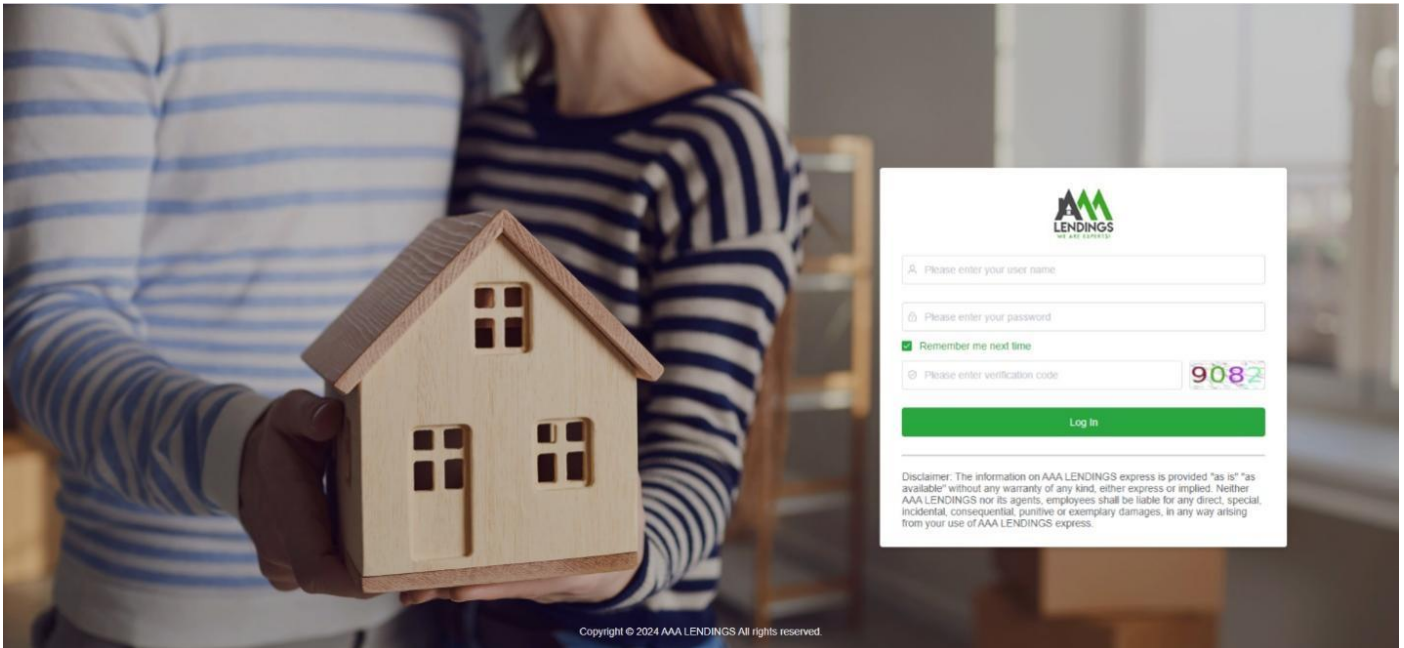


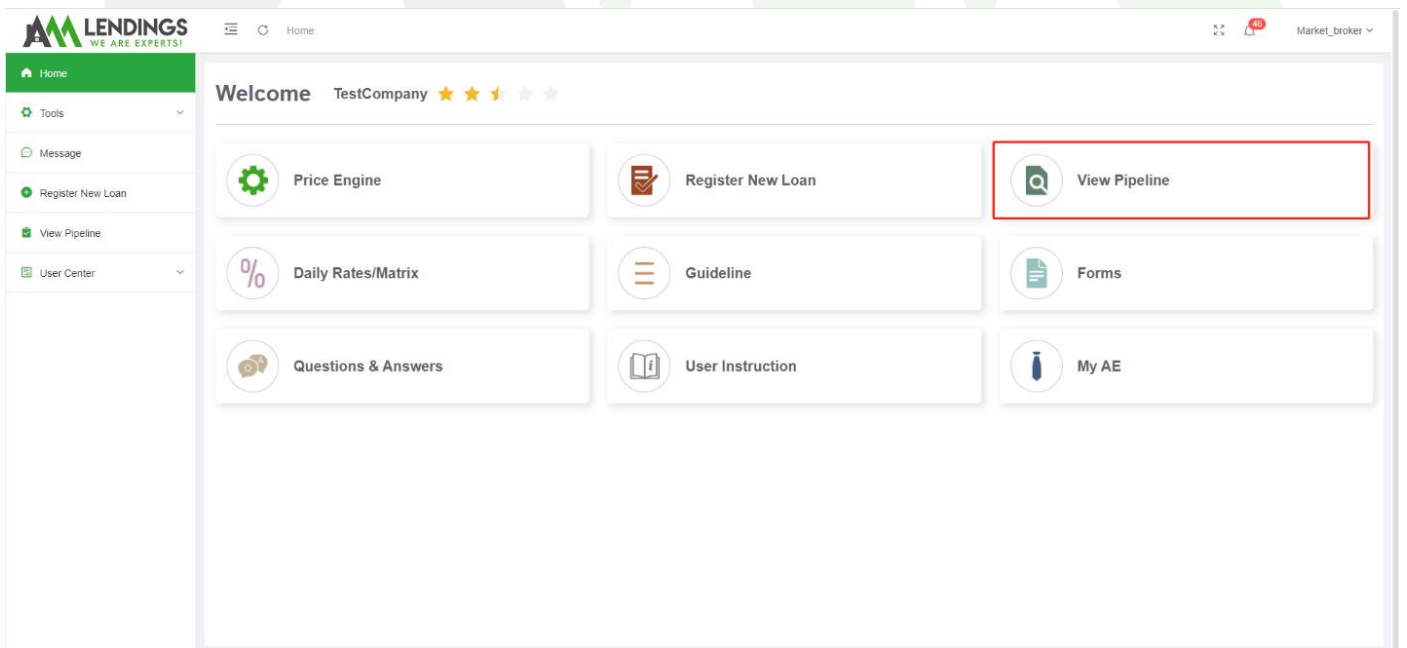
How to Lock Rate via TPO Portal

Step 1. Log In to Your Account

TPO Portal: <https://main.aacapitalinvestment.com>



Step 2. Click “View Pipeline”



Step 3. Locate Loan Case Files

Search for the subject file using criteria such as Loan No., Borrower, or Subject Address, then click on the file to access the detailed loan case information page.

Step 4. Select the “Rates Lock” button from the Navigation Bar

Step 5. Select the “Impound” and “Comp Plan” then click “Find Rate” button

The screenshot shows the 'Rates Lock' section of the AM Lendings portal. At the top, a summary bar displays: Loan No., Borrower, Program (FNMA/FHLMC CONFORMING 30 Yr Fixed), Status (Registered), Note Rate (5.5%), DTI (0%), and LTV / CLTV / HCLTV (66.667% / 66.667% / 66.667%). Below this, the 'Lock Information' section contains a table with fields for Loan Status, Program, Loan Amount, LTV/CLTV, and Broker Star rating price. To the right of this table are dropdown menus for Impound (set to None), Lock Term, Comp Plan (set to Lender Paid), Compensation Value, and Lender Fee Buyout. A red circle highlights the 'Find Rate' button at the bottom right of the lock information section. Below the lock information is a 'Program Note' and an 'Adjustments' table.

Description	Rate	Price
Subordinate Financing, LTV <= 70.00		-0.6250
FICO 680-699, 30yr Fixed, Purchase, LTV 60.01-70.00		-0.6250
Star discount		-0
Final Rate & Price	0	-1.25

Step 6. Click the “Select” button to choose the rate you want to lock, then click the “Submit” button.

The screenshot shows the 'Eligible Rates' modal window overlaid on the main interface. The modal contains a table with columns for Action, Rate, and base Price. A red box highlights the 'Select' buttons in the 'Action' column. Below the table is an 'Adjustment Detail' section with a table showing the breakdown of adjustments. At the bottom right of the modal, the 'Submit' button is circled in red, and a red arrow points from the 'Select' button in the table to it.

