

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.

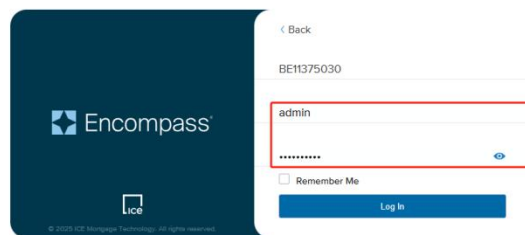
This guide provides step-by-step instructions to help you log in and begin originating and processing loans efficiently.

Log in to the System

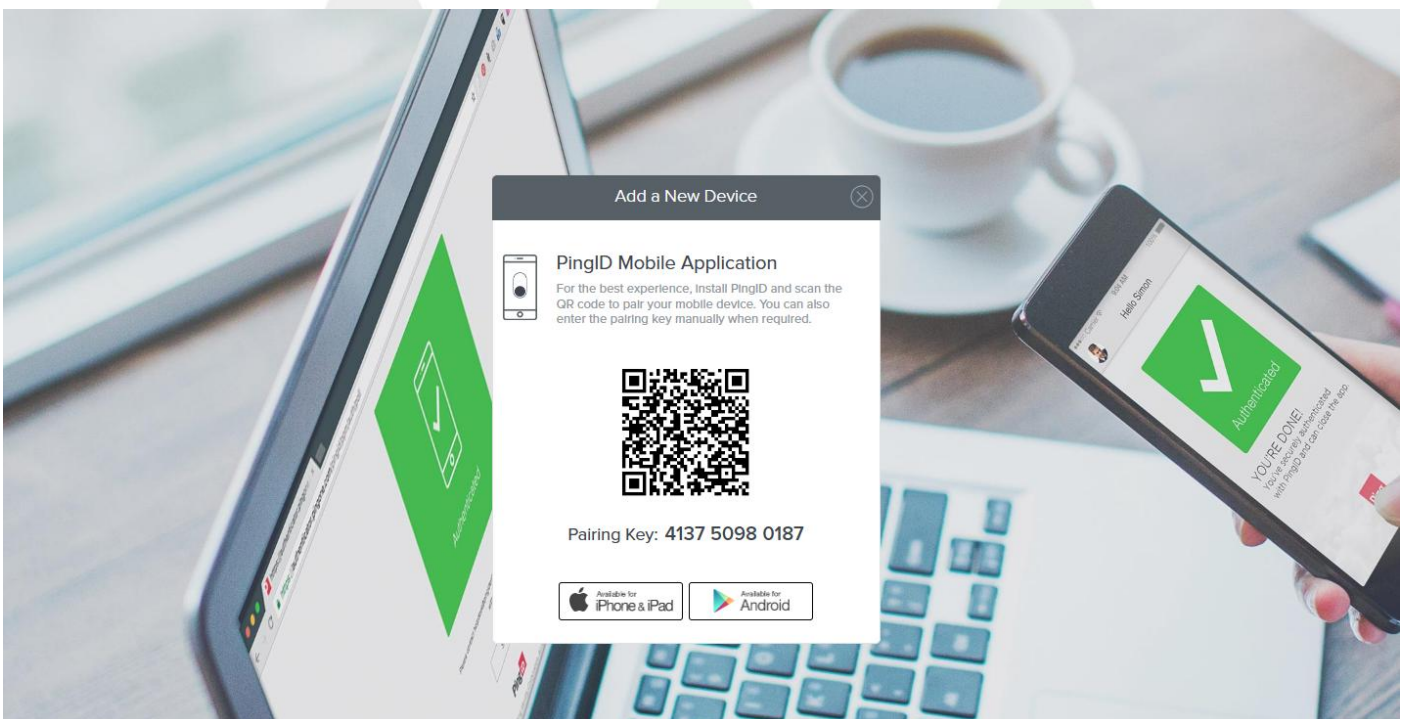
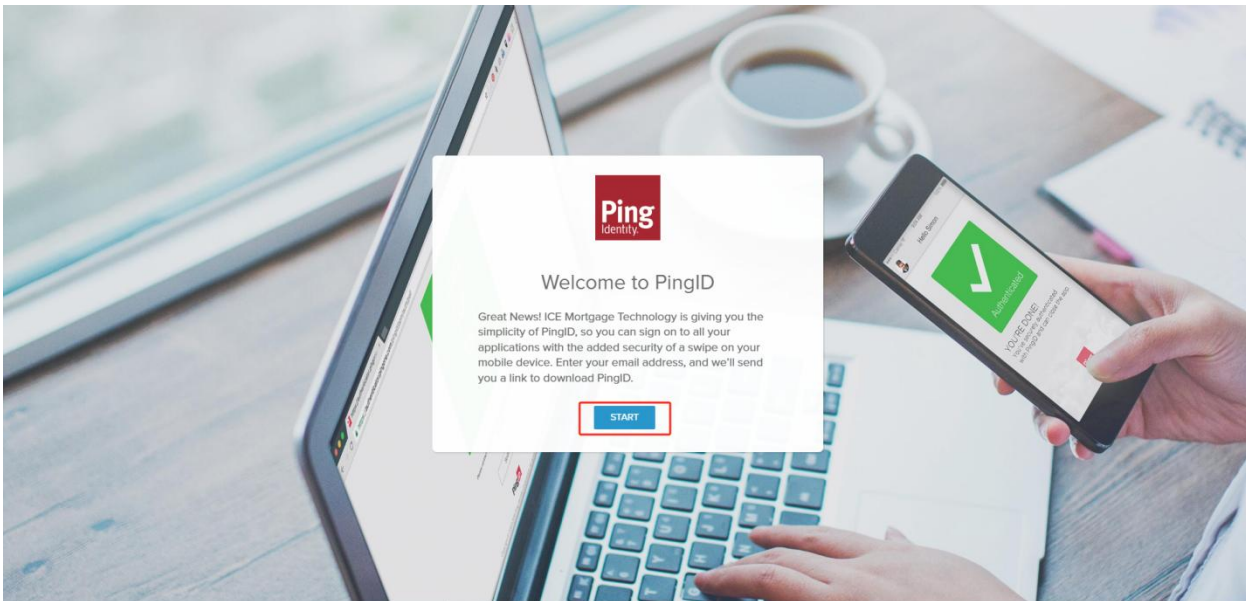
Website:

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)



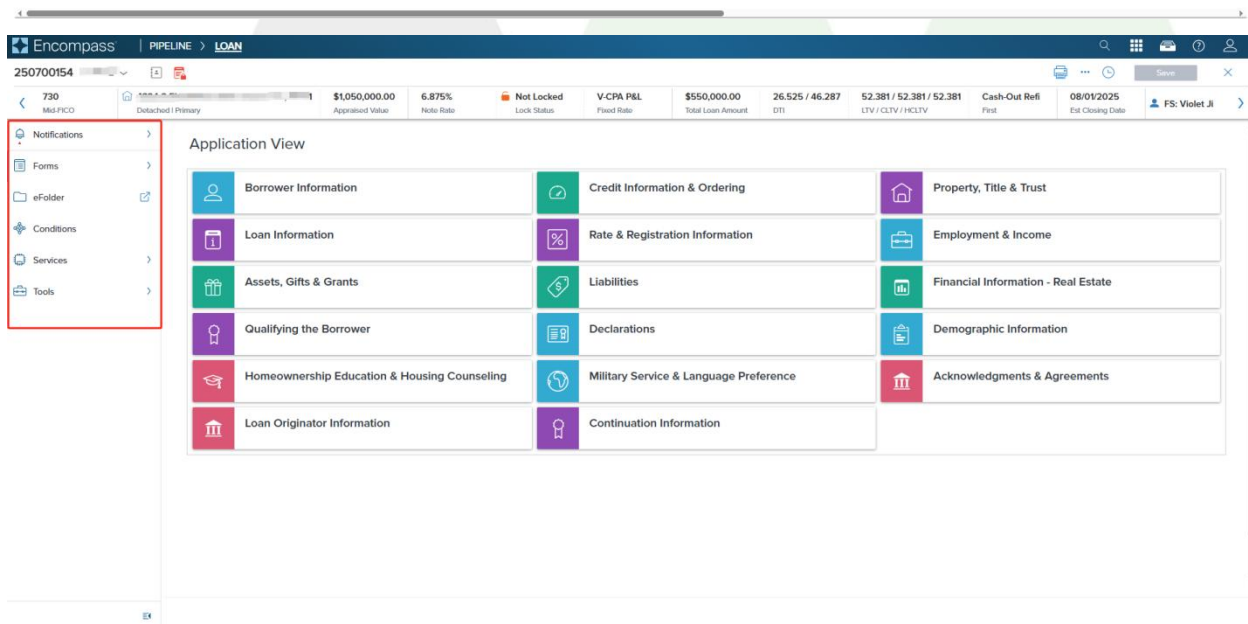
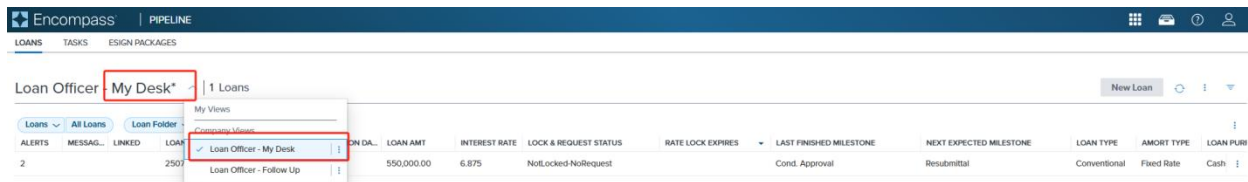
2. Download “PingID” by scanning the QR code appears after you click the “start”



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

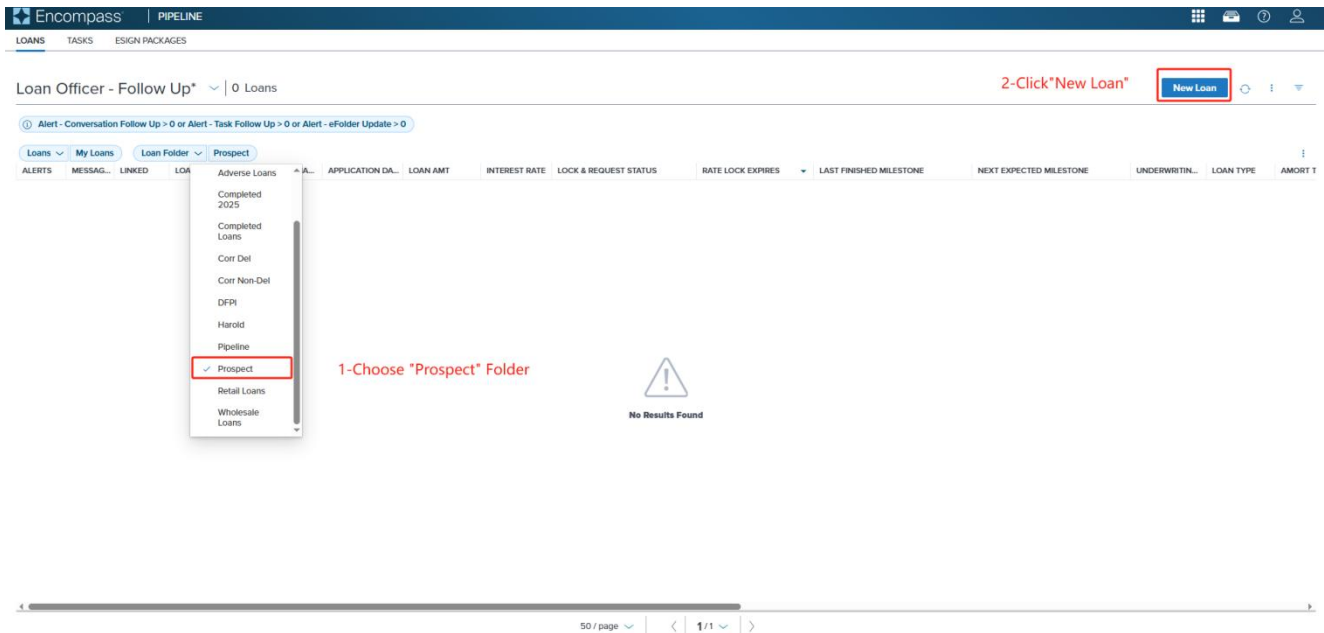
Interface

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



Encompass | PIPELINE

LOANS TASKS ESIGN PACKAGES

Loan Officer - Follow Up* | 0 Loans

2-Click "New Loan"

New Loan

Alert - Conversation Follow Up > 0 or Alert - Task Follow Up > 0 or Alert - eFolder Update > 0

Loans My Loans Loan Folder Prospect

Adverse Loans
Completed 2025
Completed Loans
Corr Del
Corr Non-Del
DFPI
Harold
Pipeline
✓ Prospect
Retail Loans
Wholesale Loans

