

How to Submit Loan via TPO Portal

Thank you for choosing AAA Lendings. Our goal is to provide you with the best service. Please use this guide to assist you with the loan process, specifically on how to submit loans via the TPO Portal.

Note: The TPO system currently only supports "Uploading Fannie Mae 3.4 file" and does not support "Manual Input." If you do not have a Loan Originator System (i.e., you can't create a Fannie Mae 3.4 file), please email the submission package to <u>submission@aaalendings.com</u> to set up loan submission.

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Step 1. Import Fannie Mae 3.4 XML file

- 1) Navigate to the TPO portal (https://main.aaacapitalinvestment.com) and log in.
- 2) Select the "Register New Loan" button from the Navigation Bar.





117 S Garfield Ave, Alhambra, CA 91801

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Alternatively, you can manually register a new loan.

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v Pipeline	Step 1 - Option 1			Step 1 - Optio	on 2			
r Center 🗸 🗸								
					Manually regist	er a new Ioan		
	L	click to uplo	s to register (or ad)		Enter 1003 Loa	n Application		
	D 1	POINT.xml			L			
				Next				
				Next				
				Next				
Input Primary Parr	ower and Property	Information		Next				~
Input Primary Borr	ower and Property	Information		Next			_	×
Input Primary Borr	ower and Property	Information	_	Next				×
Input Primary Borr	ower and Property	Information	Middle Name	Next	* Last Nam	ie i		×
Input Primary Born * First Nam	ower and Property	Information	Middle Name	Next	* Last Nam	e		×
Input Primary Born * First Nam * SSI	ower and Property	Information	Middle Name Phone Number	Net	* Last Nam Ema			×
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Input Primary Borr * First Nam * SSI Property Addres	ower and Property	Information	Middle Name Phone Number	Ned iease enter phone	* Last Nam Ema	e		×
Input Primary Born * First Name * SSI Property Addres Zip Cod	ower and Property I	Information	Middle Name Phone Number	Ned ease enter phone.	* Last Nam Ema			×
Input Primary Born * First Name * SSP Property Address Zip Code	ower and Property	Information	Middle Name Phone Number	Net	* Last Nam Ema			×
Input Primary Born * First Name * SSI Property Addres Zip Code Interest Rate	ower and Property e N s e e e e e e e e e e e e e e e e e	Information	Middle Name Phone Number Pi City Loan No	Net	* Last Nam Ema	e		×
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Step 2. Select Loan Program

1) Select your channel and loan program: "Full Document" or "Non-QM Program".

Step 1 -		2 Step 2 Select program	Contact Email		(4) Step 4 Summary	5 Step 5 Upload
			CHANNEL SELE	ст		
		_	Retail		_	
			Previous	Next		
Vhich You Like t	o Apply/Delete					
Vhich You Like t	o Apply/Delete	~				
Which You Like t	o Apply/Delete	×				
Vhich You Like t tion	o Apply/Delete	~		Appraisal Value	\$ 1,409,000.00	
Vhich You Like t tion * Program * Citizenship	D Apply/Delete Select One Plass select US Citizen	~	· ·	Appraisal Value * Loan Amount	\$ 1,409,000.00 \$ 426,000.00	
Vhich You Like t tion * Program * Citizenship * FICO	D Apply/Delete Select One Plass select US Citizen 0	~		Appraisal Value * Loan Amount * LTV	\$ 1,409,000.00 \$ 426,000.00 30.235 %	
Vhich You Like t tion * Program * Citizenship * FICO * Purpose	D Apply/Delete Select One Please select US Citizen 0 Rate/Term	· · ·		Appraisal Value * Loan Amount * LTV Locked Period	\$ 1,409,000.00 \$ 426,000.00 30.235 %	
Vhich You Like t tion * Program * Citizenship * FICO * Purpose * Occupancy	Select One Please select US Citizen 0 Rate/Term Investment Property	~		Appraisal Value * Loan Amount * LTV Locked Period nthly Reserves	\$ 1,409,000.00 \$ 426,000.00 30.235 %	
Vhich You Like t tion * Program * Citizenship * FICO * Purpose * Occupancy	D Apply/Delete Select One Please select US Citizen 0 Rate/Term Investment Property SFR			Appraisal Value * Loan Amount * LTV Locked Period nthly Reserves FC/SS/DIL/BK	\$ 1,409,000.00 \$ 426,000.00 30.235 % 6 None	
Vhich You Like t tion * Program * Citizenship * FICO * Purpose * Occupancy Property Type * Zip Code	D Apply/Delete Select One Please select US Citizen 0 Rate/Term Investment Property SFR 93534	~		Appraisal Value * Loan Amount * LTV Locked Period nthiy Reserves FC/SS/DIL/BK Comp Plan	\$ 1,409,000.00 \$ 426,000.00 30.235 % 6 None Borrower Paid	
Vhich You Like t tion * Program * Citizenship * FICO * Purpose * Occupancy Property Type * Zip Code State	D Apply/Delete Select One Please select US Citizen 0 Rate/Term Investment Property SFR 93534 CA	×		Appraisal Value * Loan Amount * LTV Locked Period nthiy Reserves FC/SS/DIL/BK Comp Plan	\$ 1,409,000.00 \$ 426,000.00 30.235 % % δ None Borrower Paid	
Vhich You Like t tion * Program * Citizenship * FICO * Purpose * Occupancy * Property Type * Zip Code State	D Apply/Delete	~		Appraisal Value * Loan Amount * LTV Locked Period nthly Reserves FC/SS/DIL/BK Comp Plan	\$ 1,409,000.00 \$ 426,000.00 30.235 % 6 None Borrower Paid	

