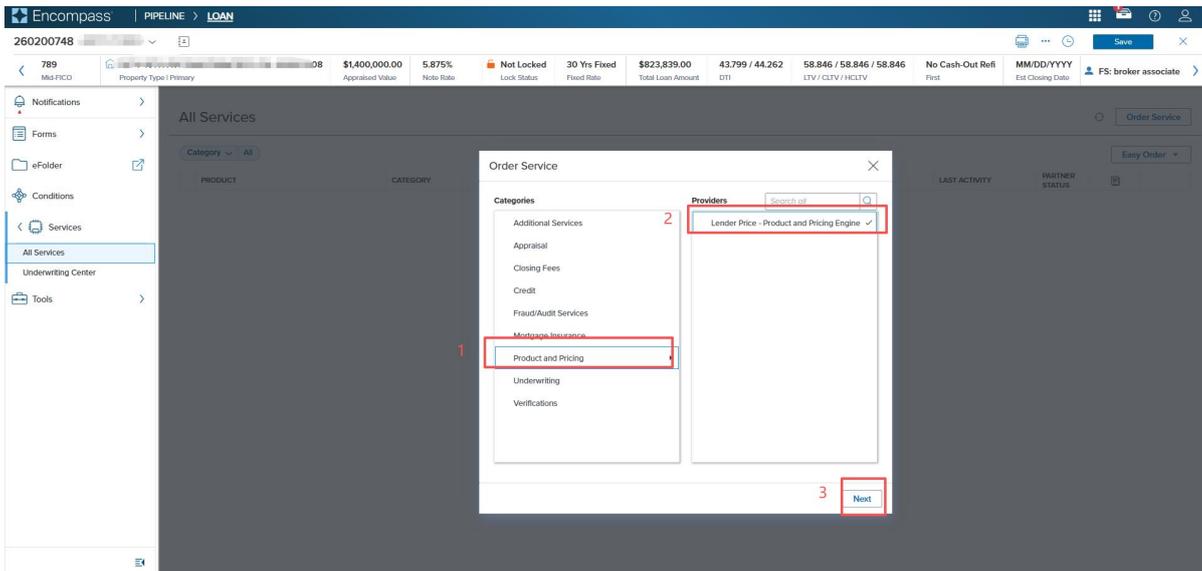
1. Click “Rate & Registration Information”

The screenshot shows the 'Application View' in Encompass. A grid of application sections is displayed. The section 'Rate & Registration Information' is highlighted with a red box, and a red arrow points to it. Other sections include Borrower Information, Credit Information & Ordering, Property, Title & Trust, Loan Information, Liabilities, Employment & Income, Assets, Gifts & Grants, Declarations, Financial Information - Real Estate, Qualifying the Borrower, Military Service & Language Preference, Demographic Information, Homeownership Education & Housing Counseling, Acknowledgments & Agreements, and Loan Originator Information. The top navigation bar shows the loan ID 260200748 and various loan details.

2. Click "Product and Pricing"

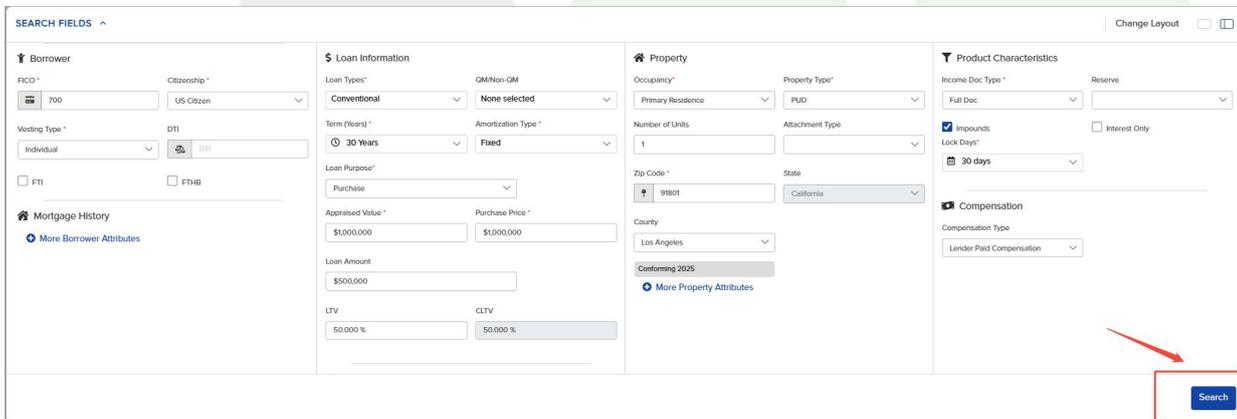
The screenshot shows the 'Rate & Registration Information' form in Encompass. The 'Rate Information' section is active, showing fields for Rate Lock Description, Lock Date, Number of Days, and Lock Expires. The 'Registration Information' section is also visible, showing fields for Registered By, Reference Number, Registered On, and Registration Expires. A red box highlights the 'Product and Pricing' button, and a red arrow points to it. The top navigation bar shows the loan ID 260200748 and various loan details.

3. Click in sequence "Product and Pricing" - "Lender price" - "Next"



4. Once the Pricing Engine launches, you will see the **Search Fields** interface.

Double-check critical information such as **Loan Types**, **Loan Purpose**, **FICO**, **LTV/CLTV**, and **Property Type**. Click the Search button to generate real-time pricing results.



5. The system will display a list of eligible products and Ineligible Product based on your search criteria. Confirm the program and rate you want to select.

Rate	Property Type	Appraised Value	Note Rate	Lock Status	Fixed Rate	Total Loan Amount	DTI	LTV / CLTV / HCLTV	No Cash-Out Refi	MM/DD/YYYY	FS: broker associate
5.375 %	Primary	100,300	\$4,613	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
5.500 %	Primary	100,910	\$4,678	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
5.625 %	Primary	101,460	\$4,742	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
5.750 %	Primary	101,570	\$4,808	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
5.875 %	Primary	102,090	\$4,873	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.000 %	Primary	102,480	\$4,939	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.125 %	Primary	102,500	\$5,006	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.250 %	Primary	102,500	\$5,073	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.375 %	Primary	102,500	\$5,140	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.500 %	Primary	102,500	\$5,207	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.625 %	Primary	102,500	\$5,275	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.750 %	Primary	102,500	\$5,343	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
6.875 %	Primary	102,500	\$5,412	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
7.000 %	Primary	102,500	\$5,481	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
7.125 %	Primary	102,000	\$5,550	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
7.250 %	Primary	102,000	\$5,620	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
7.375 %	Primary	102,000	\$5,690	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
7.500 %	Primary	102,000	\$5,760	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		
7.625 %	Primary	102,000	\$5,831	Not Locked	30 Yrs Fixed	\$823,839.00	43.799 / 44.262	58.846 / 58.846 / 58.846	No Cash-Out Refi		

6. A confirmation screen will appear. Click Confirm to export the pricing data back to the loan file and finalize the program selection

Fields	Old Pricing Results	New Pricing Results
Product ID		6912520d094d6d0001bd3917
Loan Program	30 Yrs Fixed	Agency 30 Yrs Fixed
Compensation		Borrower Paid
Date		02/23/2026, 9:44:42 PM America/Los Angeles
Valid Period		02/23/2026, 9:06:40 AM America/Los Angeles
Financed Number Of Units		1
Rate	5.875	6.75
Impound		Not Waived
Property Type		Detached
Deposits Number of Units		1

Upload Files and Document Management

eFolder- Upload files- LOCAL DRIVE-Unassigned Files

FOLDER NAME	DESCRIPTION	BORROWER PAIR	FOLDER TYPE	ACCESS ROLES	MILESTONE	STATUS	DATE
Bank Statement		YUE ZHONG	Needed	Su	Pre-submittal		
CD		YUE ZHONG	Needed	AC, CL, FN, LD, LO, LR, PC...	Cond. Approval	Received	06/10/2025
DocMagic Audit Findings		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	05/06/2025
DocMagic Audit Findings		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	05/06/2025
DocMagic Audit Findings		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	06/18/2025
DocMagic Audit Findings		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	06/18/2025
DocMagic eSign Document...		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Requested	05/06/2025
DocMagic Initial Disclosure...		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	05/06/2025
DocMagic Initial Disclosure...		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	06/18/2025
DocMagic Initial Disclosure...		YUE ZHONG	SettlementServices	AC, AE, AP, CL, FN, LO, LR...	Cond. Approval	Received	06/18/2025

View Loan Status and Follow Up

View Conditions

The screenshot displays the Encompass software interface for viewing loan conditions. The top section shows the 'Application View' with a grid of condition categories including Borrower Information, Loan Information, Assets, Gifts & Grants, Qualifying the Borrower, Homeownership Education & Housing Counseling, Loan Originator Information, Credit Information & Ordering, Rate & Registration Information, Liabilities, Declarations, Military Service & Language Preference, Continuation Information, Property, Title & Trust, Employment & Income, Financial Information - Real Estate, Demographic Information, and Acknowledgments & Agreements. A red box highlights the 'Conditions' menu item in the left sidebar, with a red arrow pointing to it.