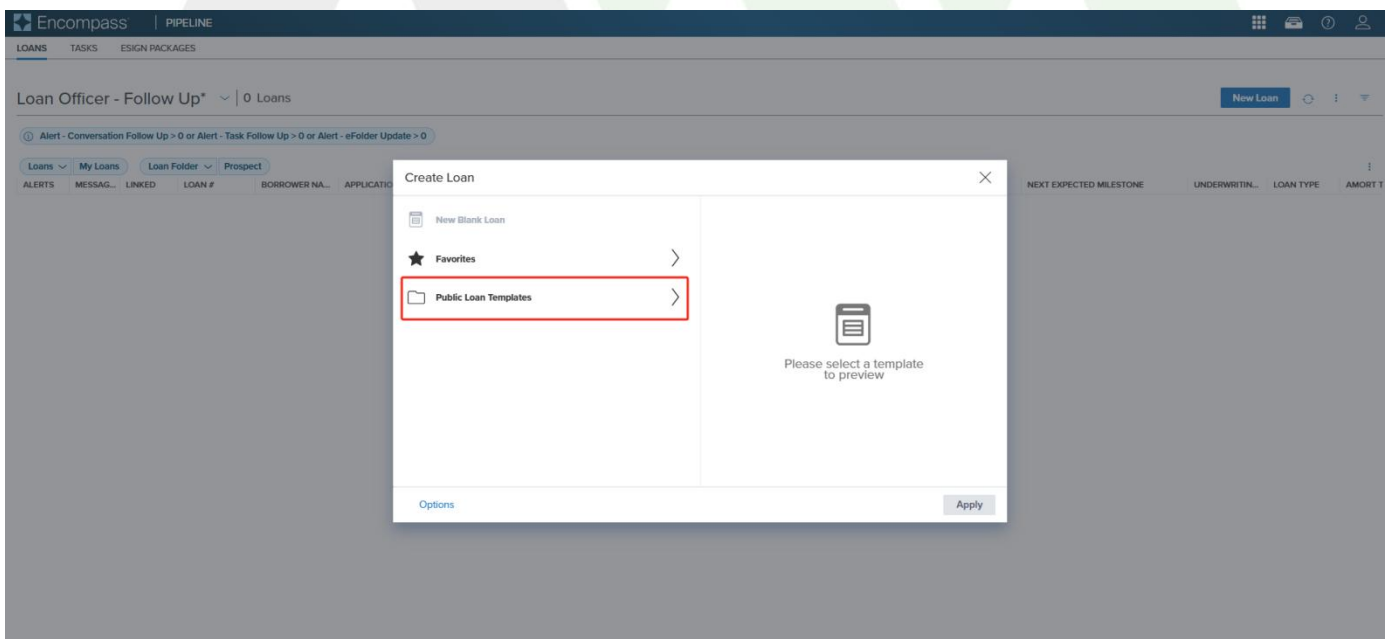
1-Choose "Prospect" Folder

No Results Found

50 / page | 1 / 1

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)



Encompass | PIPELINE

LOANS TASKS ESIGN PACKAGES

Loan Officer - Follow Up* | 0 Loans

New Loan

Alert - Conversation Follow Up > 0 or Alert - Task Follow Up > 0 or Alert - eFolder Update > 0

Loans My Loans Loan Folder Prospect

ALERTS MESSAG... LINKED LOAN # BORROWER NA... APPLICATION

Create Loan

New Blank Loan

★ Favorites

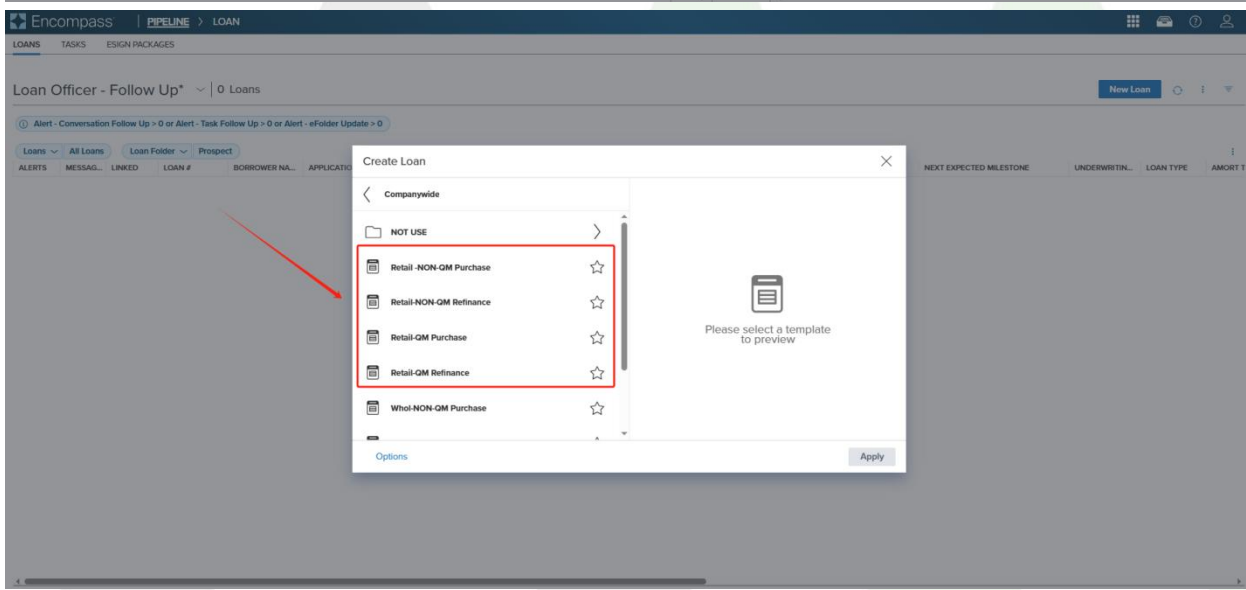
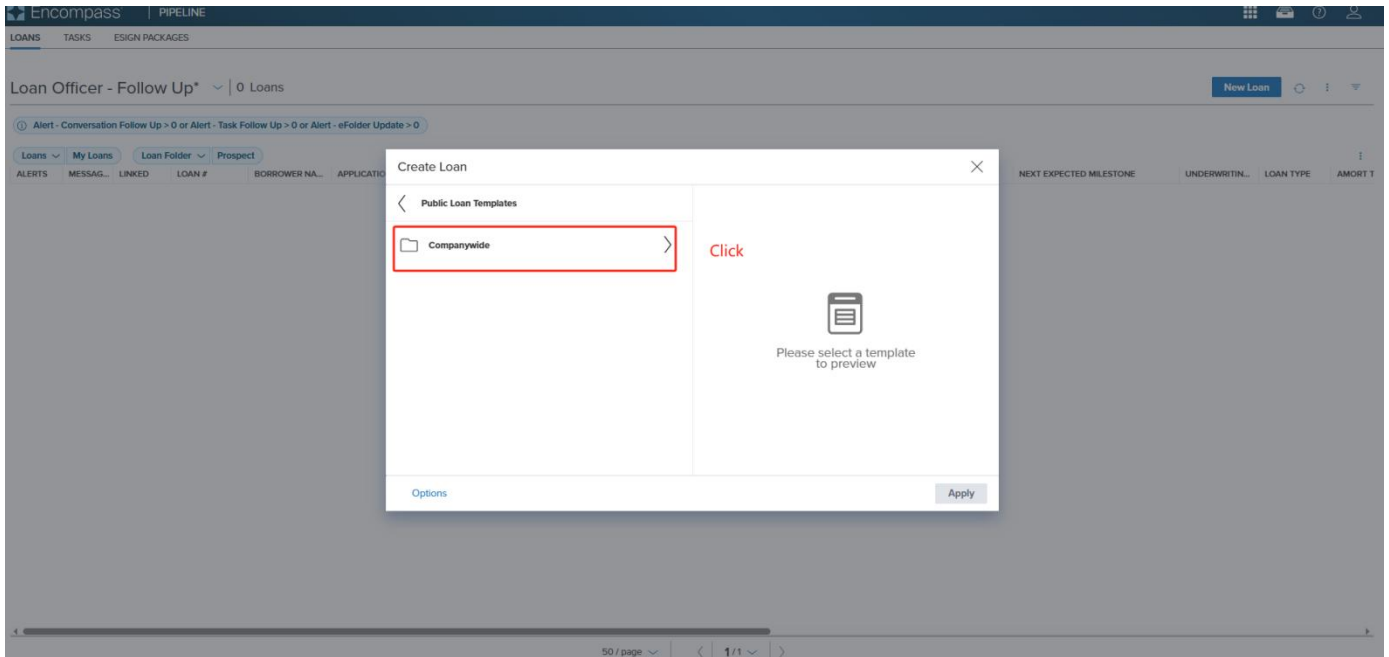
Public Loan Templates

Please select a template to preview

Options Apply

2-Click "Public Loan Templates"

Next Expected Milestone Underwritin... Loan Type Amort T



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

Application View

Borrower Information

To be completed by the Lender

☐ Print ULI / NULI on URLA ☐ Print Both ULI / NULI and Loan # ☐ Include Lender Pages in Borrower Package

Loan Program Agency Case # Lender Case # URLA Loan Identifier

Conventional Fixed 30yr Purchase

Borrower

First Name Middle Name Last Name Suffix

Co-Borrower

☐ No Co-applicant ☐ Use Additional Borrower (Joint) Format

First Name Middle Name Last Name Suffix

Alternate Names

SSN / ITIN Citizenship U.S. Citizen

DOB 07 / 11 / 1981 43 years old

Type of Credit ☐ Individual Credit ☒ Joint Credit

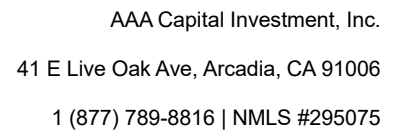
Expected Borrower Count Borrower Count 2

Marital Status Married

Dependents

Pull or Reissue Credit Reports

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



Encompass | PIPELINE > LOAN

250700177 LIANG XU & YAN YANG ▾

*** Mid FICO	No Subject Property Detached / Primary	\$0.00 Estimated Value	0.000% Note Rate	Not Locked Lock Status	Conventional Fixed 30yr Purchase Fixed Rate	\$0.00 Purchase Price	\$0.00 Total Loan Amount	0.000 / 0.000 DTI	0.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	Save	X
--------------	---	---------------------------	---------------------	---------------------------	--	--------------------------	-----------------------------	----------------------	---	-------------------	--------------------------------	------	---

FS: Shengyang Xu

Notifications

Firms

Application View

- Additional Disclosures Informa...
- Additional Requests Information
- ATB/QM Management
- Borrower Summary Origination
- Borrower Summary Processing
- Closing Disclosure Page 1
- Closing Disclosure Page 2
- Closing Disclosure Page 3
- Closing Disclosure Page 4
- Closing Disclosure Page 5
- Closing Vendor Information
- Construction Management
- Disclosure Summary
- Energy Efficient Mortgage Cal...
- FACT Act Disclosure
- Fannie Mae Additional Data
- Fee Itemization
- FHA Management
- FHA Maximum Mortgage and ...

← Application View

Credit Information & Ordering ▾

Order Credit
View Credit Report
Import Liabilities
Manage VOR

Borrower

First Name

Middle Name

Last Name

Suffix

SSN/ITIN

DOB

Co-Borrower

First Name

Middle Name

Last Name

Suffix

SSN/ITIN

DOB

Current Address

☐ Foreign Address

Street Address

Unit Type

City

Placenta

Zip Code

Country

☐ Authorized Credit Report

Current Address

☐ Foreign Address

Street Address

Unit Type

City

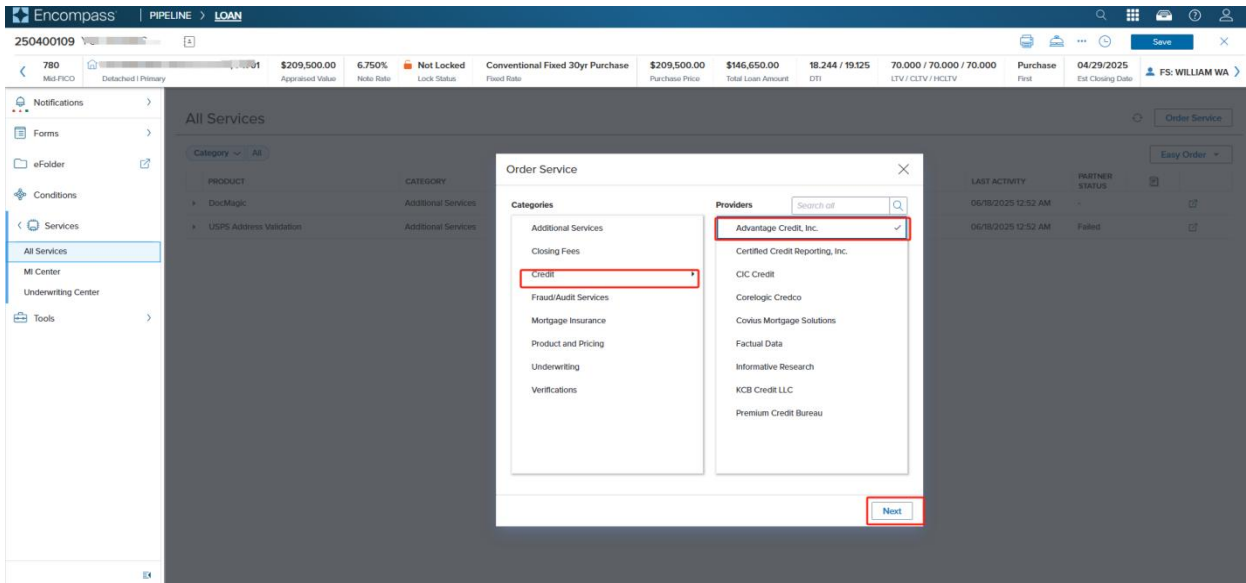
Placenta

Zip Code

Country

☐ Authorized Credit Report

Please select a company you have an account with.



Encompass | PIPELINE > LOAN

250400109

780 Mid-FICO Detached Primary \$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

All Services

Category: All

PRODUCT CATEGORY

Disch Magic Additional Services

USPS Address Validation Additional Services

Order Service

Categories

Additional Services

Closing Fees

Credit

Fraud/Audit Services

Mortgage Insurance

Product and Pricing

Underwriting

Verifications

Providers

Search off

Advantage Credit, Inc. ✓

Certified Credit Reporting, Inc.