Action	Rate	base Price
Select	5.375%	100.080
Select	5.500%	100.710
Select	5.625%	101.170
Select	5.750%	101.180
Select	5.875%	101.530

Description	Rate	Price
Base	5.875	101.530
Subordinate Financing, LTV <= 70.00		-0.6250
FICO 680-699, 30yr Fixed, Purchase, LTV 60.01-70.00		-0.6250
Star discount		-0
Final Rate & Price	5.875	100.28

Step 7. Click “Submit” button to confirm lock

Lock Information (Information Only- Final price will be based on ratesheet)

Loan Status	Registered	Impound	None
Program	FNMA/FHLMC CONFORMING 30 Yr Fixed	Lock Term	30 days
Loan Amount	\$400,000.00	Comp Plan	Lender Paid
LTV/CLTV	66.667% / 66.667%	Compensation Value	
Broker Star rating price	\$0.00	Lender Fee Buyout	N

Program Note: *Max LTV/CLTV reduced by 5% if the appraisal report indicates the market value is declining.

Description	Rate	Price
Base	5.875	101.530
Subordinate Financing, LTV <= 70.00		-0.6250
FICO 680-699, 30yr Fixed, Purchase, LTV 60.01-70.00		-0.6250
Star discount		
Final Rate & Price	5.875	

Information Only- Final price will be based on ratesheet

Yes Submit

Step 8. Congratulations! The file has been locked now, click the “Print” to generate the lock confirmation

Lock Summary 2951111111 Gingertest Gingertest Gingertest

Locked Date	10/12/2024	Pre-Payment		Rate	5.875
Lock Exp Date	11/10/2024	MI		Commitment	-6120.00
Lock Term	30 days	Impound	None	Comp Plan	Lender Paid
Price	100.28				

Adjustment Details

Description	Rate	Price
Base	5.875	101.530
Subordinate Financing, LTV <= 70.00		-0.6250
FICO 680-699, 30yr Fixed, Purchase, LTV 60.01-70.00		-0.6250
Star discount		-0
Final Rate & Price	5.875	100.280

Print