The bottom screenshot shows the 'Conditions: Standard View' table with 24 conditions. A red box highlights a row of conditions:

CONDITION NAME	EXTERNAL DESCRIPTION	PRIOR TO	DISPOSITION	LATEST STATUS UPDATE
Appraisal Expires		Approval		Added on 04/24/2025
Appraisal Field Review		Approval		Added on 04/24/2025
Appraisal Recertification by the original appraiser		Approval		Added on 04/24/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Fulfilled on 05/12/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Added on 04/25/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Added on 04/25/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Added on 04/25/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Added on 04/25/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Added on 04/25/2025
Building Permit (or Description of Materials)	Provide building permit issued by local governing authority	Approval		Added on 04/25/2025

Upload Conditions

1. Check the condition that you want to satisfy and click on the small triangle symbol, browse the documents and upload the documents to the folder or drag the documents to the folder directly, then the uploaded documents will be displayed below and click to update the status to fulfilled, steps as following. And the other conditions should also

be uploaded following this procedure.

The screenshot shows the 'Conditions: Standard View' interface for loan 250900303. The table lists conditions such as APPROVED EMD, APPROVED VESTING, ASSET, and EMPLOYEE-LETTER. A red box highlights the 'ASSET' condition, with an arrow labeled '1'. Below it, the 'Linked Document Folders' section shows a 'Browse LOCAL DRIVE UNASSIGNED FILES' button (arrow '2') and a list of uploaded PDF files (arrow '3'). The 'LATEST STATUS UPDATE' column shows dates like 'Added on 09/10/2025' and 'Fulfilled on 09/12/2025' (arrow '4').

This screenshot shows the 'Update Tracking Status' dialog box overlaid on the same interface. The dialog has fields for 'Days to receive' and 'Requested From', and a 'Document receipt date' field. A red arrow labeled '1' points to the 'Days to receive' field, and another labeled '2' points to the 'Requested From' field. The 'Fulfilled by Song, Jenny on 16/09/2025 at tt3.' checkbox is checked (arrow '3'). At the bottom, the 'Save' button is highlighted with a red box and arrow labeled '4'.

2. After all the documents have been uploaded,click the Milestone timeline icon and resubmit the file to UW for review.Make sure the resubmittal milestone has been finished otherwise the UW cannot receive the notice to review the documents.

The screenshot shows the Encompass LOAN PIPELINE interface for loan 250400096. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The loan details at the top show: 639 Mkt/FICO, \$340,000.00 Approved Value, 4.250% Note Rate, Expired Lock Status, Conventional Fixed 30yr Purchase Fixed Rate, \$340,000.00 Purchase Price, \$2,500,000.00 Total Loan Amount, 88.926 / 92.252 DTI, and 735.294 / 735.294 / 735.294 LTV / CLTV / HCLTV. The 'eFolder: Standard View' shows 'Unassigned Files | 49' and 'Document Folders | 1 of 121'. A table lists document folders with columns for Folder Name, Description, Borrower Pair, Folder Type, Access Roles, Milestone, and Status. A 'Milestone Timeline' on the right shows a sequence of milestones: Started (04/08/2025), Pre-submittal (04/11/2025), Submittal (04/11/2025), Cond. Approval (04/15/2025), Resubmittal (04/21/2025), Approval, Docs Out, Shipping, Completion, Ready for Docs, Funding, and Purchasing. Red arrows point from the 'Pre-Closing' button in the top navigation to the 'Pre-submittal' milestone, and from the 'Add' button in the document folders table to the 'Resubmittal' milestone.

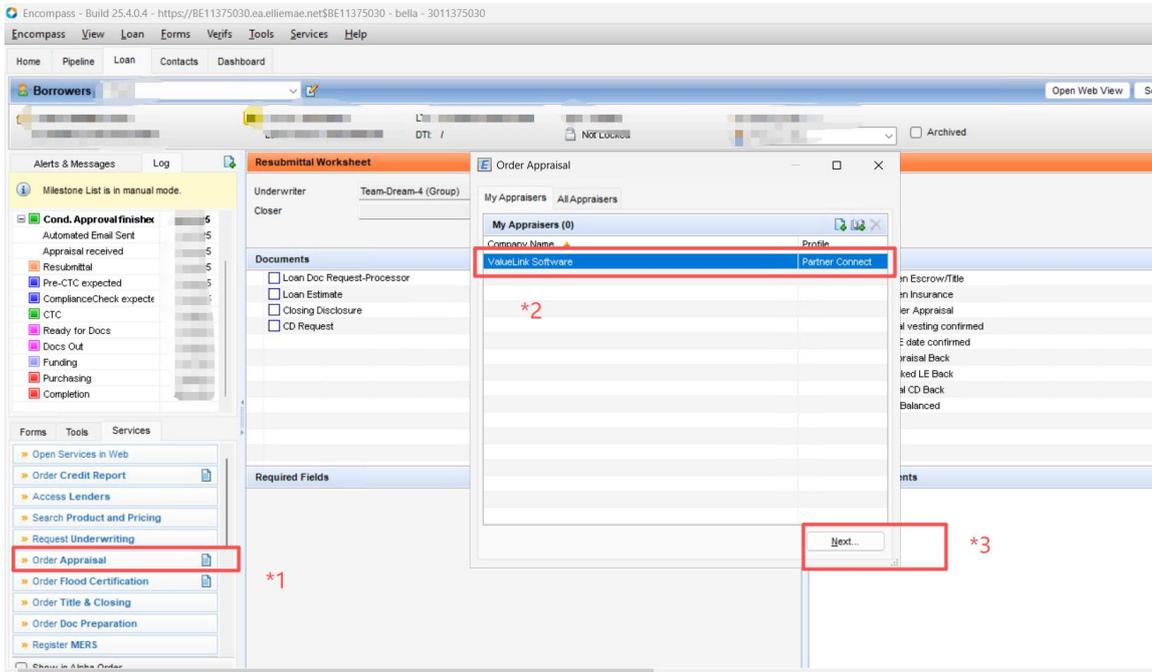
This screenshot shows the 'Complete Milestone - Resubmittal' dialog box overlaid on the Encompass interface. The dialog has 'Comments' and 'Details' tabs. The 'Details' tab contains the following fields: 'Complete this milestone by assigning user or a user group.' (with 'Accept File' and 'Return to sender' buttons), 'Undewriter' (with a dropdown menu showing 'Mavis Li (mavis)'), 'Loan Processor' (with a dropdown menu showing 'Carey Chen (carey)'), another 'Undewriter' field, 'Days to Finish' (with a dropdown menu showing '99'), and a date field showing '10/30/2025'. There is a 'Change Milestone Date' link below the date field. At the bottom of the dialog are 'Show Fulfilled Data', 'Back', and 'Complete Milestone' buttons. A red arrow points from the '10/30/2025' date field to the 'Complete Milestone' button.

Appraisal

Locate Loan

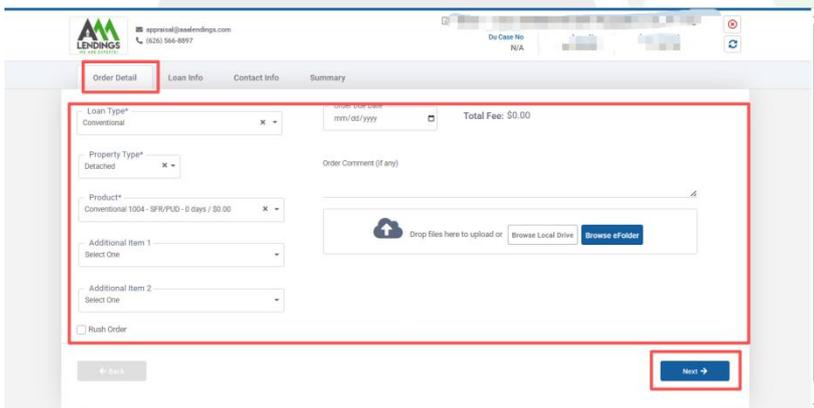
Locate the loan number in Encompass for which an appraisal report is to be ordered. Follow the steps below to access Valuelink: “Service order--Order

service--Appraisal--Valuelink--Next”.



Order Detail

Complete the “Order Detail” section as instructed, then click “Next”.



Loan Type:

Select “Conventional”.

Property Type:

- Single Family Residence: Select “Single Family Residential”
- PUD: Select “Planned Unit Development (PUD)”
- Condo: Select “Condominium”
- 2–4 Unit: Select “Multi-Unit Property”

Product:

Please select the correct appraisal form based on the property type:

- Conventional 1004 – SFR / PUD
- Conventional 1007 – Subject Rent Schedule
- Conventional 1007 – Departure Home Rent Schedule
- Conventional 1073 – Condo
- Conventional 1025 – 2 Unit
- Conventional 1025 – 3 / 4 Unit
- Conventional 1004D – Final Inspection
- Conventional 2055 – Disaster Report
- Rush Fee

Additional Items:

- If the subject property is an investment property, please select “Conventional 1007 – Subject Rent Schedule”.
- If a rush order is required, please select “Rush Fee”.

Rush Order:

Check this box if a rush order is required.

Order Due Date:

If a rush order is selected, please choose the expected due date. If not a rush order, this field may be left blank.