CIC Credit

Corelogic Credico

Covius Mortgage Solutions

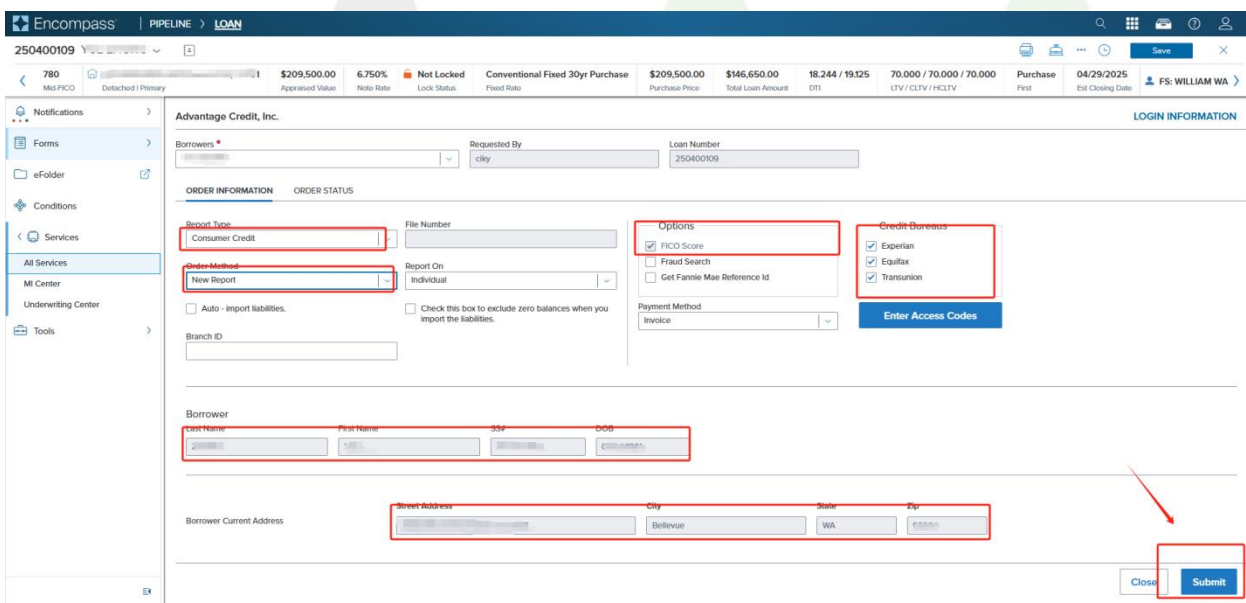
Factual Data

Informative Research

KCB Credit LLC

Premium Credit Bureau

Next



Encompass | PIPELINE > LOAN

250400109

780 Mid-FICO Detached Primary \$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

Advantage Credit, Inc.

LOGIN INFORMATION

Borrowers

Requested By: cly

Loan Number: 250400109

ORDER INFORMATION ORDER STATUS

Report Type: Consumer Credit

File Number:

Options:

☒ FICO Score

☐ Fraud Search

☐ Get Fannie Mae Reference Id

Payment Method: Invoice

Credit Bureaus:

☒ Experian

☒ Equifax

☒ Transunion

Enter Access Codes

Order Method: New Report

Report On: Individual

☐ Auto - Import liabilities.

☐ Check this box to exclude zero balances when you import the liabilities.

Branch ID:

Borrower

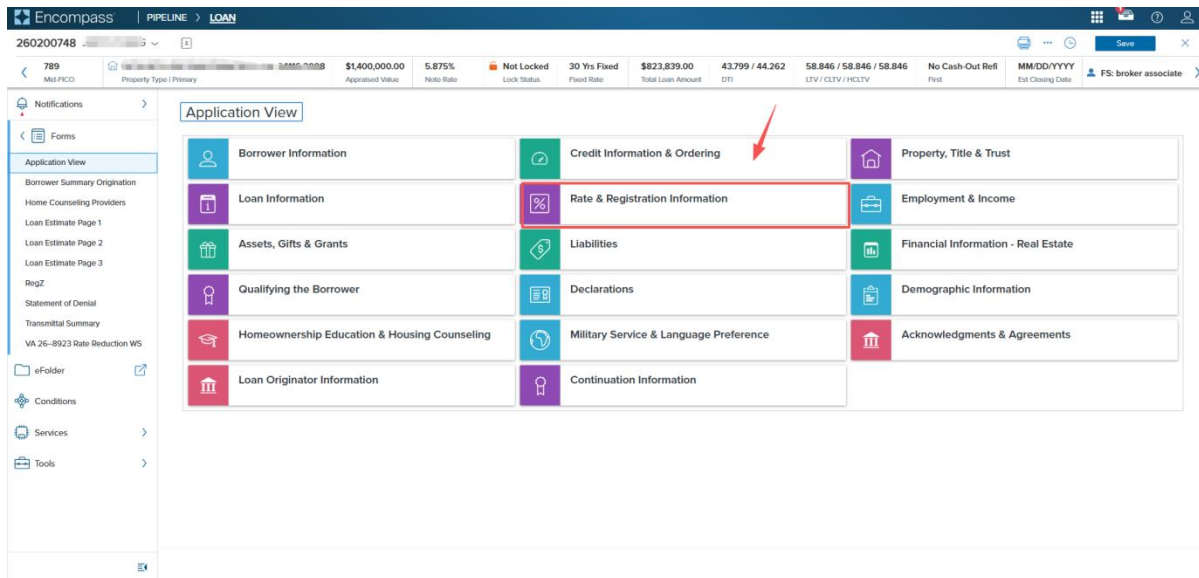
Last Name: First Name: SSN: DOB:

Borrower Current Address: Street Address: City: State: Zip:

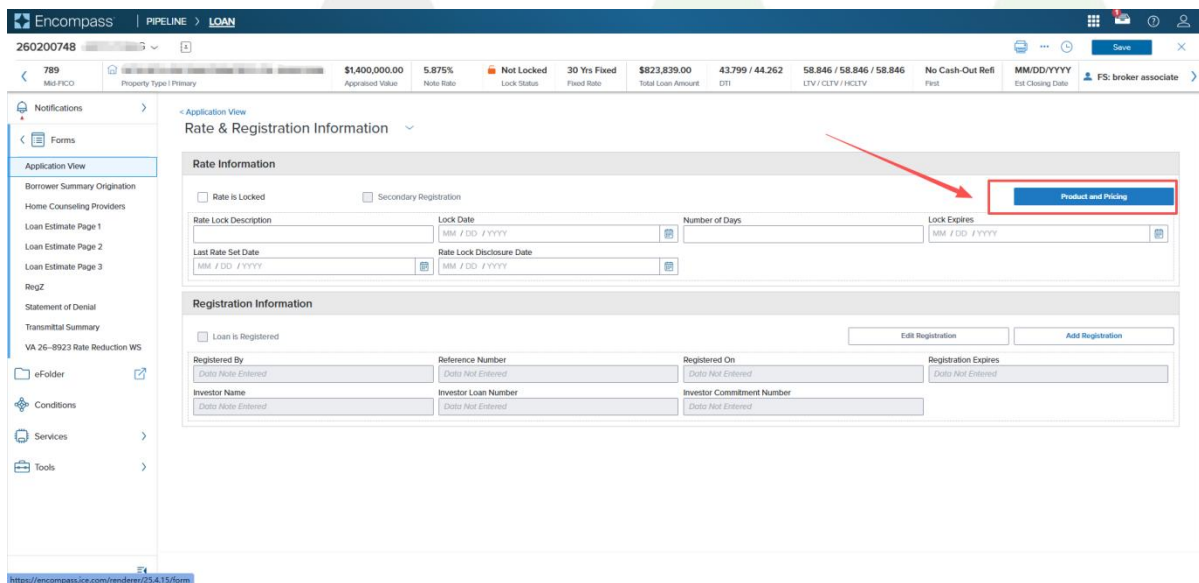
Submit

Rate & Registration Information

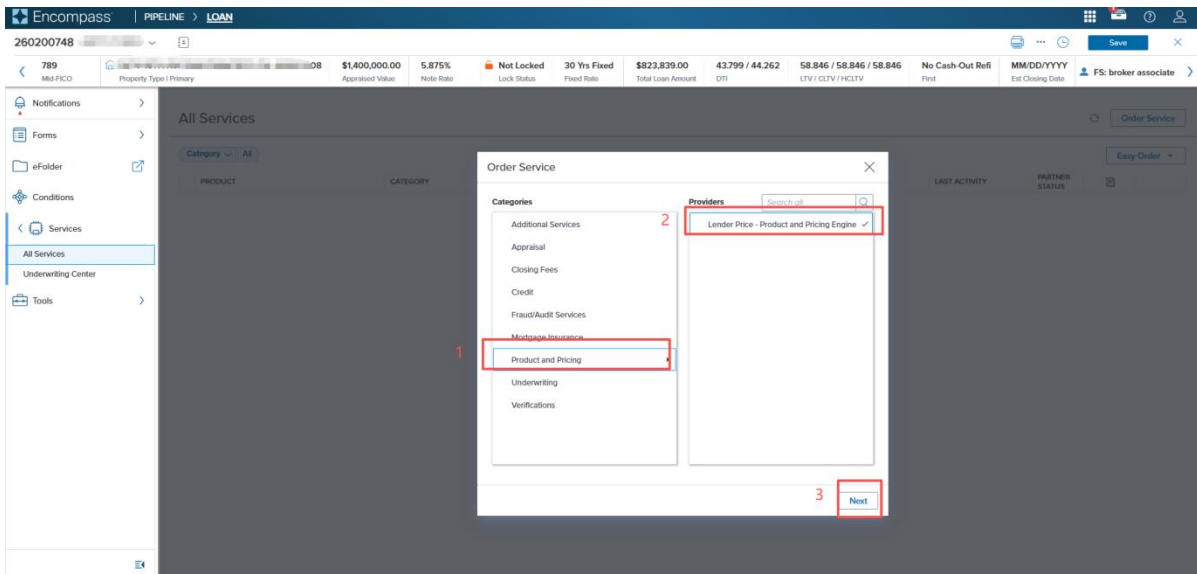
1. Click "Rate & Registration Information"



2. Click "Product and Pricing"

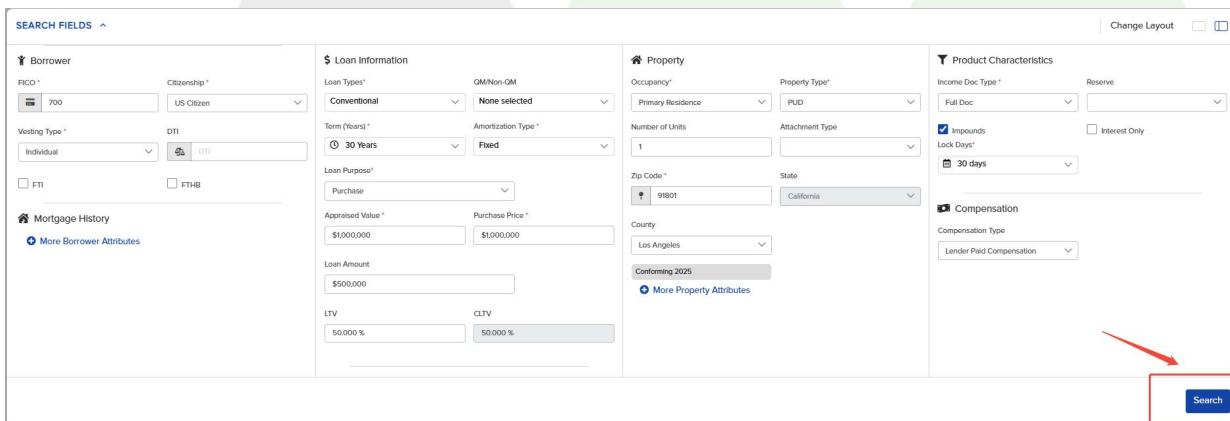


3. Click in sequence "Product and Pricing"- "Lender price"- "Next"

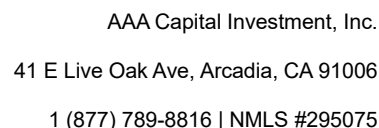


4. Once the Pricing Engine launches, you will see the **Search Fields** interface.

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.



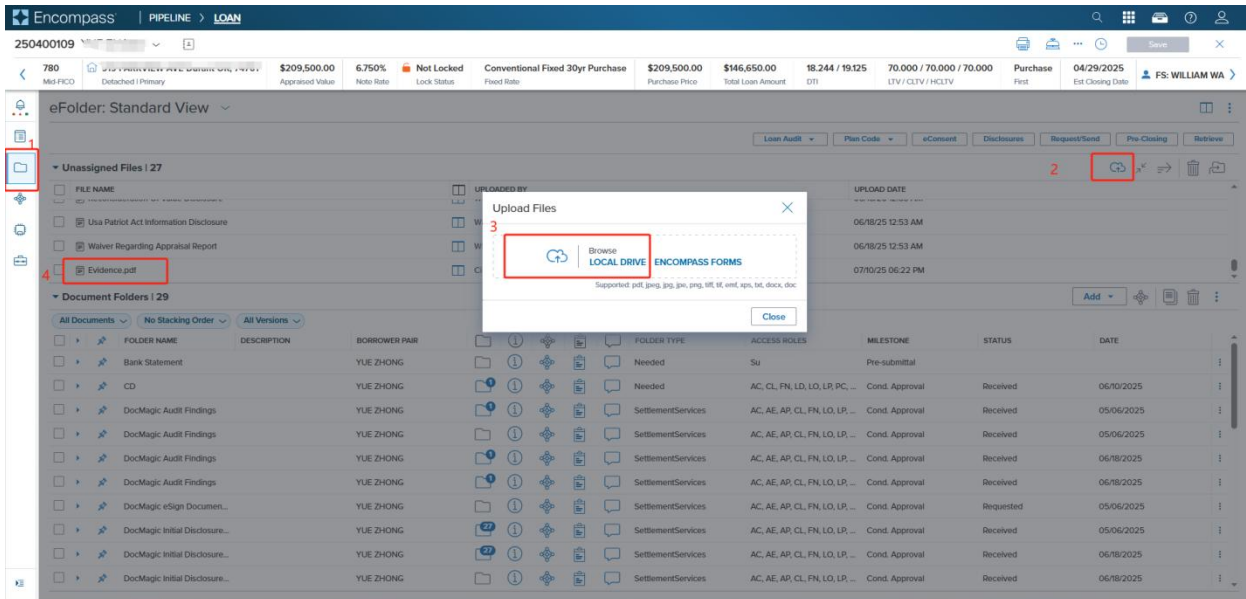
5. The system will display a list of eligible products and Ineligible Product based on your search criteria. Confirm the program and rate you want to select.



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

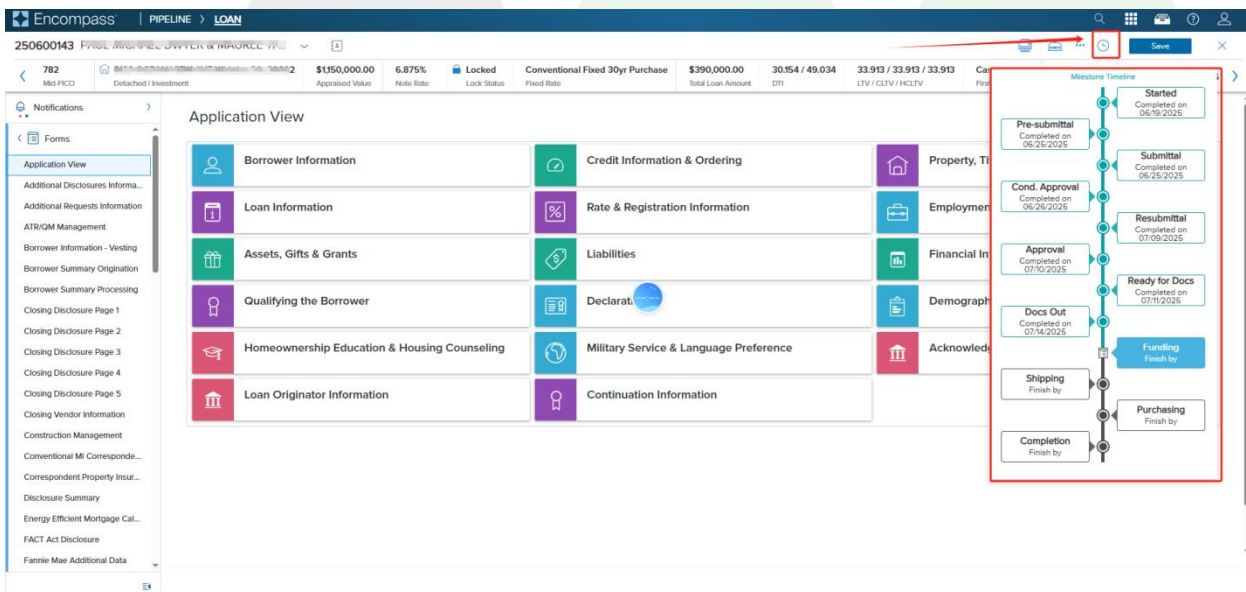
Upload Files and Document Management

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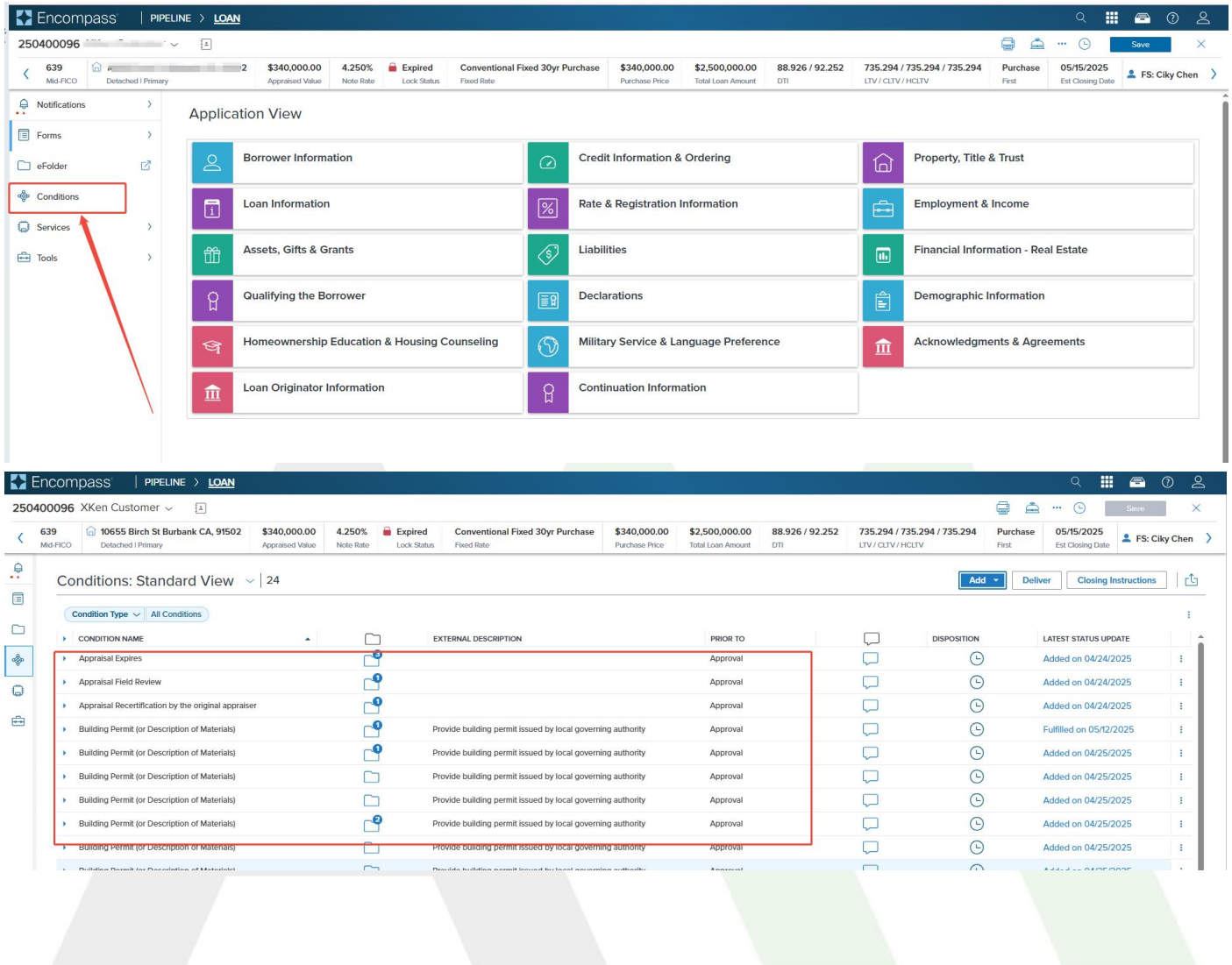
The screenshot shows the Encompass Loan Pipeline interface for loan 250400109. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. The loan details at the top show a purchase price of \$209,500.00, a total loan amount of \$146,650.00, and a closing date of 04/29/2025. The main area is titled 'eFolder: Standard View' and contains a list of 'Unassigned Files' and 'Document Folders'. A red box highlights the 'Upload Files' button in the top right corner. Another red box highlights the 'Evidence.pdf' file in the 'Unassigned Files' list. A third red box highlights the 'Upload Files' button in the 'Unassigned Files' list. A fourth red box highlights the 'Evidence.pdf' file in the 'Document Folders' list. A modal window titled 'Upload Files' is open, showing options to 'Browse LOCAL DRIVE' or 'ENCOMPASS FORMS'. The modal also lists supported file types: pdf, jpeg, jpg, gif, png, tiff, txt, word, xls, ppt, docx, doc.

View Loan Status and Follow Up



The screenshot shows the Encompass Application View for loan 250600143. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. The loan details at the top show a purchase price of \$390,000.00, a total loan amount of \$30,154 / 49,034, and a closing date of 06/25/2025. The main area is titled 'Application View' and contains a grid of application components. A red box highlights the 'Milestone Timeline' on the right side of the screen. The timeline shows the following milestones: Started (Completed on 06/19/2025), Pre-submittal (Completed on 06/25/2025), Submittal (Completed on 06/25/2025), Cond. Approval (Completed on 06/25/2025), Resubmittal (Completed on 07/09/2025), Approval (Completed on 07/10/2025), Ready for Docs (Completed on 07/11/2025), Docs Out (Completed on 07/14/2025), Shipping (Finish by), Funding (Finish by), Purchasing (Finish by), and Completion (Finish by).

View Conditions



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	

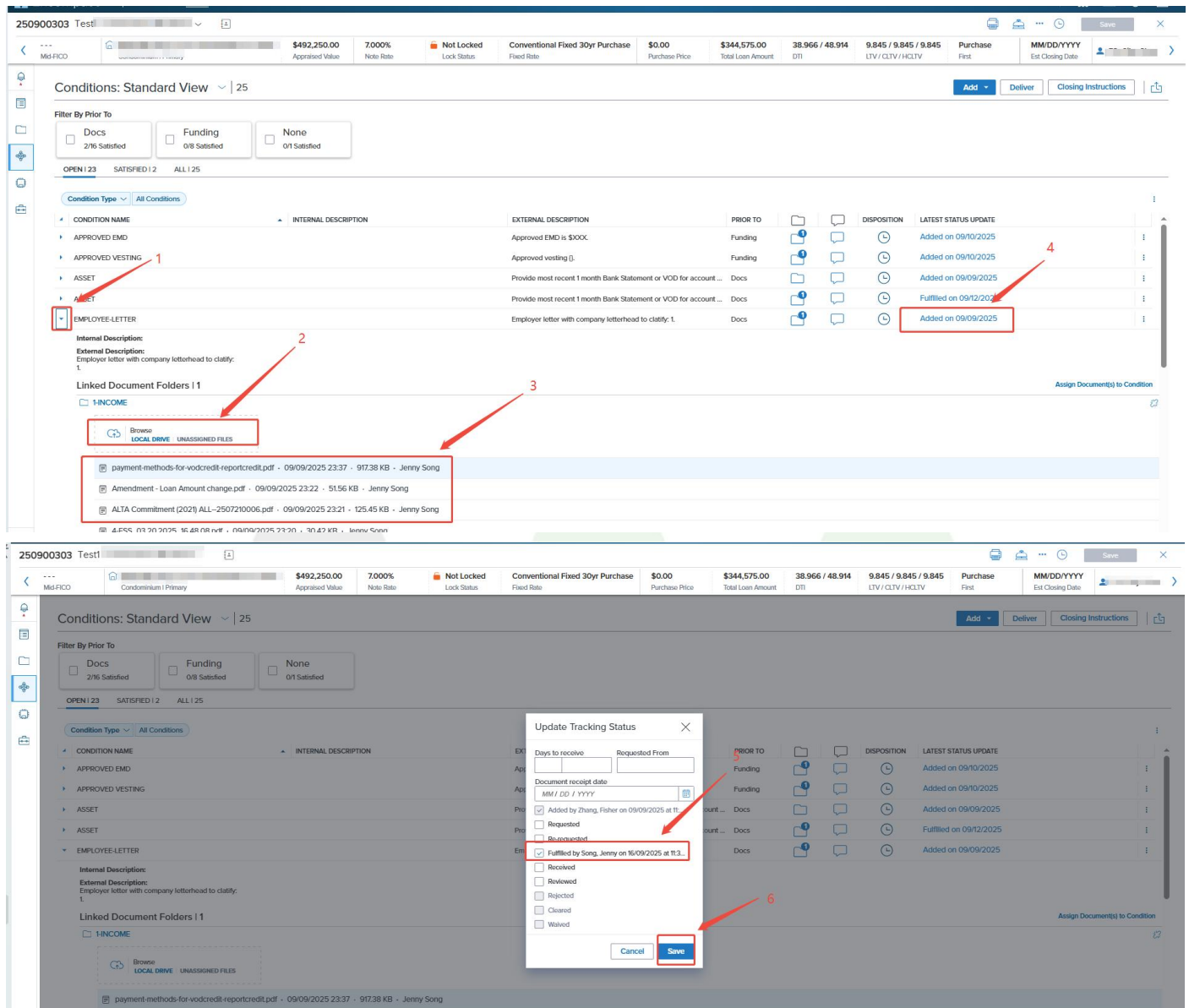
Conditions: Standard View | 24

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

Upload Conditions

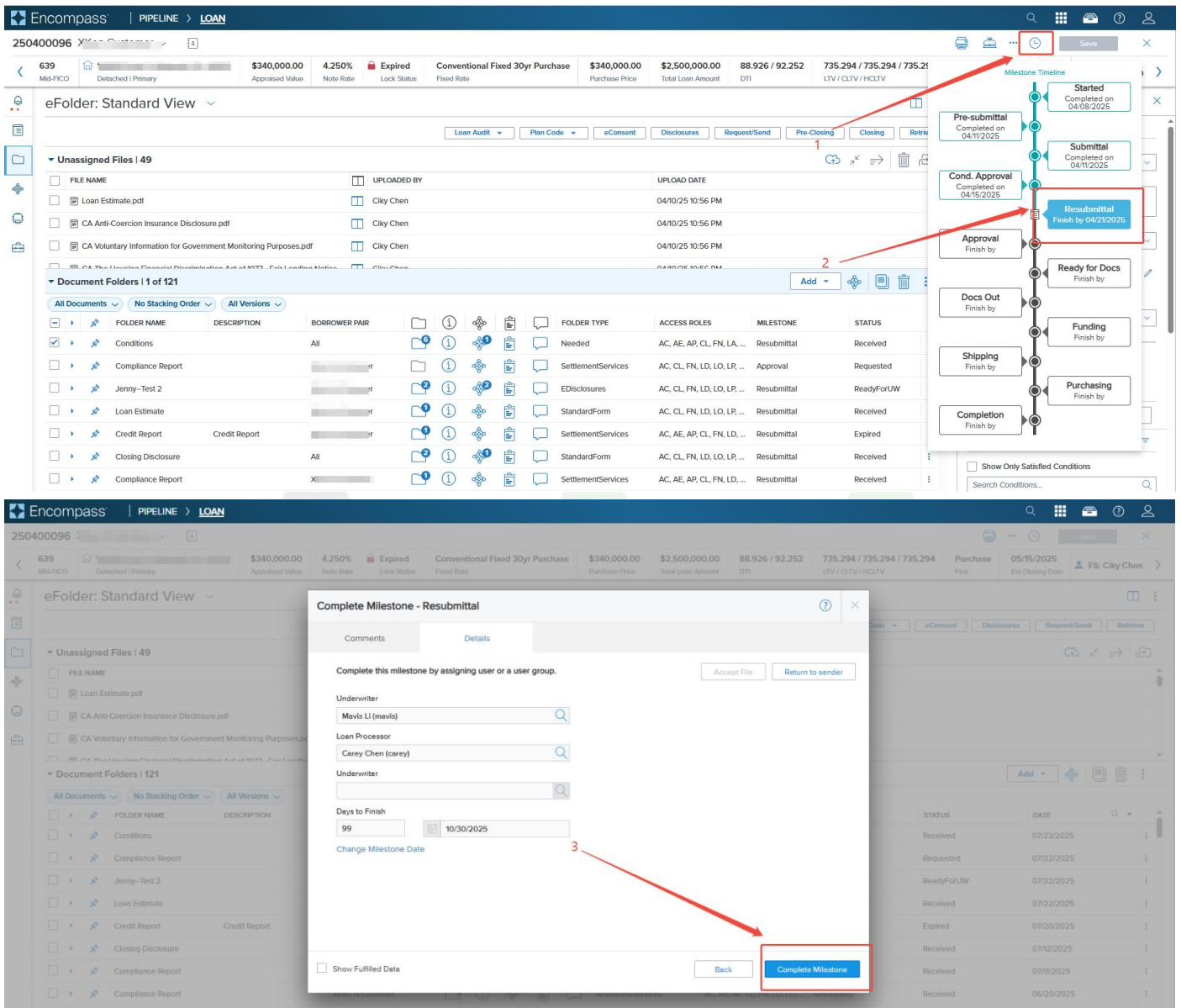
1. Check the condition that you want to satisfy and click on the small triangle symbol, browse the documents and upload the documents to the folder or drag the documents to the folder directly, then the uploaded documents will be displayed below and click to update the status to fulfilled, steps as following.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

be uploaded following this procedure.