Order Comment (if any):

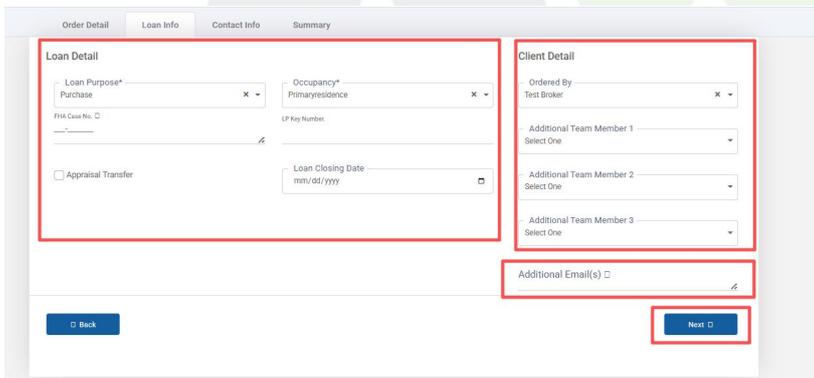
Enter any important notes or special instructions if applicable.

Drop File:

Upload required documents such as Purchase Agreement, HOA Questionnaire, or Lease Agreement.

Loan Information

Complete the “Loan Info” section, then click “Next”.



Loan Purpose:

- Purchase: Select “Purchase”.
- Rate & Term or Cash-Out Refinance: Select “Re-Finance”.

Occupancy:

Select the appropriate occupancy type based on the actual scenario.

Loan Closing Date:

Select the appropriate closing date.

Client Detail:

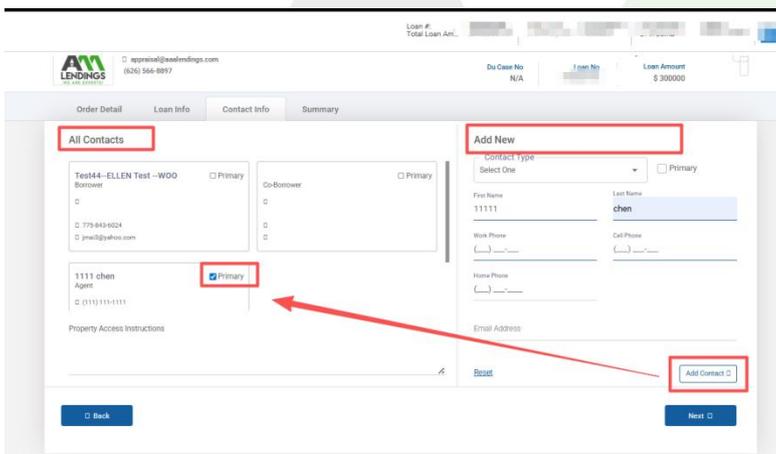
Select the appropriate option based on the actual situation.

Additional Email(s):

Enter any additional email addresses you would like to include.

Contact Information

Complete the “Contact Info” section, then click “Next”.



All Contacts:

At least one contact must be selected and marked as “Primary”.

Property Access instructions:

Enter any property access notes or special instructions if applicable.

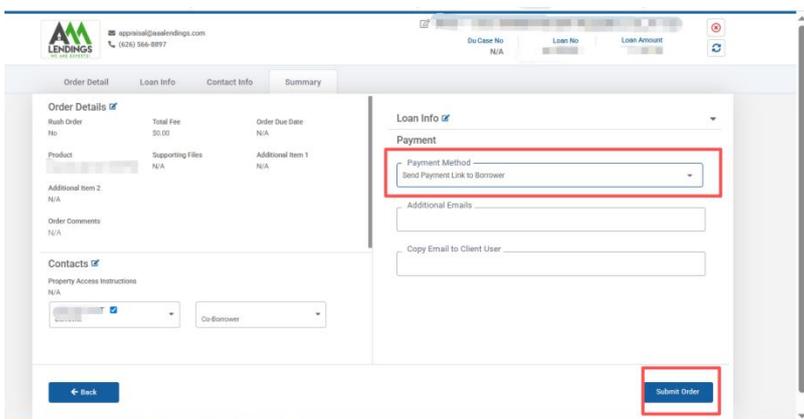
Add New:

You may add contacts other than the borrower if necessary. Once you complete new contact info, please click “Add Contact”, then the new contact will be added into “All

Contacts”

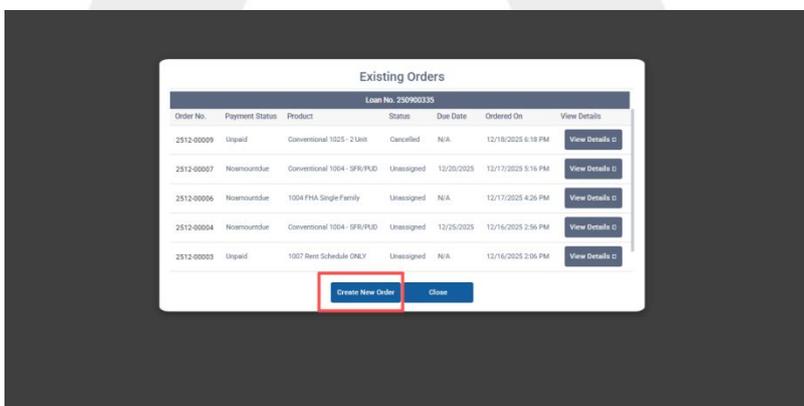
Summary & Submit

Review the Summary page and select a Payment Method. Click “Submit Order” to complete the appraisal request.



Create New Order (Second Appraisal / Departure Home 1007)

To order a second appraisal report or a Departure Home Form 1007, please create a separate order in Valuelink by clicking “Create New Order”.



Existing Orders						
Loan No. 250900335						
Order No.	Payment Status	Product	Status	Due Date	Ordered On	View Details
2512-00009	Unpaid	Conventional 1025 - 2 Unit	Cancelled	N/A	12/18/2025 6:18 PM	View Details
2512-00007	Noamountdue	Conventional 1004 - SFH/PLD	Unassigned	12/20/2025	12/17/2025 5:16 PM	View Details
2512-00006	Noamountdue	1004 FHA Single Family	Unassigned	N/A	12/17/2025 4:26 PM	View Details
2512-00004	Noamountdue	Conventional 1004 - SFH/PLD	Unassigned	12/25/2025	12/16/2025 2:56 PM	View Details
2512-00003	Unpaid	1007 Rent Schedule ONLY	Unassigned	N/A	12/16/2025 2:06 PM	View Details

View Appraisal Status

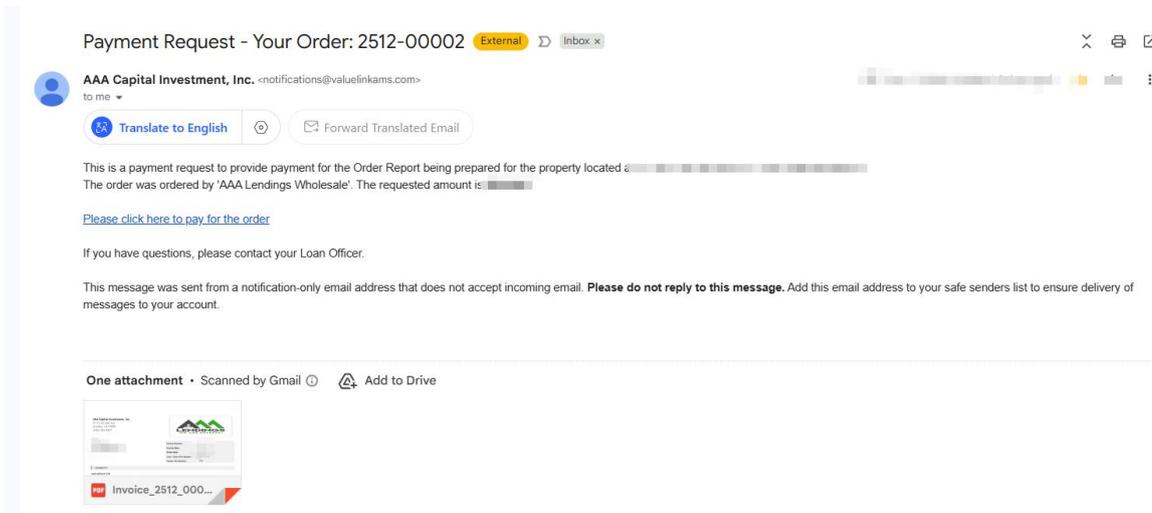
To view the appraisal progress, please access Valuelink as Step 1 and click “View Details” to see the appraisal timeline.

The screenshot displays the Encompass software interface. The 'Forms' menu on the left has 'Order Appraisal' highlighted with a red box and labeled *1. The 'Order Appraisal' window is open, showing a list of appraisers. 'ValueLink Software' is highlighted with a red box and labeled *2. At the bottom right of this window, a 'Next...' button is highlighted with a red box and labeled *3.