The screenshot displays the LENDING platform interface for a loan with ID 250900303. The interface includes a top navigation bar with loan details (Appraised Value: \$492,250.00, Note Rate: 7.000%, Lock Status: Not Locked, Fixed Rate: Conventional Fixed 30yr Purchase, Purchase Price: \$0.00, Total Loan Amount: \$344,575.00, DTI: 38.966 / 48.914, LTV / CLTV / HCLTV: 9.845 / 9.845 / 9.845, Purchase First, MM/DD/YYYY, Est Closing Date). The main area shows a list of conditions with columns for Condition Name, Internal Description, External Description, Prior To, Disposition, and Latest Status Update. A table lists conditions such as APPROVED EMD, APPROVED VESTING, ASSET, and EMPLOYEE-LETTER. A red box highlights the 'EMPLOYEE-LETTER' condition, and a red arrow points to the 'Add' button. Another red arrow points to the 'Fulfilled' status update. A third red arrow points to the 'Update Tracking Status' dialog box, which is open and shows a list of conditions with checkboxes for 'Fulfilled', 'Requested', 'Rejected', 'Cleared', and 'Waived'. A red arrow points to the 'Save' button in the dialog box. A fourth red arrow points to the 'Fulfilled' status update in the table.

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. If the resubmittal milestone has been completed already, need to reopen and re-complete the resubmittal milestone to inform the UW.



Encompass | PIPELINE > LOAN

250400096 Xifan Customer

639 Mid-FICO Detached / Primary \$340,000.00 4.250% Expired Conventional Fixed 30yr Purchase \$340,000.00 \$2,500,000.00 88.926 / 92.252 735.294 / 735.294 / 735.294

eFolder: Standard View

Loan Audit Plan Code eConsent Disclosures Request/Send Pre-Closing Closing Review

Pre-submittal Completed on 04/15/2025

Submittal Completed on 04/15/2025

Cond. Approval Completed on 04/15/2025

Resubmittal Finish by 04/21/2025

Approval Finish by

Ready for Docs Finish by

Funding Finish by

Shipping Finish by

Purchasing Finish by

Completion Finish by

Show Only Satisfied Conditions

Search Conditions...

Complete Milestone - Resubmittal

Comments Details

Complete this milestone by assigning user or a user group.

Accept File Return to sender

Underviter Mavis Li (mavis)

Loan Processor Carey Chen (carey)

Underviter

Days to Finish 99 10/30/2025

Change Milestone Date

Show Fulfilled Data

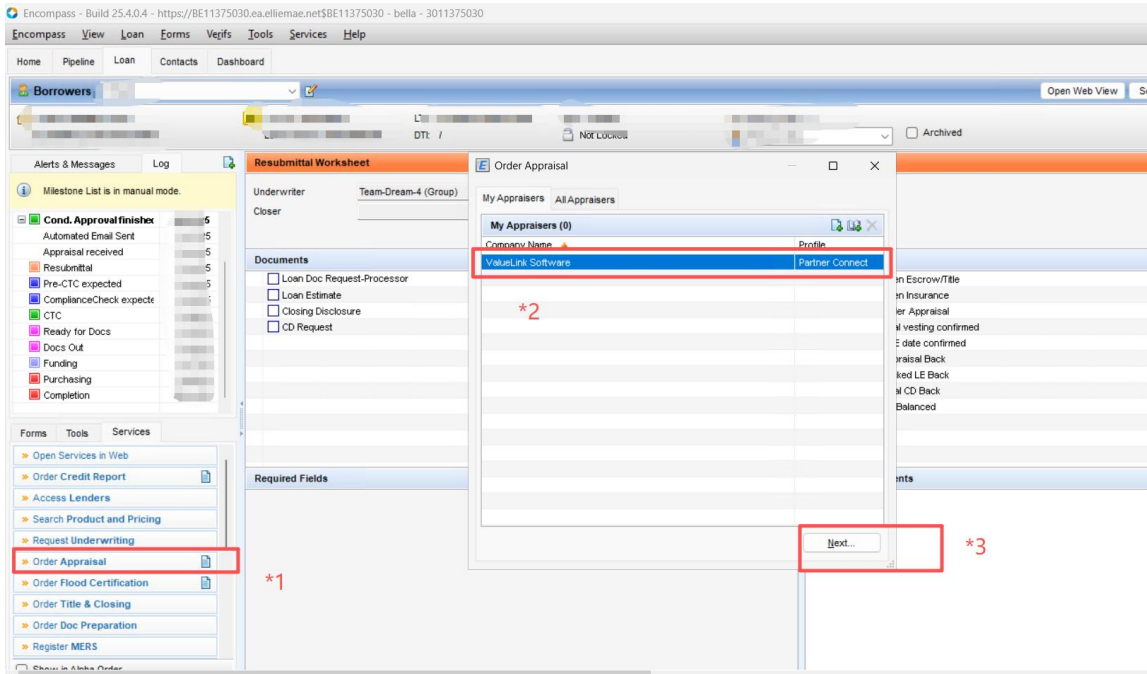
Back Complete Milestone

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

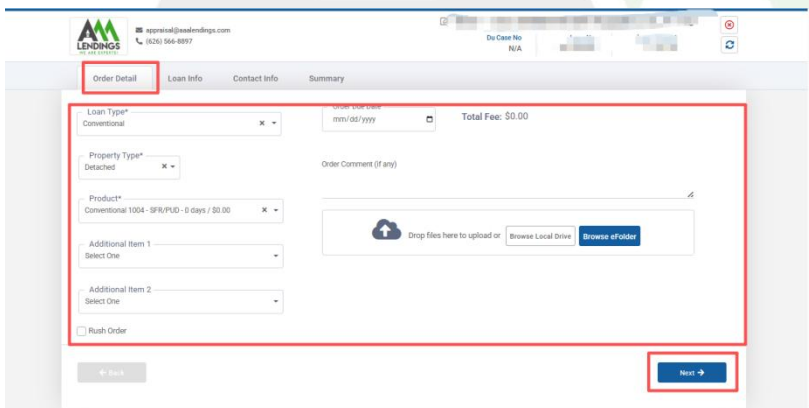
service--Appraisal--Valuelink--Next”.



The screenshot shows the Encompass software interface. The 'Order Appraisal' button is highlighted with a red box and labeled *1. The 'Valuelink Software' option is highlighted with a red box and labeled *2. The 'Next...' button is highlighted with a red box and labeled *3.

Order Detail

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



The screenshot shows the 'Order Detail' section in the Encompass software. The 'Order Detail' tab is selected. The 'Loan Type' is set to 'Conventional'. The 'Property Type' is set to 'Detached'. The 'Product' is set to 'Conventional 1004 - SP/R/PUD - 0 days / \$0.00'. The 'Additional Item 1' and 'Additional Item 2' are both set to 'Select One'. The 'Rush Order' checkbox is unchecked. The 'Next' button is highlighted with a red box.

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):

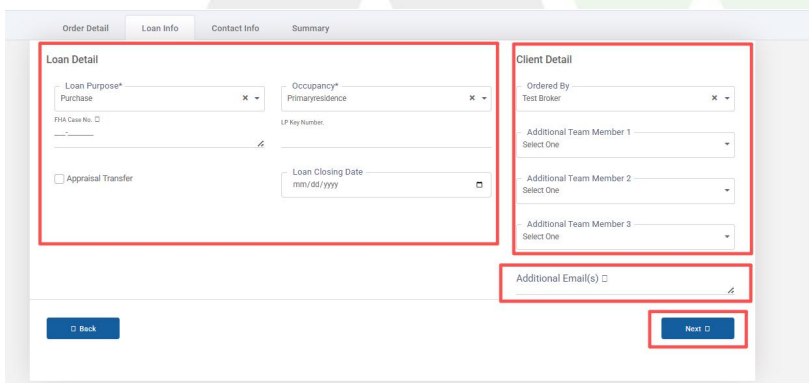
Enter any important notes or special instructions if applicable.

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:

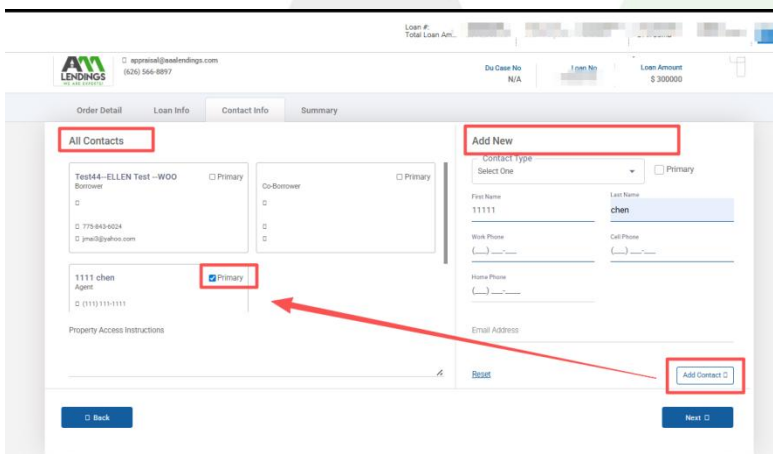
Select the appropriate option based on the actual situation.

Additional Email(s):

Enter any additional email addresses you would like to include.

Contact Information

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



The screenshot shows the 'Contact Info' section of the AM LENDINGS application. At the top, there are tabs for 'Order Detail', 'Loan Info', 'Contact Info', and 'Summary'. The 'Contact Info' tab is active. On the left, there is a list of contacts under the heading 'All Contacts'. One contact is listed: '1111 chen' with the role 'Agent' and phone number '(111) 111-1111'. To the right of this contact is a checkbox labeled 'Primary' which is checked. On the right side of the screen, there is a 'Add New' form. This form has a 'Contact Type' dropdown menu set to 'Select One', a 'First Name' field with '11111', and a 'Last Name' field with 'chen'. There are also fields for 'Work Phone', 'Cell Phone', and 'Home Phone'. At the bottom right of the form is a button labeled 'Add Contact'. A red box highlights this button. A red arrow points from this button to the 'Primary' checkbox of the contact '1111 chen'.

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.

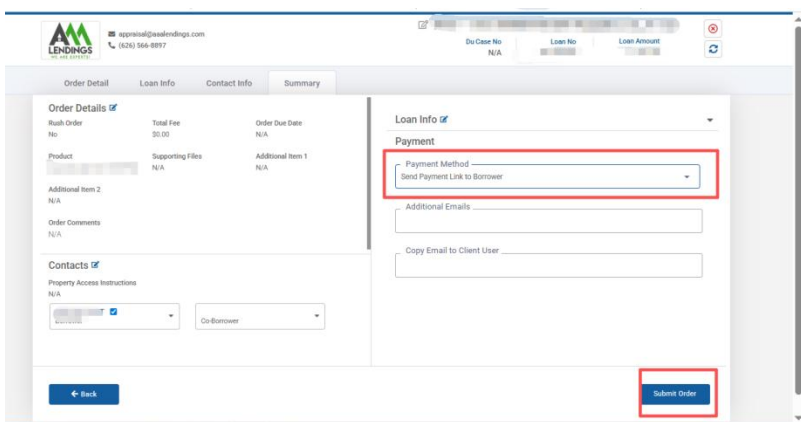
Add New:

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”

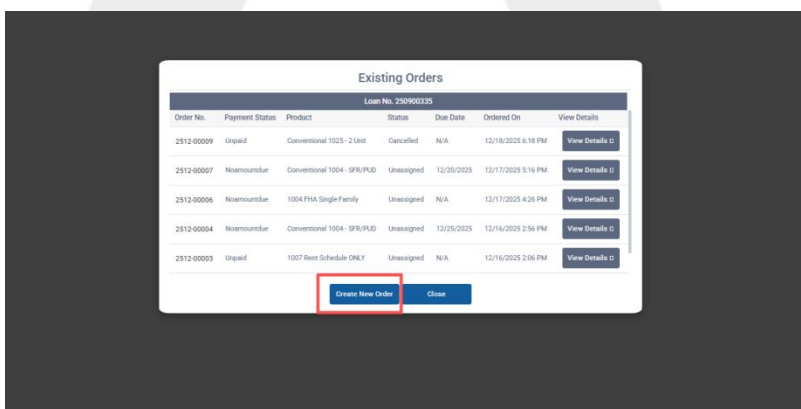
Summary & Submit

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)

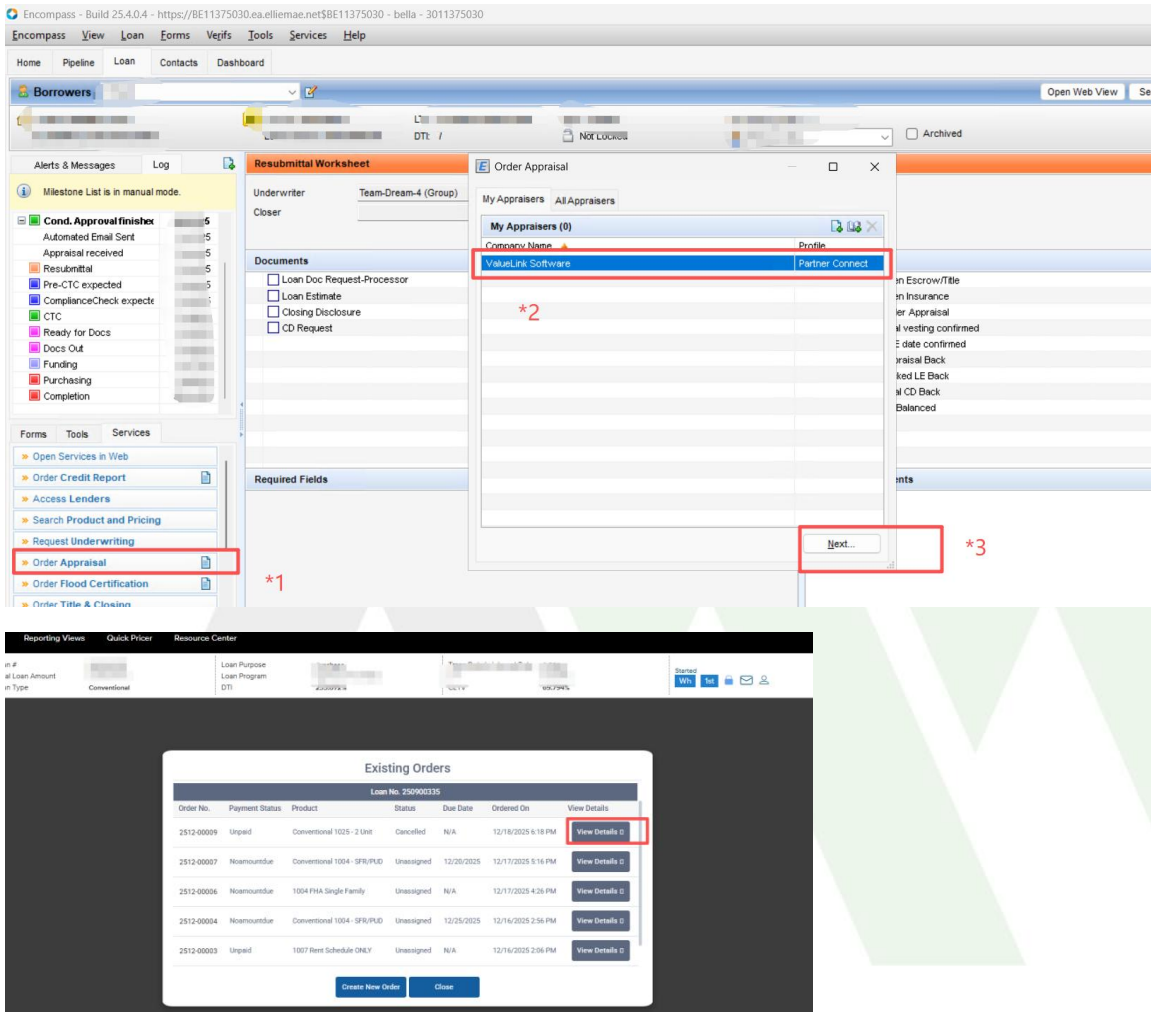
To order a second appraisal report or a Departure Home Form 1007, please create a separate order in Valuelink by clicking “Create New Order”.



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	Notarounddue	Conventional 1004 - SFH/PLD	Unassigned	12/26/2025	12/17/2025 5:16 PM	View Details
2512-00006	Notarounddue	1004 FHA Single Family	Unassigned	N/A	12/17/2025 4:26 PM	View Details
2512-00004	Notarounddue	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.



Encompass - Build 25.4.0.4 - https://BE11375030.ea.elliemae.net/\$BE11375030 - bella - 3011375030

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Contacts Dashboard

Borrowers

Alerts & Messages Log

Milestone List is in manual mode.

Cond. Approval finishes

Automated Email Sent

Appraisal received

Resubmittal

Pre-CTC expected

ComplianceCheck expected

CTC

Ready for Docs

Docs Out

Funding

Purchasing

Completion

Forms Tools Services

Open Services in Web

Order Credit Report

Access Lenders

Search Product and Pricing

Request Underwriting

Order Appraisal

Order Flood Certification

Order Title & Closing

Resubmittal Worksheet

Underwriter Team-Dream-4 (Group)

Closer

Documents

Loan Doc Request-Processor

Loan Estimate

Closing Disclosure

CD Request

Required Fields

Order Appraisal

My Appraisers All Appraisers

My Appraisers (0)

Company Name

ValueLink Software

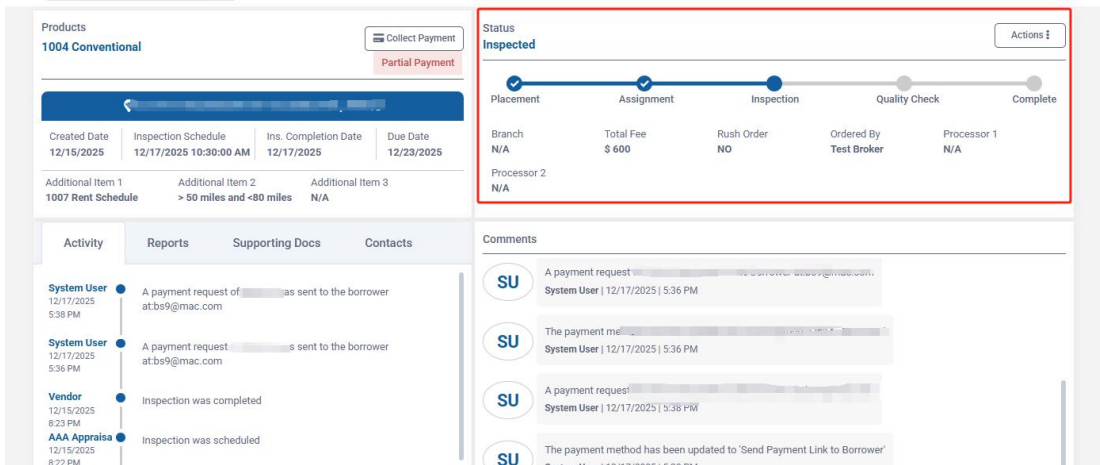
Partner Connect

Next...

Existing Orders

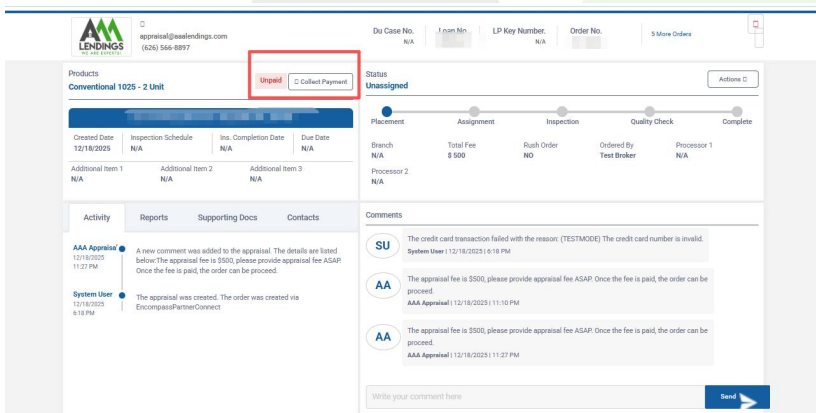
Order No.	Payment Status	Product	Status	Due Date	Ordered On	View Details
2512-00009	Unpaid	Conventional 1025 - 2 Unit	Cancelled	N/A	12/16/2025 6:18 PM	View Details
2512-00007	Noamountdue	Conventional 1004 - 3FR/PLD	Unassigned	12/26/2025	12/17/2025 5:16 PM	View Details
2512-00006	Noamountdue	1004 FHA Single Family	Unassigned	N/A	12/17/2025 4:26 PM	View Details
2512-00004	Noamountdue	Conventional 1004 - 3FR/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 2:56 PM	View Details

Create New Order Close

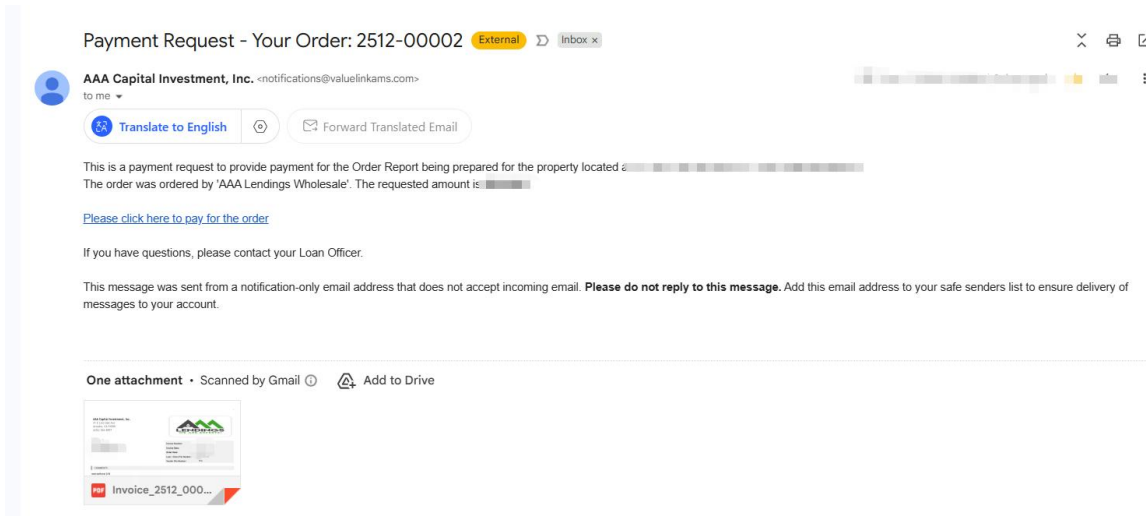


Payment

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.

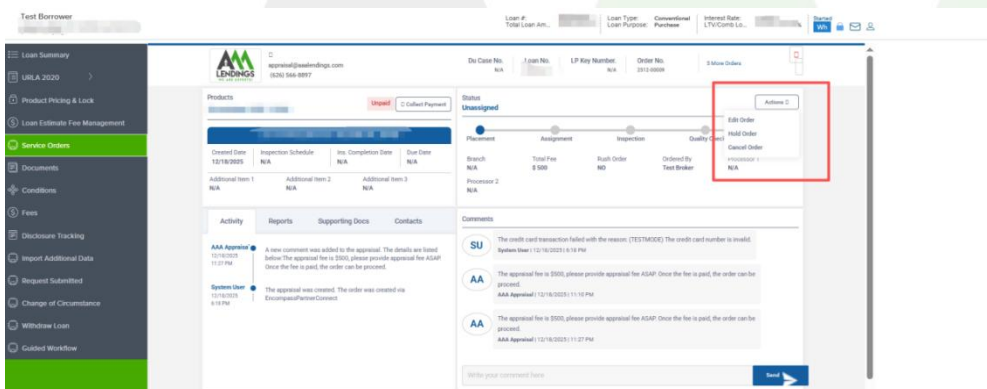


Payment link email will show as below. The price is only valid for three (3) days. If the payment is not made on time or is not paid in full, A second payment may apply due to price changed.



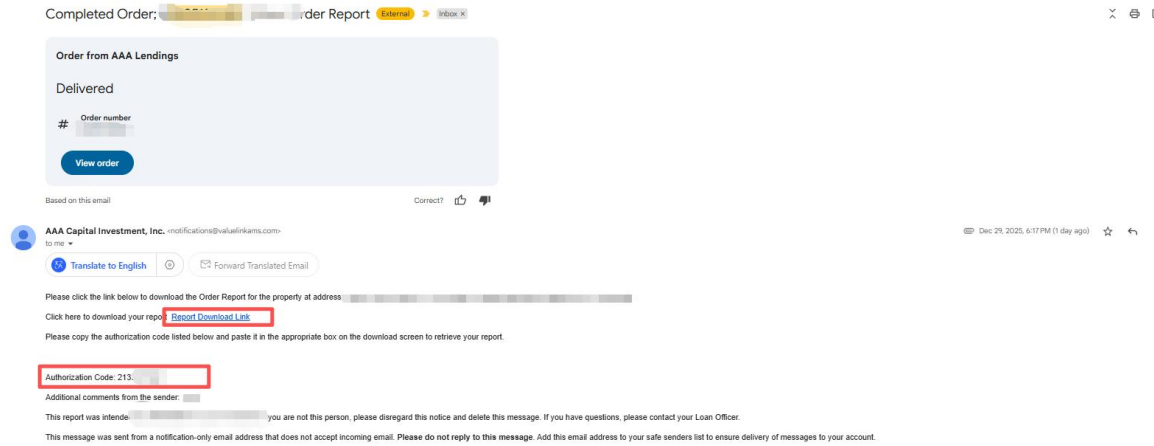
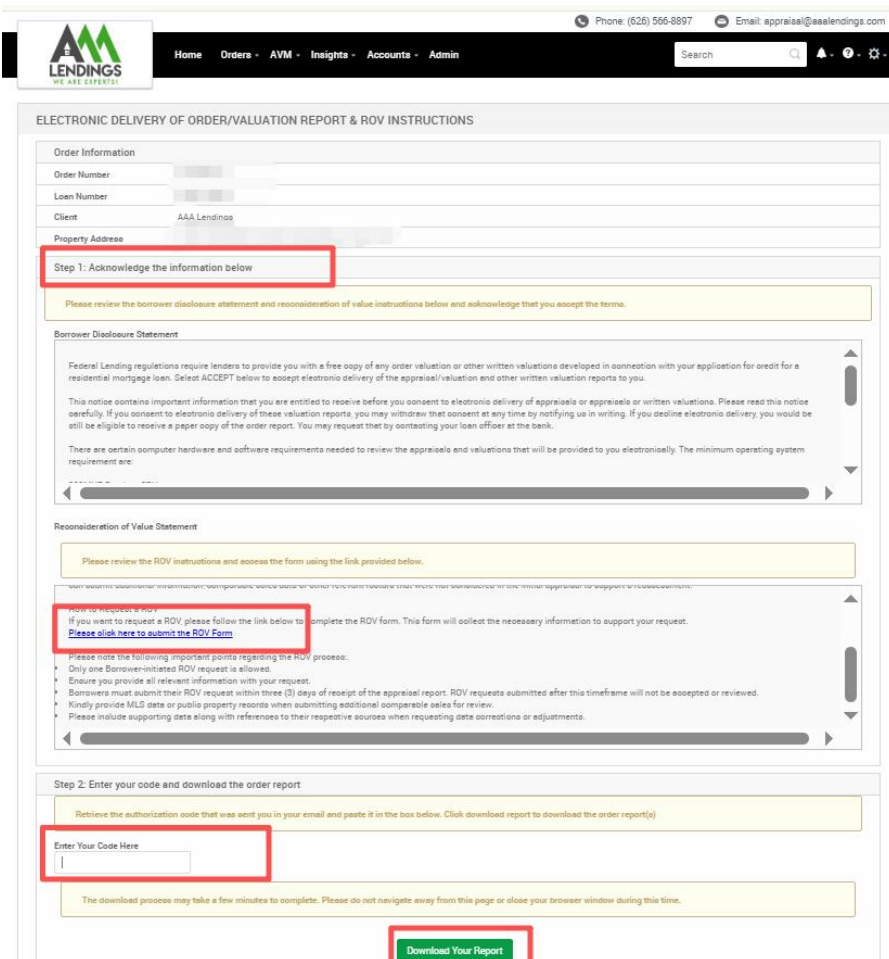
Edit / Hold / Cancel Order

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.