Payment

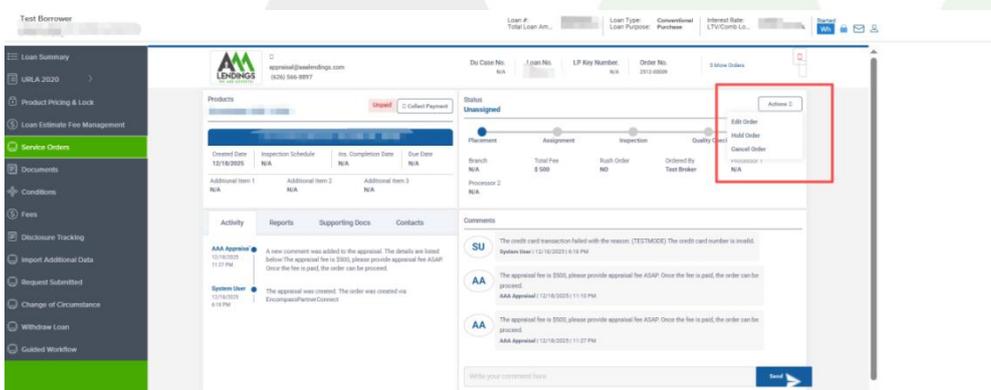
AAA will send payment link to borrower directly after receiving the appraisal request and appraisal fee is determined. Broker can find the payment status at below stage.

Payment link email will show as below. The price is only valid for three (3) days. If the payment is not made on time or is not paid in full, A second payment may apply due to price changed.



Edit / Hold / Cancel Order

Orders may be edited, placed on hold, or canceled as needed.



Appraisal report delivery

Once the appraisal report completed, it will be delivered to borrower directly. The borrower may click the "Report Download" link to access the appraisal report.

Completed Order: [redacted] / Order Report External Inbox

Order from AAA Lendings

Delivered

Order number

[View order](#)

Based on this email

Correct?

Dec 29, 2025, 6:17 PM (1 day ago)

AAA Capital Investment, Inc. <notifications@valuelink.com>

[Translate to English](#) [Forward Translated Email](#)

Please click the link below to download the Order Report for the property at address [redacted]

Click here to download your report: [Report Download Link](#)

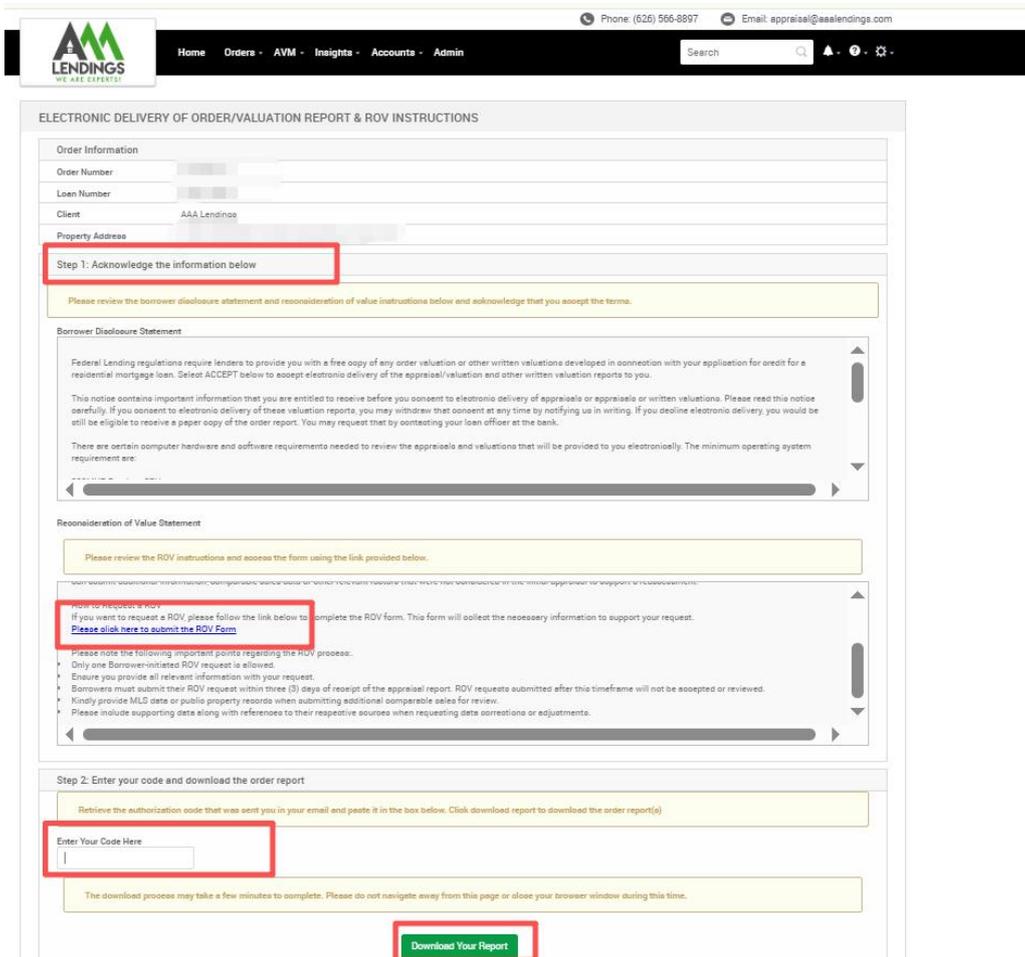
Please copy the authorization code listed below and paste it in the appropriate box on the download screen to retrieve your report.

Authorization Code: 213 [redacted]

Additional comments from the sender:

This report was intended for [redacted] you are not this person, please disregard this notice and delete this message. If you have questions, please contact your Loan Officer.

This message was sent from a notification-only email address that does not accept incoming email. Please do not reply to this message. Add this email address to your safe senders list to ensure delivery of messages to your account.



ELECTRONIC DELIVERY OF ORDER/VALUATION REPORT & ROV INSTRUCTIONS

Order Information

Order Number [redacted]

Loan Number [redacted]

Client AAA Lendings

Property Address [redacted]

Step 1: Acknowledge the information below

Please review the borrower disclosure statement and reconsideration of value instructions below and acknowledge that you accept the terms.

Borrower Disclosure Statement

Federal Lending regulations require lenders to provide you with a free copy of any order valuation or other written valuations developed in connection with your application for credit for a residential mortgage loan. Select ACCEPT below to accept electronic delivery of the appraisal/valuation and other written valuation reports to you.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of appraisals or appraisal or written valuations. Please read this notice carefully. If you consent to electronic delivery of these valuation reports, you may withdraw that consent at any time by notifying us in writing. If you decline electronic delivery, you would be still be eligible to receive a paper copy of the order report. You may request that by contacting your loan officer at the bank.

There are certain computer hardware and software requirements needed to review the appraisals and valuations that will be provided to you electronically. The minimum operating system requirement are:

Reconsideration of Value Statement

Please review the ROV instructions and access the form using the link provided below.

Request Reconsideration

If you want to request a ROV, please follow the link below to complete the ROV form. This form will collect the necessary information to support your request. [Please click here to submit the ROV Form](#)

Please note the following important points regarding the ROV process:

- Only one Borrower-initiated ROV request is allowed.
- Ensure you provide all relevant information with your request.
- Borrowers must submit their ROV request within three (3) days of receipt of the appraisal report. ROV requests submitted after this timeframe will not be accepted or reviewed.
- Kindly provide MLS data or public property records when submitting additional comparable sales for review.
- Please include supporting data along with references to their respective sources when requesting data corrections or adjustments.

Step 2: Enter your code and download the order report

Retrieve the authorization code that was sent you in your email and paste it in the box below. Click download report to download the order report(s)

Enter Your Code Here [redacted]

The download process may take a few minutes to complete. Please do not navigate away from this page or close your browser window during this time.

[Download Your Report](#)

Reconsideration of Value

If the borrower disagree with the appraisal value, borrower can initiate Reconsideration of

Value (ROV). Please click the link below and follow the instructions to complete the ROV form. Once completed, please click "Submit" to submit ROV request

ELECTRONIC DELIVERY OF ORDER/VALUATION REPORT & ROV INSTRUCTIONS

Order Information

Order Number	2515-00010
Loan Number	2025122302
Client	AAA Lending
Property Address	19359 DISCOVERY PL ROWLAND HEIGHTS CA 91748

Step 1: Acknowledge the information below

Please review the borrower disclosure statement and reconsideration of value instructions below and acknowledge that you accept the terms.

Borrower Disclosure Statement

Internet Connection
 128MB of RAM
 Document Printer
 Windows XP or higher
 Adobe Acrobat Reader 5.0 or higher
 Internet Explorer 5.5 or higher

Electronic Delivery Consent
 I have read the information in regards to the use of electronic delivery of appraisal/valuations and consent to the use of electronic records for the delivery of any appraisal or other written valuations in connection with my loan application. I have an account with an internet service provider, and I am able to send and receive email with attached files. I also consent to the use of electronic records for delivery of these valuations in place of paper copies. I am consenting on behalf of all joint applicants identified in the application. I am authorized to consent on their

Reconsideration of Value Statement

Please review the ROV instructions and access the form using the link provided below.

can submit additional information, comparable sales data or other relevant factors that were not considered in the initial appraisal to support a reassessment.

Request Reconsideration
 If you want to request a ROV please follow the link below
 Please click here to submit the ROV Form

Please note the following important points regarding the ROV process:

- Only one Borrower-initiated ROV request is allowed.
- Ensure you provide all relevant information with your request.
- Borrowers must submit their ROV request within three (3) days of receipt of the appraisal report. ROV requests submitted after this timeframe will not be accepted or reviewed.
- Kindly provide MLS data or public property records when submitting additional comparable sales for review.
- Please include supporting data along with references to their respective sources when requesting data corrections or adjustments.