Phone: (626) 556-8897 Email: appraisal@aaalendings.com

Home Orders · AVM · Insights · Accounts · Admin

Search

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 appraisals 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 a Reconsideration of Value

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 MLD 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]

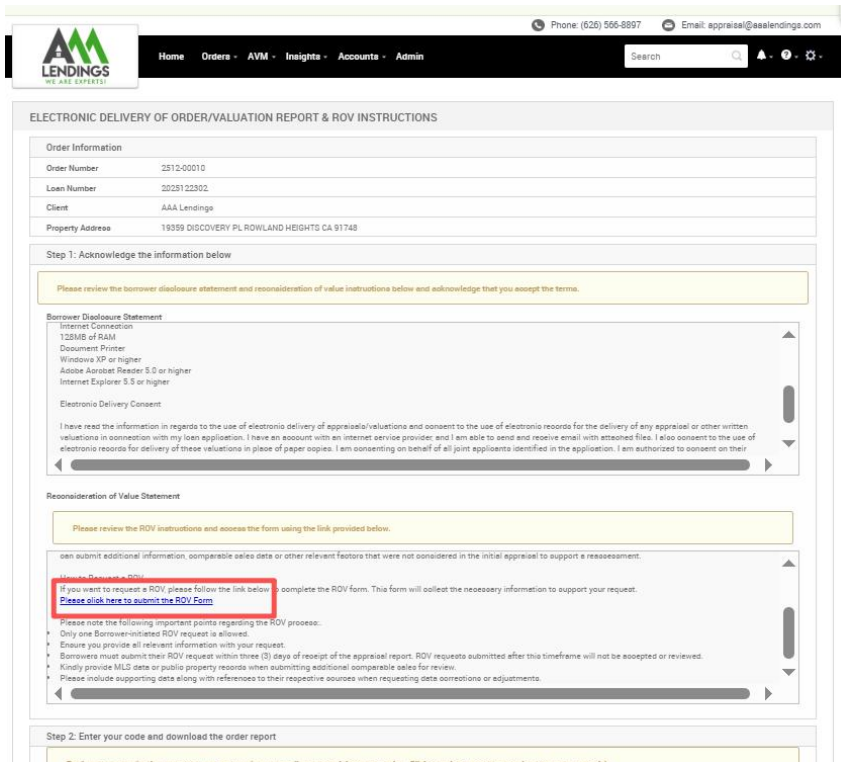
The download process may take a few minutes to complete. Please do not navigate away from this page or close your browser window during this time.

[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 Lendings
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.

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

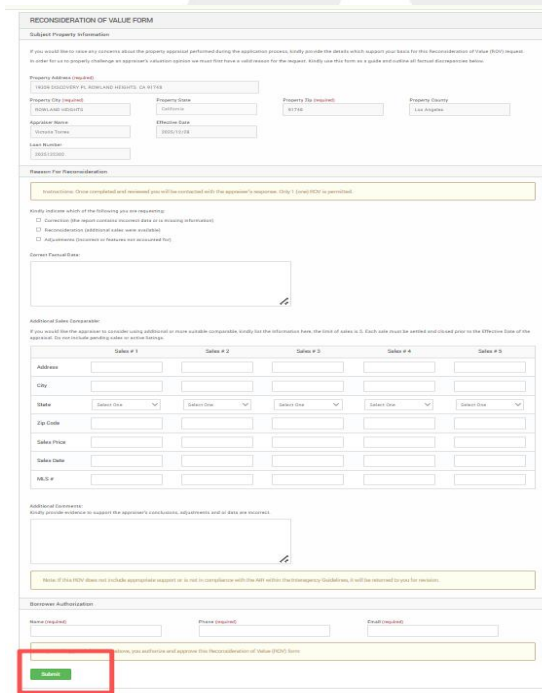
How to Request a ROV
If you want to request a ROV please follow the link below. Please click here to submit the ROV Form

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

Obtain 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.)



RECONSIDERATION OF VALUE FORM

Subject Property Information

If you would like to request a reconsideration of value, please provide the details which support your basis for this reconsideration of value (ROV) request. Include the current appraisal report and/or comparable sales data that were not considered in the initial appraisal. (Click download report to download the order report.)

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

Property City (Required): Rowland Heights

Property State (Required): MD

Property Zip (Required): 21154

Property County (Required): Prince Georges

Appraisal Name: 2515-00010

Effective Date: 2025122302

Loan Number: 2025122302

Reasons for Reconsideration

Instructions: Once completed and reviewed you will be contacted with the appraiser's response. (Click download report to download the order report.)

Check all that apply to the following you are requesting:

- ☐ I am requesting a reconsideration of value based on new comparable sales data.
- ☐ I am requesting a reconsideration of value based on new appraisal data.
- ☐ I am requesting a reconsideration of value based on new appraisal data.
- ☐ I am requesting a reconsideration of value based on new appraisal data.

Current Appraisal Date: 2025122302

Additional Sales Data (Optional)

If you would like to provide additional or more suitable comparable sales, kindly fill in the information below. The total of sales is 5. Each sale must be entered and checked prior to the Effective Date of the appraisal. Do not include pending sales or sales in progress.

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

Additional Comments

Kindly provide evidence to support the appraiser's conclusions, adjustments, and/or data as requested.

Note: If this ROV does not include appropriate support or is not in compliance with the ROV policy (Reconsideration of Value Policy), it will be returned to you for revision.

Borrower Authorization

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

I, the undersigned, hereby authorize and agree to the Reconsideration of Value (ROV) process.

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

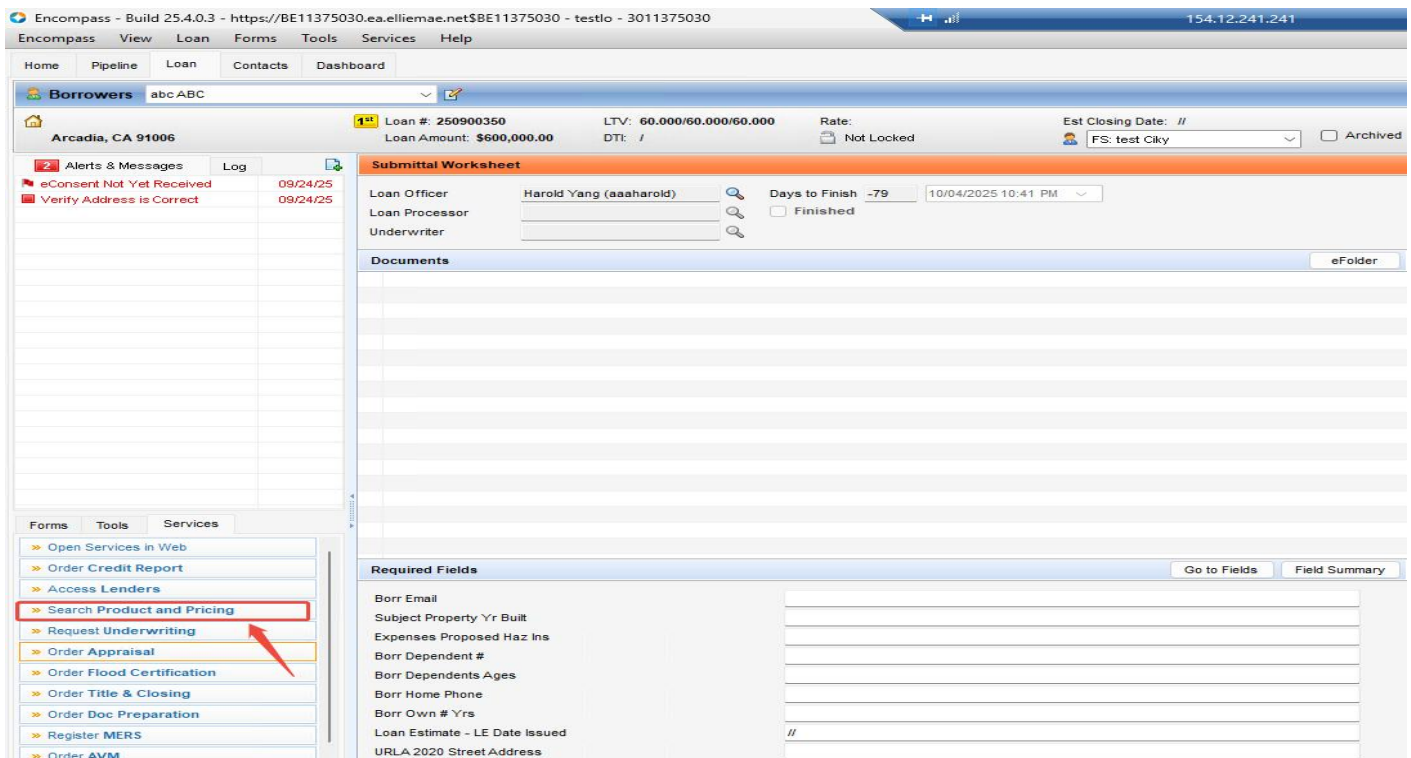
Accessing the Pricing Engine

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.

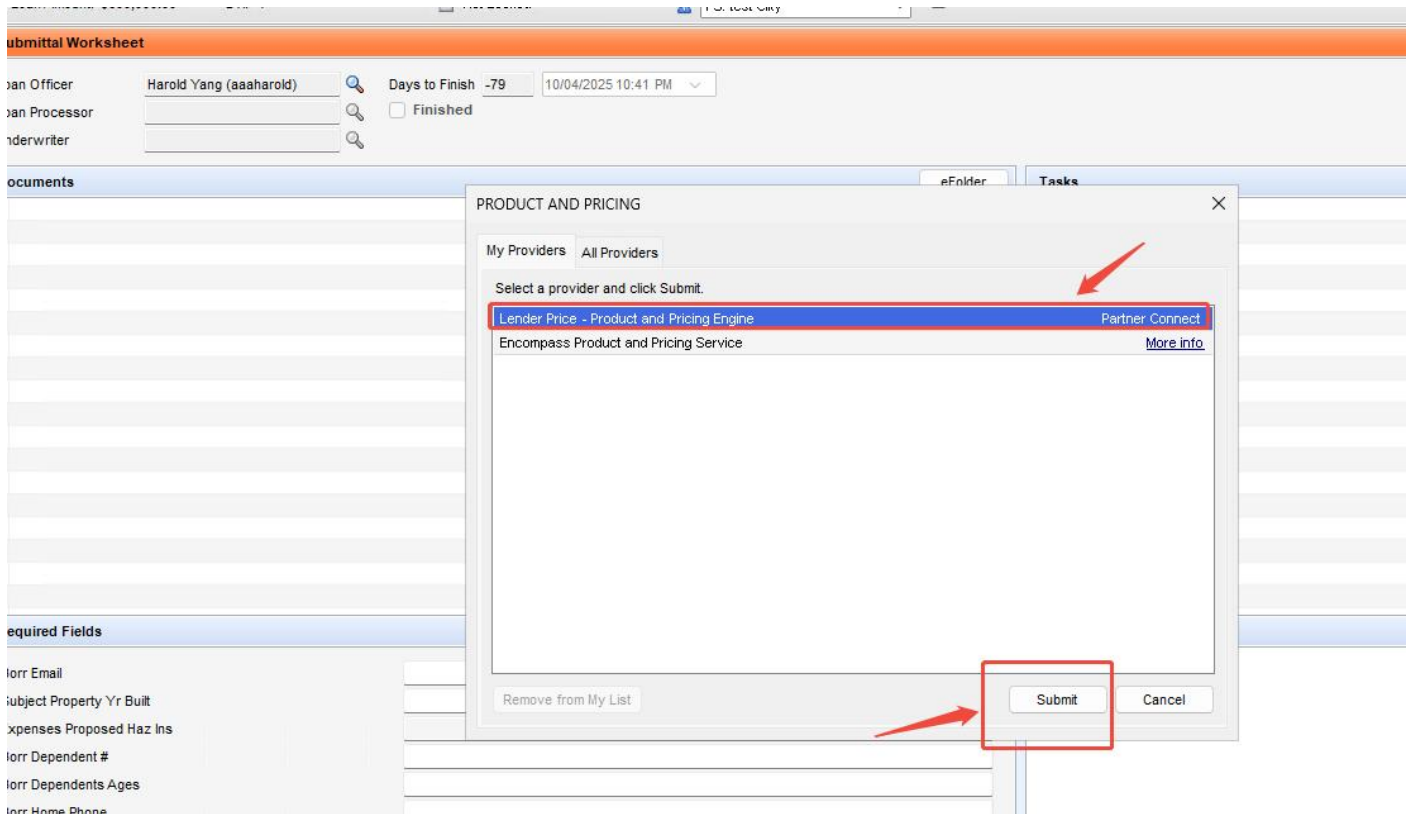
Note: Ensure you are in the correct loan file, as the system will pull the subject

property and borrower data automatically.