Step 2: Enter your code and download the order report

Enter the authorization code that you sent you in our email and make a (2) digit PIN to download the order report.

RECONSIDERATION OF VALUE FORM

Subject Property Information

If you would like to request a reconsideration of value for your property, please provide the details which support your basis for this Reconsideration of Value (ROV) request. In order for us to request a reconsideration of value, you must first have a valid appraisal for the property. Only use this form as a guide and enter all factual information below.

Property Address (Required): 19359 DISCOVERY PL ROWLAND HEIGHTS CA 91748

Property City (Required): Rowland Heights Property State: MD Property Zip (Required): 21154 Property County: Towson

Appraisal Name: Appraisal Date: 08/20/10

Loan Number: 2025122302

Reason For Reconsideration

Instructions: Once considered if needed you will be contacted with the appraiser's response. (Only 1 request per appraisal)

Identify whether which of the following you are requesting:

- Correcting the appraisal based on missing information
- Reconsideration (additional sales, same available)
- Adjustment (properties or features not accounted for)

Current Report Date: [Text Field]

Additional Sales Considered

If you would like the appraiser to consider using additional or more suitable comparables, kindly list the information here. The limit of sales is 5. Each sale must be verified and checked prior to the Effective Date of the appraisal. Do not include pending sales or under contract.

Address	Sales # 1	Sales # 2	Sales # 3	Sales # 4	Sales # 5
City					
State	Select One				
Zip Code					
Sales Price					
Sales Date					
MLS #					

Additional Comments

Kindly provide evidence to support the appraiser's conclusions, adjustments, and all data are accurate.

Note: If this ROV does not include appropriate support or is not in compliance with the NMLS Uniform Reconsideration Guidelines, it will be returned to you for reasons.

Borrower Authorization

Name (Required): Phone (Required): Email (Required):

By clicking, you authorize and approve this Reconsideration of Value (ROV) form.

Submit

Please note the following important points regarding the ROV process:

- Only one Borrower-initiated ROV request is allowed.
- Ensure you provide all relevant information with your request.
- Borrowers must submit their ROV request within three (3) days of receipt of the appraisal report. ROV requests submitted after this time frame will not be accepted or reviewed.
- Kindly provide MLS data or public property records when submitting additional comparable sales for review.
- Please include supporting data along with references to their respective sources when requesting data corrections or adjustments.

Lock

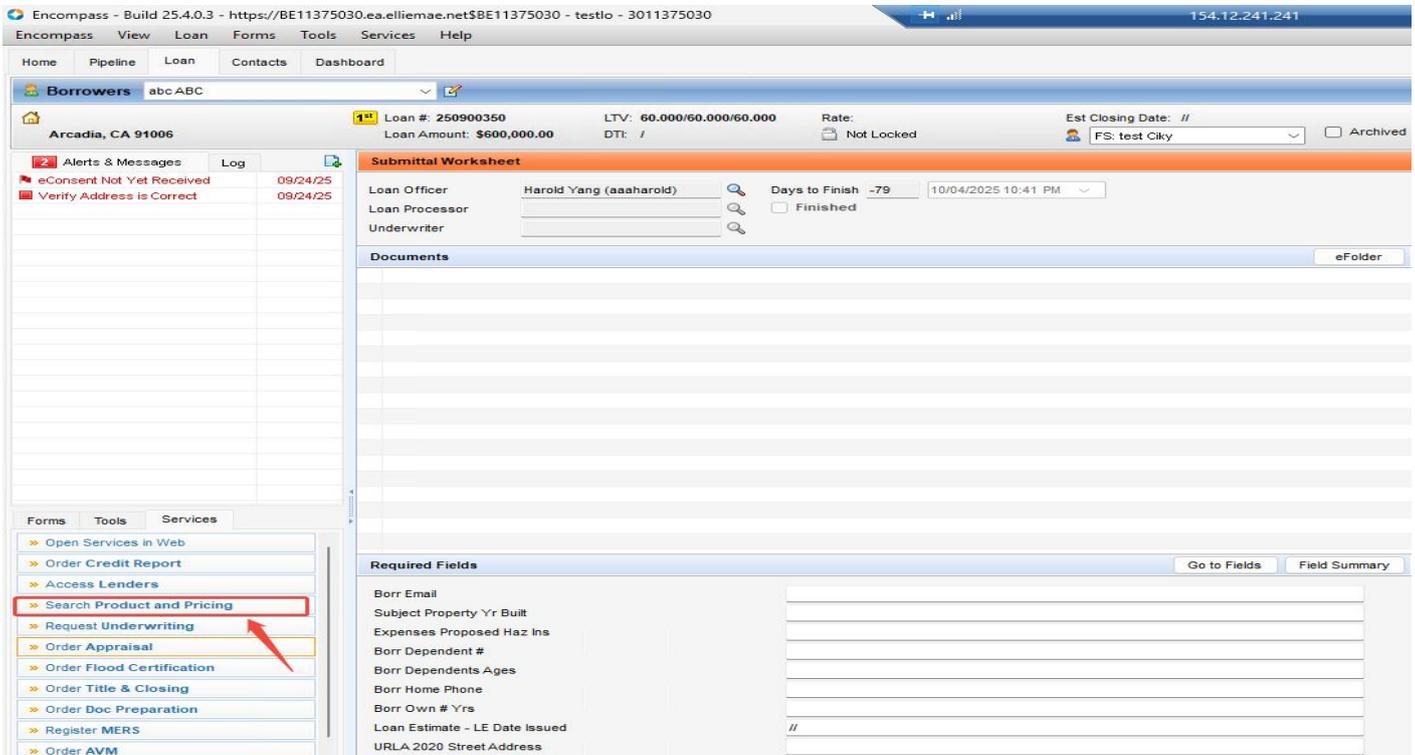
Accessing the Pricing Engine

To begin the pricing process, you will need to access the integrated pricing engine directly from the loan file in Encompass.

1. Open your loan file in Encompass. Navigate to the **Services** tab (depending on your layout) and locate the "**Search Product and Pricing**" service.
2. Click Search Product and Pricing.

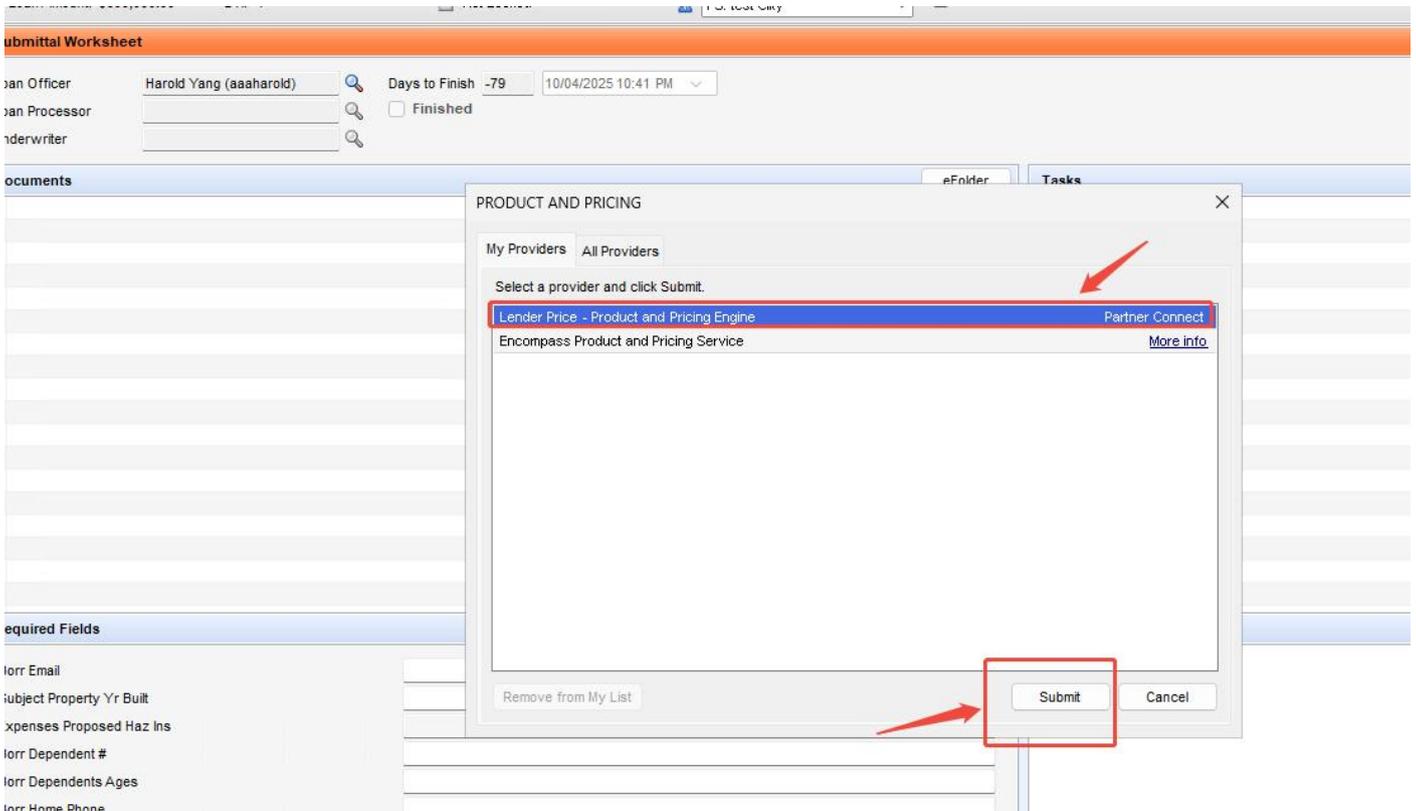
Note: Ensure you are in the correct loan file, as the system will pull the subject

property and borrower data automatically.



The screenshot shows the Encompass software interface for a loan submission. The top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Contacts', and 'Dashboard'. The main header displays 'Borrowers abcABC' and loan details: 'Loan #: 250900350', 'LTV: 60.000/60.000/60.000', 'Rate: Not Locked', and 'Est Closing Date: //'. The 'Submittal Worksheet' section includes fields for 'Loan Officer: Harold Yang (aaaharold)', 'Days to Finish: -79', and '10/04/2025 10:41 PM'. Below this is a 'Documents' section with an 'eFolder' button. On the left, a 'Forms' menu is visible, with 'Search Product and Pricing' highlighted in a red box and a red arrow pointing to it. The 'Required Fields' section at the bottom lists various data points to be entered, such as 'Borr Email', 'Subject Property Yr Built', and 'URLA 2020 Street Address'.

3. A dialogue box titled "Lender Price - Product and Pricing Engine" will appear. Click Submit to launch the "Search Fields" interface.



Running a Loan & Pricing Search

Once the Pricing Engine launches, you will see the **Search Fields** interface. This is where you validate the loan parameters before generating a quote.

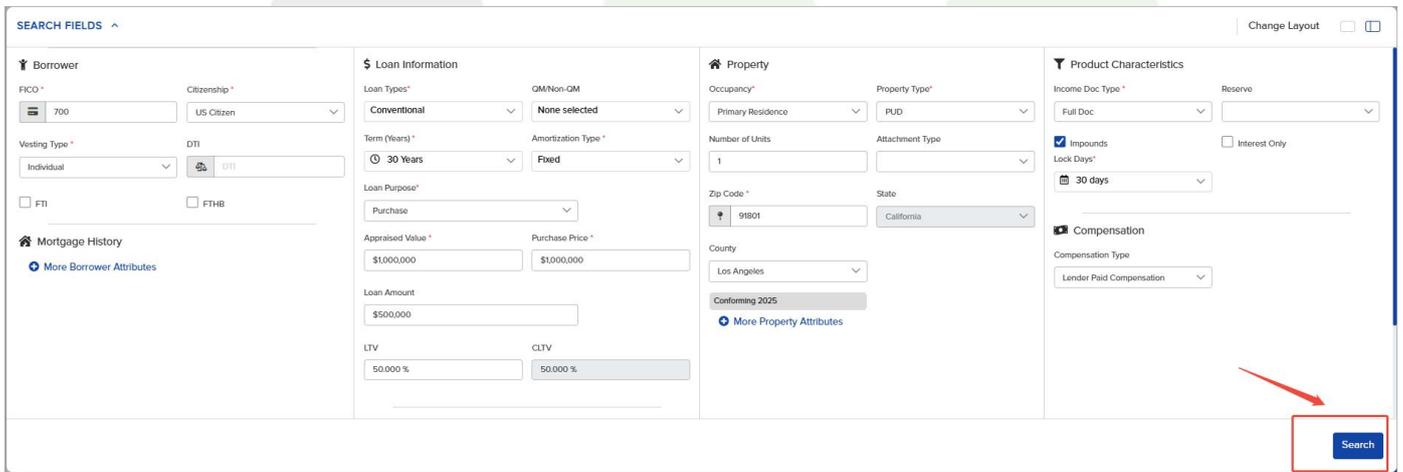
1. Review the **Search Fields** section.

- Double-check critical information such as **Loan Types**, **Loan Purpose**, **FICO**, **LTV/CLTV**, and **Property Type**.
- Ensure all data pulled from Encompass is accurate. The Citizenship types don't fully align with Encompass, so there's no auto-fill. Please select it manually.
- Mortgage History: If the borrower has mortgage history, click "More Borrower

Attributes" within the Mortgage History module to input the details.

- Loan Types Selection: Only Conventional, Closed End Second, and HELOC are available. Please select Conventional for all first lien loans.
- Income Doc Type: Please note that Income Doc Type represents the income category rather than a Program option. This field will not auto-populate from loan data and must be selected manually. Additionally, the Income Doc Type will display all available options, including those not offered under this specific channel.

2. Click the Search button to generate real-time pricing results.



The screenshot displays a search interface with the following sections:

- Borrower:** FICO (700), Citizenship (US Citizen), Vesting Type (Individual), DTI (0.00), FTI, FTHB.
- Loan Information:** Loan Types (Conventional), GM/Non-GM (None selected), Term (30 Years), Amortization Type (Fixed), Loan Purpose (Purchase), Appraised Value (\$1,000,000), Purchase Price (\$1,000,000), Loan Amount (\$500,000), LTV (50.000%), CLTV (50.000%).
- Property:** Occupancy (Primary Residence), Property Type (PUD), Number of Units (1), Attachment Type, Zip Code (91801), State (California), Country (Los Angeles), Conforming 2025.
- Product Characteristics:** Income Doc Type (Full Doc), Reserve, Impounds (checked), Lock Days (30 days), Interest Only, Compensation Type (Lender Paid Compensation).

A red arrow points to the **Search** button located at the bottom right of the form.

Analyzing Rates & Adjustments

The system will display a list of eligible products and Ineligible Product based on your search criteria.

1. View Available Rates

In the results grid, locate the product you wish to review (e.g., "Agency 30 Yrs Fixed"). Click on the numeric value next to the Rate to expand the view and see more available rate options and pricing for that specific product category.

Rate	Price	Payment	Cost to Borrower	Lender Paid	Comp. Plan	Program	Price Adj	Rate Adj.
5.625 %	99.880	\$5,757	\$1,200	\$1,200		Agency 30 Yrs Fixed	0.000	0.000%
5.750 %	100.240	\$5,836	-\$2,400	-\$2,400		Agency 30 Yrs Fixed	0.000	0.000%
5.875 %	100.850	\$5,915	-\$8,500	-\$8,500		Agency 30 Yrs Fixed	0.000	0.000%
6.000 %	101.400	\$5,996	-\$14,000	-\$14,000		Agency 30 Yrs Fixed	0.000	0.000%
6.125 %	101.830	\$6,076	-\$18,300	-\$18,300		Agency 30 Yrs Fixed	0.000	0.000%
	100.125	\$6,076	-\$1,250	-\$1,250		Bank Statement 30 Yrs Fixed	-0.375	0.000%
6.250 %	101.930	\$6,157	-\$19,300	-\$19,300		Agency 30 Yrs Fixed	0.000	0.000%
6.375 %	102.350	\$6,239	-\$23,500	-\$23,500		Agency 30 Yrs Fixed	0.000	0.000%
6.500 %	102.500	\$6,321	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	0.280	0.000%
6.625 %	102.500	\$6,403	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	0.640	0.000%
6.750 %	102.500	\$6,486	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	0.650	0.000%
6.875 %	102.500	\$6,569	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.050	0.000%
7.000 %	102.500	\$6,653	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.450	0.000%
7.125 %	102.500	\$6,737	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.820	0.000%
7.250 %	102.500	\$6,822	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.920	0.000%
7.375 %	102.500	\$6,907	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	2.280	0.000%
7.500 %	102.000	\$6,992	-\$20,000	-\$20,000		Bank Statement 30 Yrs Fixed	2.750	0.000%

2. Check eligible products adjustments (LLPAs) and Ineligible result reason.

- Click on "Cost to borrower" or "Price adj".

Rate	Price	Payment	Cost to Borrower	Lender Paid	Comp. Plan	Program	Price Adj	Rate Adj.
6.125 %	98.625	\$3,646	\$8,250	\$8,250		Bank Statement 30 Yrs Fixed	1.125	0.000%
6.250 %	99.000	\$3,694	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	1.250	0.000%
6.375 %	99.000	\$3,743	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	1.750	0.000%
6.500 %	99.000	\$3,792	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	2.250	0.000%
6.625 %	99.000	\$3,842	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	2.750	0.000%
6.750 %	99.000	\$3,892	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	3.250	0.000%
6.875 %	99.000	\$3,942	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	3.750	0.000%
7.000 %	99.000	\$3,992	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	4.125	0.000%
7.125 %	99.000	\$4,042	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	4.500	0.000%
7.250 %	99.000	\$4,093	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	5.000	0.000%
7.375 %	99.000	\$4,144	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	5.375	0.000%
7.500 %	99.000	\$4,195	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	5.750	0.000%
7.625 %	99.000	\$4,247	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	6.125	0.000%
7.750 %	99.000	\$4,298	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	6.500	0.000%
7.875 %	99.000	\$4,350	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	6.875	0.000%
8.000 %	99.000	\$4,403	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.125	0.000%
8.125 %	99.000	\$4,455	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.375	0.000%
8.250 %	99.000	\$4,508	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.625	0.000%
8.375 %	99.000	\$4,560	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.875	0.000%

- A detail window will pop up showing the **Base Price** and all **Loan Level Price Adjustments (LLPAs)** (e.g., FICO adjustments, Property Type add-ons, etc.).