The screenshot shows the Encompass software interface. The top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Forms', 'Tools', 'Services', and 'Help'. The main header displays 'Borrowers abcABC' and 'Arcadia, CA 91006'. The loan details section shows 'Loan #: 250900350', 'Loan Amount: \$600,000.00', '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), 'Loan Processor', 'Underwriter', 'Days to Finish' (-79), and 'Finished'. The 'Documents' section is labeled 'eFolder'. The left sidebar contains a list of services, with 'Search Product and Pricing' highlighted in red and a red arrow pointing to it. The 'Required Fields' section lists various fields such as 'Borr Email', 'Subject Property Yr Built', 'Expenses Proposed Haz Ins', 'Borr Dependent #', 'Borr Dependents Ages', 'Borr Home Phone', 'Borr Own # Yrs', 'Loan Estimate - LE Date Issued', 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.



The screenshot shows the 'LENDING WORKSHEET' interface. At the top, there's a header bar with 'LENDINGS' and 'ACCESS • ADVICE • APPROVAL'. Below it, a 'Submission Worksheet' section contains fields for 'Loan Officer' (Harold Yang), 'Days to Finish' (-79), and a date/time dropdown (10/04/2025 10:41 PM). There are also checkboxes for 'Finished' and 'Submitted'. A 'Documents' section is visible on the left. A 'Required Fields' section lists various loan parameters. A 'PRODUCT AND PRICING' modal window is open in the center, showing a list of providers. The 'Lender Price - Product and Pricing Engine' is selected and highlighted. A red arrow points to the 'Submit' button at the bottom right of the modal. Another red arrow points to the 'Partner Connect' link next to the selected provider.

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.
- Foreign National FICO Requirements:

1. Homeport Foreign National Program

Do not check the "No FICO" box.

- If the borrower has No FICO, please manually enter FICO 700
- If the borrower has an actual FICO score > 700, please enter the actual score.

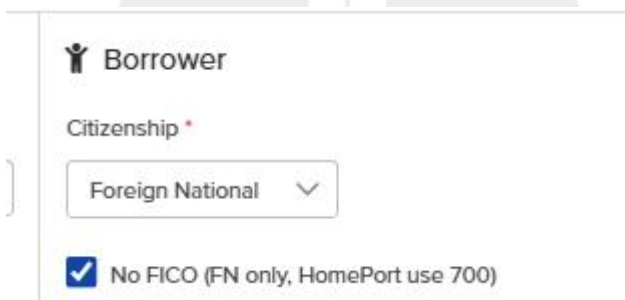


The screenshot shows the 'Borrower' section of a form. The 'Citizenship' dropdown is set to 'Foreign National'. Below it, the 'No FICO (FN only, HomePort use 700)' checkbox is unchecked. The 'FICO' input field is visible and contains the text 'FICO'. Red boxes highlight the 'No FICO' checkbox and the 'FICO' input field.

2. Standard Foreign National programs

For Standard Foreign National programs, please check the "No FICO" box.

Once "No FICO" is checked, the FICO input field should be hidden automatically

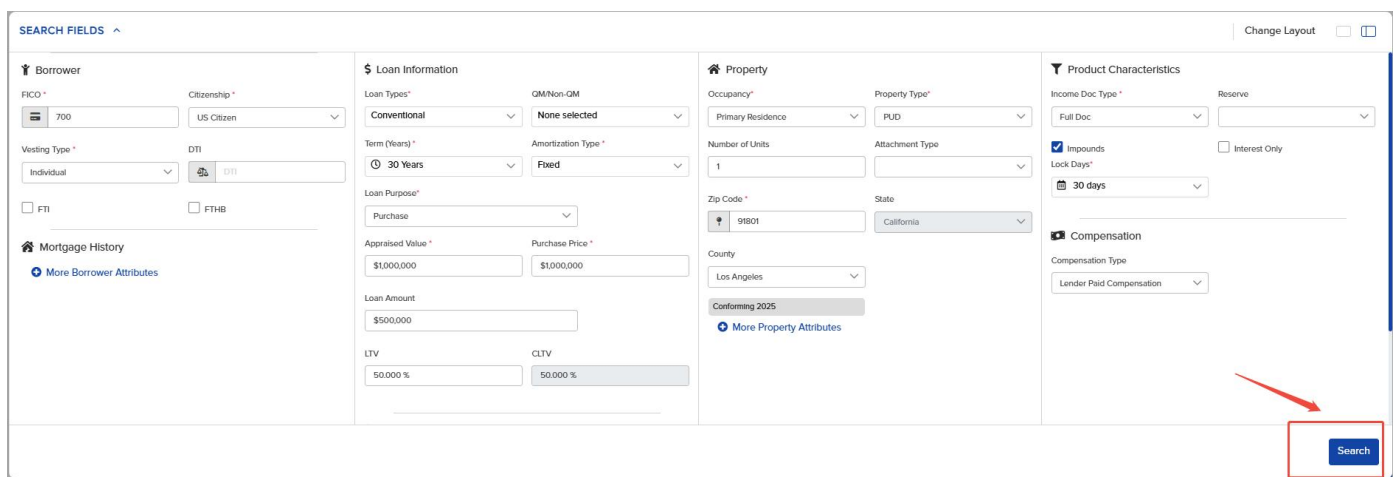


The screenshot shows the 'Borrower' section of a form. The 'Citizenship' dropdown is set to 'Foreign National'. Below it, the 'No FICO (FN only, HomePort use 700)' checkbox is checked. The 'FICO' input field is hidden.

- 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 shows the 'SEARCH FIELDS' form with the following sections:

- Borrower:** FICO (700), Citizenship (US Citizen), Vesting Type (Individual), DTI (DTI), FTHB (unchecked).
- 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), Zip Code (91801), State (California), County (Los Angeles), Conforming 2025.
- Product Characteristics:** Income Doc Type (Full Doc), Reserve (Interest Only), Lock Days (30 days), Compensation Type (Lender Paid Compensation).

A red arrow points to the 'Search' button in the bottom right corner.

Update: Sandbox Feature in “SEARCH FIELDS”

The Sandbox option is a newly released feature that allows MLOs to test loan scenarios and view pricing for registered files. This feature is for review purposes only and cannot be used to make official loan changes.

Once a file is registered, loan information cannot be modified directly by the MLO. Any loan scenario changes must be submitted to the us through a COC request.

When proceeding with an actual rate lock, please make sure the Sandbox option is not selected.

[← Back to lock info](#)

SEARCH FIELDS ^

Historical Pricing

MM/DD/YYYY

5/15/2026, 12:50:25 PM PDT

Business Channel

Retail

SandBox

The Sandbox Mode is for scenario analysis only and does not permit any loan updates or actions

☐ Enable Sandbox

Borrower

Citizenship *

US Citizen

\$ Loan Information

Loan Types *

Conventional

QM/Non-QM

None selected

Term (Years) *

30 Years

Amortization Type *

Fixed

Loan Purpose *

Purchase

Appraised Value *

\$465,000

Purchase Price *

\$459,000

Loan Amount

\$229,500

LTV

CLTV

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".

SEARCH FIELDS

Impersonated as:

Change Layout

30 Years Fixed Conventional Purchase

Loan Number: 2501
Borrower: al

Rate		Price	Payment	Cost to Borrower	Lender Paid	Comp. Plan	Program	Price Adj	Rate Adj.	Ac
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%	
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%	

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: 69134a3322c8850001309d88
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

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

Hide Errors

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.

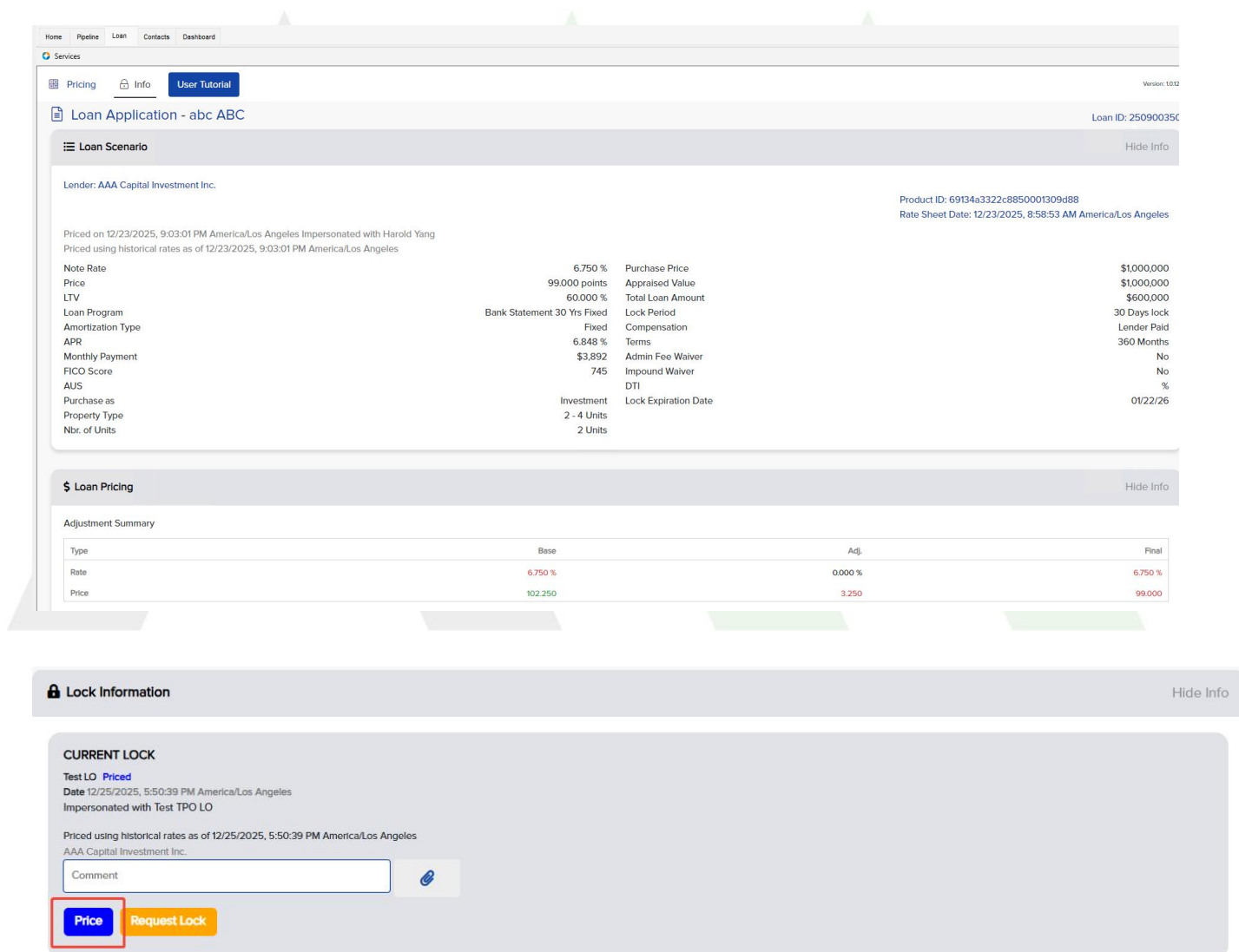
If you have already registered a loan but need to change parameters (e.g., LTV changes, FICO update) and re-price:

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 LENDING application interface. At the top, there's a navigation bar with 'Home', 'Pipeline', 'Loan', 'Contacts', and 'Dashboard'. Below this, a 'Services' section includes 'Pricing', 'Info', and 'User Tutorial'. The main content area is titled 'Loan Application - abc ABC' with a 'Loan ID: 25090035C'.

Loan Scenario

Lender: AAA Capital Investment Inc.

Product ID: 69134a3322c8850001309d88
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

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.

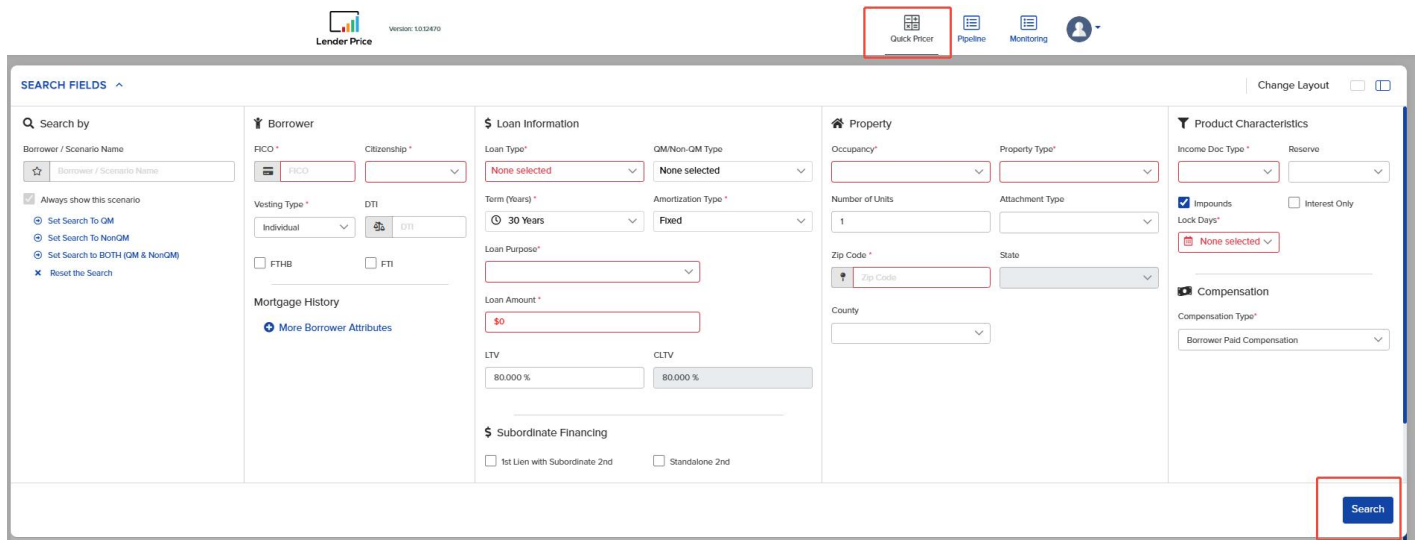
Comment

Price **Request Lock**

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 are **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.



[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.

Request Lock Extension

Lock Extension Request

7 Days / 0.15 pts

Cancel Confirm

15 PM America/Los Angeles Price Change Log