✕

Adjustments and Disqualifications

5.500 % - Agency 30 Yrs Fixed

Product ID: 6912520d084d6d0001bd3917

Rate Sheet Timestamp: 12/26/2025, 9:18:45 AM America/Los Angeles

Type	Base	Adj.	Final
Price	99.630	1.125	98.505
Rate	5.500 %	0.000 %	5.500 %

Pricing Adjustment

Description	Adjustments
Agency Adjustments - Investment / LTV >0.01 % <= 60.0 %	1.125

Pricing Disqualification

Description	Adjustments
	None

- In the **'Ineligible'** results, you can click on **'Price Adj.'** and scroll down to the bottom of the pop-up window to view the specific Ineligible Reasons.

SEARCH FIELDS ▾

Eligible (0)
Ineligible (43)

Type	Base	Adj.	Final
Price	99.750	0.000	99.750
Rate	7.375 %	0.000 %	7.375 %

Pricing Adjustment

Description	Adjustments
-------------	-------------

Pricing Disqualification

Description	Adjustments
Disqualification	FICO/CLTV - 800+ / CLTV From 80.01%
Disqualification	Maximum Loan Amount \$350,000
Disqualification	Full Doc Eligibility: fico >= 740 < ∞ / PrimaryResidence, cltv >= 80.00100% < ∞

Registering & Locking a Loan

Once you have identified the optimal rate and product for your borrower, proceed to registration and locking.

Understanding Registration vs Locking

- **Initial Quote:** When you first run a search, the system shows *all* eligible programs.
- **Registration:** Once you click the **Export** button(The icon on the far right of each row) to export pricing, you are effectively **Registering** the loan with that specific program.
 - *Crucial Warning:* After registration, future pricing searches will **only** display the program you registered. You will not see other product families unless you modify the parameters (see Section 6).

1. Confirm the rate you wish to lock.

2. Click the **Export** button.

3. A confirmation screen will appear. Click Confirm to export the pricing data back to the loan file and finalize the program selection.

Home Pipeline Loan Contacts Dashboard

Services

Pricing Info User Tutorial

Version: 10.0

SEARCH FIELDS

Impersonated as: | Change Layout

30 Years Fixed Conventional Purchase

Loan Number: 250900350
Borrower: abc ABC

Rate	Price	Payment	Cost to Borrower	Lender Paid	Comp. Plan	Program	Price Adj.	Rate Adj.	Actions
6.125 %	98.625	\$3,646	\$8,250	\$8,250		Bank Statement 30 Yrs Fixed	1.125	0.000%	[Export]
6.250 %	99.000	\$3,694	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	1.250	0.000%	[Export]
6.375 %	99.000	\$3,743	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	1.750	0.000%	[Export]
6.500 %	99.000	\$3,792	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	2.250	0.000%	[Export]
6.625 %	99.000	\$3,842	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	2.750	0.000%	[Export]
6.750 %	99.000	\$3,892	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	3.250	0.000%	[Export]
6.875 %	99.000	\$3,942	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	3.750	0.000%	[Export]
7.000 %	99.000	\$3,992	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	4.125	0.000%	[Export]
7.125 %	99.000	\$4,042	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	4.500	0.000%	[Export]
7.250 %	99.000	\$4,093	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	5.000	0.000%	[Export]
7.375 %	99.000	\$4,144	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	5.375	0.000%	[Export]
7.500 %	99.000	\$4,195	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	5.750	0.000%	[Export]
7.625 %	99.000	\$4,247	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	6.125	0.000%	[Export]
7.750 %	99.000	\$4,298	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	6.500	0.000%	[Export]
7.875 %	99.000	\$4,350	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	6.875	0.000%	[Export]
8.000 %	99.000	\$4,403	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.125	0.000%	[Export]
8.125 %	99.000	\$4,455	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.375	0.000%	[Export]
8.250 %	99.000	\$4,508	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.625	0.000%	[Export]
8.375 %	99.000	\$4,560	\$6,000	\$6,000		Bank Statement 30 Yrs Fixed	7.875	0.000%	[Export]

Export Pricing

Fields	Old Pricing Results	New Pricing Results
Product ID		69134a3322c8850001309d88
Loan Program	DSCR	Bank Statement 30 Yrs Fixed
Compensation		Lender Paid
Date		12/23/2025, 9:00:06 PM America/Los Angeles
Valid Period		12/23/2025, 8:58:53 AM America/Los Angeles
Rate		6.75
Due In	360	4320
Loan Amount	\$250,000.00	\$600,000.00
Impound		Not Waived
Property Type	SingleFamily	Attached
Amortization Term	360	4320

Cancel Confirm

4. Requesting the Lock

After exporting the pricing:

- Verify the **Pricing Detail, Loan Parameters, Rate, and Adjustments** one last time.
- Click **"Request Lock"**.

Home Pipeline Loan Contacts Dashboard

Services

Pricing Info User Tutorial Version: 10.12

Loan Application - abc ABC Loan ID: 25090035C

Loan Scenario Hide Info

Lender: AAA Capital Investment Inc. Product ID: 69134a3322c885000f309d88
Rate Sheet Date: 12/23/2025, 8:58:53 AM America/Los Angeles

Priced on 12/23/2025, 9:03:01 PM America/Los Angeles Impersonated with Harold Yang
 Priced using historical rates as of 12/23/2025, 9:03:01 PM America/Los Angeles

Note Rate	6.750 %	Purchase Price	\$1,000,000
Price	99.000 points	Appraised Value	\$1,000,000
LTV	60.000 %	Total Loan Amount	\$600,000
Loan Program	Bank Statement 30 Yrs Fixed	Lock Period	30 Days lock
Amortization Type	Fixed	Compensation	Lender Paid
APR	6.848 %	Terms	360 Months
Monthly Payment	\$3,892	Admin Fee Waiver	No
FICO Score	745	Impound Waiver	No
AUS		DTI	%
Purchase as	Investment	Lock Expiration Date	01/22/26
Property Type	2 - 4 Units		
Nbr. of Units	2 Units		

\$ Loan Pricing Hide Info

Adjustment Summary

Type	Base	Adj.	Final
Rate	6.750 %	0.000 %	6.750 %
Price	102.250	3.250	99.000

Lock Information

CURRENT LOCK

Test LO **Priced**

Date 12/25/2025, 5:50:39 PM America/Los Angeles
 Impersonated with Test TPO LO

Priced using historical rates as of 12/25/2025, 5:50:39 PM America/Los Angeles
 AAA Capital Investment Inc.

Comment

Price **Request Lock**

The Lock Request has been submitted outside of lock desk hours and cannot be accepted .Please submit your Lock Request during the Lock Desk Hours.

Lock Information Hide In

CURRENT LOCK

▲ **1 New Error** Hide Errors

01/01/2026 10:31:04 PM The Lock Request has been submitted outside of Lock Desk Hours and cannot be accepted. Please reprice and resubmit your Lock Request during Lock Desk Hours. Resolve

Status Updates:

- **Submitted:** when you request lock (**Make sure to exit this file in Encompass once you finished**) The pipeline status will update to "**Lock Requested**".
- **Approved:** Once the AAA Lendings Lock Desk reviews and approves the request, the status will change to "**Locked**".
- **Confirmation:** The Loan Officer will receive an email containing the **Lock Confirmation**.

Post-Lock Management (Re-pricing)

Need to make changes and re-pricing after registering?

The Lock Request has been submitted outside of lock desk hours and cannot be accepted .Please reprice and resubmit your Lock Request during the Lock Desk Hours.

If you have already registered a loan but need to change parameters (e.g., LTV changes, FICO update) and re-price:

Step 1: Locate the blue "Price" button in the Search Product and Pricing interface.

Step 2: Clicking this will return you to the **Search Fields** interface.

Step 3: You can now switch parameters and generate a new quote.

Reminder: As mentioned in Section 1, the loan program itself **cannot** be changed after the lock is active. This re-pricing feature is primarily for updating parameters within the *same* program.

The screenshot displays the 'Loan Application - abc ABC' interface. It includes a navigation bar with 'Home', 'Pipeline', 'Loan', 'Contacts', and 'Dashboard'. Below this, there are tabs for 'Pricing', 'Info', and 'User Tutorial'. The main content area is divided into two primary sections: 'Loan Scenario' and 'Loan Pricing'.

Loan Scenario: This section shows the lender as 'AAA Capital Investment Inc.' and provides details on when the loan was priced (12/23/2025, 9:03:01 PM America/Los Angeles) and the rates used. It includes a table of loan parameters:

Note Rate	6.750 %	Purchase Price	\$1,000,000
Price	99.000 points	Appraised Value	\$1,000,000
LTV	60.000 %	Total Loan Amount	\$600,000
Loan Program	Bank Statement 30 Yrs Fixed	Lock Period	30 Days lock
Amortization Type	Fixed	Compensation	Lender Paid
APR	6.848 %	Terms	360 Months
Monthly Payment	\$3,892	Admin Fee Waiver	No
FICO Score	745	Impound Waiver	No
AUS		DTI	%
Purchase as	Investment	Lock Expiration Date	01/22/26
Property Type	2 - 4 Units		
Nbr. of Units	2 Units		

Loan Pricing: This section features an 'Adjustment Summary' table:

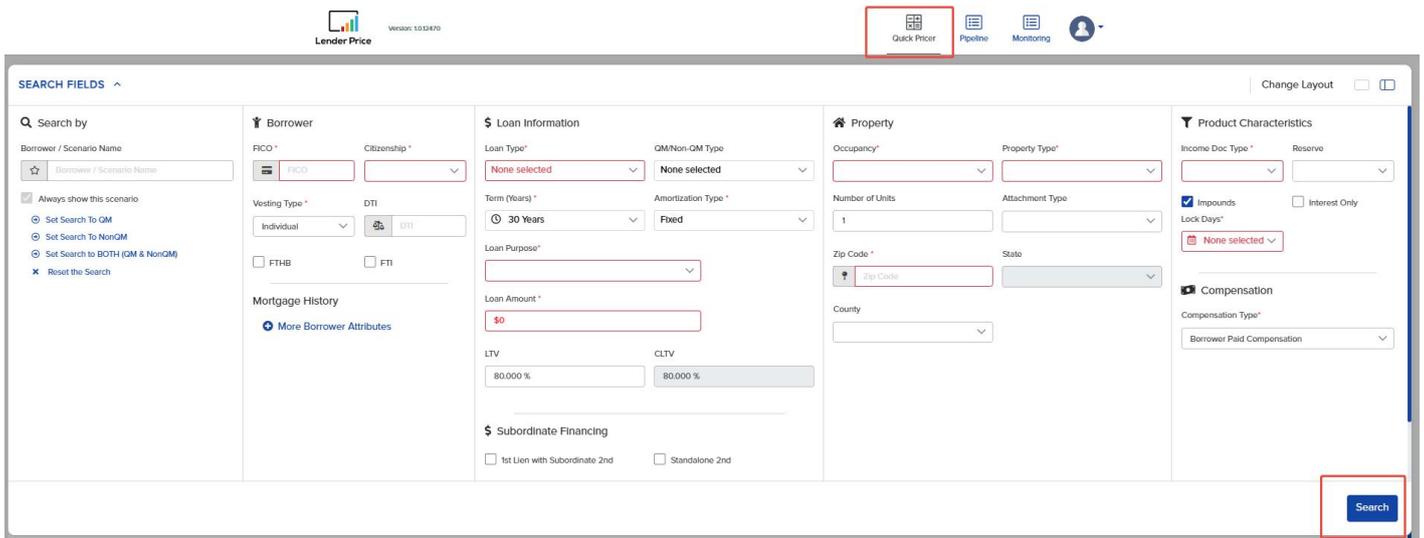
Type	Base	Adj.	Final
Rate	6.750 %	0.000 %	6.750 %
Price	102.250	3.250	99.000

Below the pricing section is the 'Lock Information' area, which includes a 'CURRENT LOCK' status, a 'Test LO Priced' message, and a 'Request Lock' button highlighted with a red box.

If you have specific scenarios and simply wish to obtain a quote, you could also use the

"Quick Pricer" tool available on the Lender Price portal.

<https://ppe-ext.lenderprice.com/#/login>



Lock Extensions

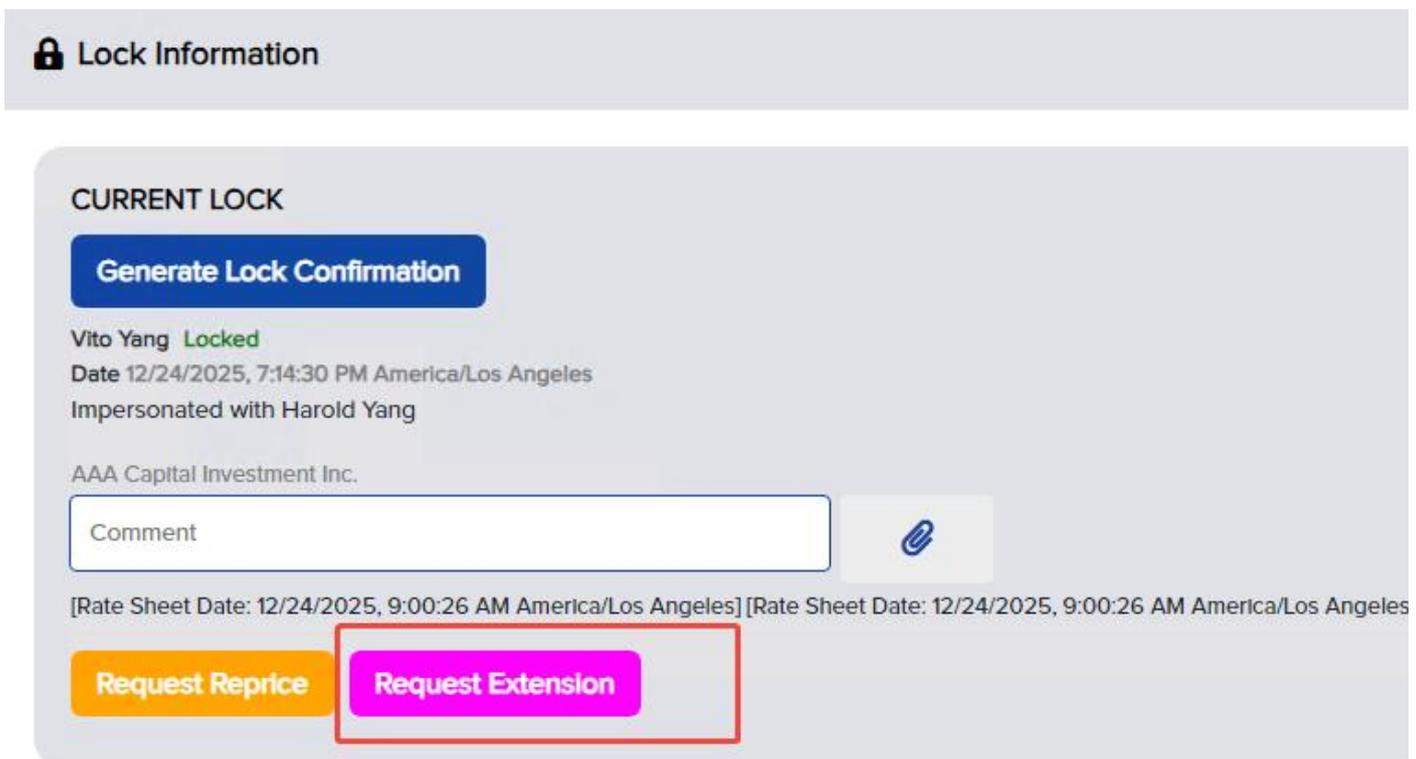
If a loan cannot close by the lock expiration date, you may request an extension.

Extension Policy

- **Max Extensions:** You may request a maximum of **2** extensions.
- **Third Extensions:** Third-rate extensions re **not permitted**.
- **Fees:**
 - 0.150% for 7 days
 - 0.250% for 14 days
 - The fee for the **second** extension will be **1.5 times** that of the first extension fee.

How to Request an Extension

1. Open the loan file and navigate to the **Search Product and Pricing** screen.
2. Click the **"Request Extension"** button.



Lock Information

CURRENT LOCK

Generate Lock Confirmation

Vito Yang **Locked**
Date 12/24/2025, 7:14:30 PM America/Los Angeles
Impersonated with Harold Yang

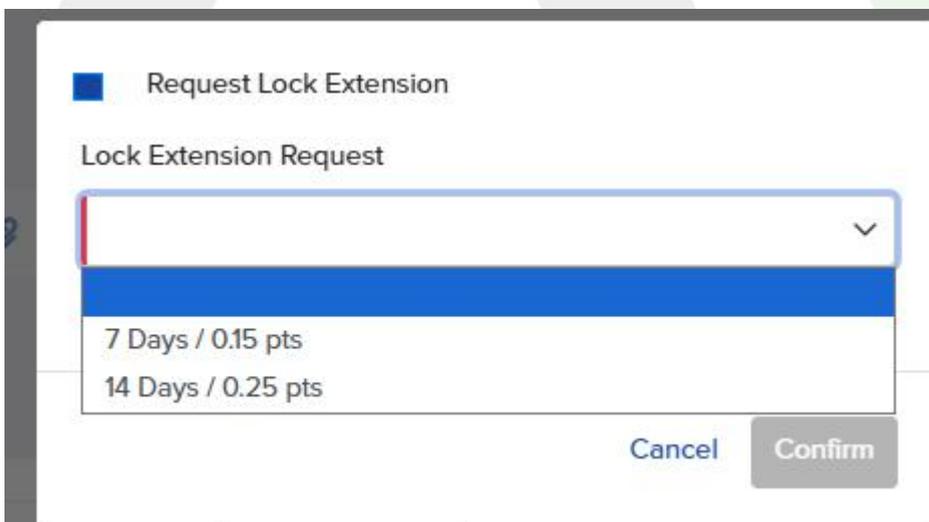
AAA Capital Investment Inc.

Comment 

[Rate Sheet Date: 12/24/2025, 9:00:26 AM America/Los Angeles] [Rate Sheet Date: 12/24/2025, 9:00:26 AM America/Los Angeles]

Request Reprice **Request Extension**

3. Select the necessary number of days for the extension.



Request Lock Extension

Lock Extension Request

7 Days / 0.15 pts
14 Days / 0.25 pts

Cancel Confirm

4. Click "confirm" to submit the extension request.