- 2) Select Program & input FICO.
- 3) Select Property Type.
- 4) Select whether to impound or not.
- 5) Select Loan Type.
- 6) Select Comp Plan.
- 7) Fill in any other required fields if you are unable to proceed.
- 8) Click "View Programs" and then choose the rate.



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9) Select your rate and click "Next"

				DSCR 30 Yr Fixed		FICO 620.659		
ise Rate	Base Price	Final Rate	Final Price	Lender Charge/(Credit to) borrower	Compensation	Mortgage Late Payment		
00	Q8.750	5.500	98.125	\$7,987.50	Charge Borrower	loan amt >\$2.0 million		
25	97.500	5.625	98.875	\$4,792.50	Charge Borrower	Short term rental		
50	97.750	5.750	99.125	\$3.727.50	Charge Borrower	Foreign National LTV >70%.		
75	98.250	5.875	99.625	\$1,597.50	Charge Borrower	*States Where Prepayment Penalties are	Allowed with Restrictions:	
30	98.625	6.000	100.000	\$0.00	Charge Borrower	RI: Maximum 2% for 12 months		
25	99.000	6.125	100.375	(\$1,597.50)	Charge Borrower	MS: Declining structure only		
50	99.375	6.250	100.750	(\$3,195.00)	Charge Borrower	Prepaid Payment Penalty is 5% of the a	mount prepaid	
75	99.625	6.375	101.000	(\$4,289.00)	Charge Borrower			
10	100.000	6.500	101.375	(85,857.50)	Charge Borrower	Adjustment Descriptions		
25	100.375	6.625	101.750	(\$7,455.00)	Charge Borrower	Adjustment Descriptions		
50	100.875	6.750	102.000	(98,520.00)	Charge Borrower	Description	Rate	Price
75	101.375	6.875	102.000	(\$8,520.00)	Charge Borrower	DSCR, Non-Foreign National, FICO 740 Plus, LTV 0.00		1.0000
00	101.875	7.000	102.000	(38, 520, 00)	Charge Borrower	-50.00		
25	102.250	7.125	102.000	(\$8,520.00)	Charge Borrower	DSCR, DSCR >= 1.25, LTV <= 65		0.3750
50	102.625	7.250	102.000	(\$8,520.00)	Charge Borrower	Star discount		-0
75	103.125	7.375	102.000	(\$8,520.00)	Charge Borrower	Total adjustment	0	1.375
10	103.500	7.500	102.000	(\$8,520.00)	Charge Borrower			
25	103.875	7.625	102.000	(\$9,520.00)	Charge Borrower	Monthly Payments		
50	104.250	7.750	102.000	(\$8,520.00)	Charge Borrower			📾 show Amortization
75	104.625	7.875	102.000	(\$8,520.00)	Charge Borrower			
00	105.000	8.000	102.000	(\$8,520.00)	Charge Borrower	Description	Price	
						Monthly Payments	\$2554.09	
						Principal	\$424.09	
						Interest	32130	3657T 147 - 1

Step 3. Select Contact Information

Select the correct information for the loan officer, processor, and loan associate. This must match the loan application documents.

p 1	- 🕗 Step 2	3 Step 3	(4) Step 4	(5) Step 5
rt 🔹	Select program	Contact Email		
er LUCIA SAUCEDO LAMAS				
E Please Select	~] I	Please enter phone		
Please Select	× 1	Please enter phone		
er Please Select	v 1	Please enter phone		
	er E LUCIA SAUCEDO LAMAS AE Please Select Please Select	er LUCIA SAUCEDO LAMAS	er LUCIA SAUCEDO LAMAS LUCIA SAUCEDO LAMAS Ve Please Belect Ve Please enter phone Vp Please Belect Ve Please enter phone	er LUCIA SAUCEDO LAMAS E Please Belect Please enter phone Please enter phone Please enter phone E Please



Check if the loan information is accurate. If not, you can adjust it in the "Loan Summary".

Step 1		ram	Contact Email		- 👍 St su	ep 4 mmary	5) Step 5 Upload
Summary							
AAAR20241010004 I	LUCIA SAUCEDO LAMAS						
Borrower	LUCIA SAUCEDO LAMAS			System ID		AAAR2024101000	4
Property Address	1728 W AVENUE J15 Lancaster Los Angeles	CA 93534	A 93534 Property Type			SFR	
Program	DSCR 30 Yr Fixed			Interest Rate		6%	
Purpose	Rate/Term	Appraised Value	1,409,000.00		DTI		0%
Occupancy Type	Investment Property	Sale Price	N		Impoun	ds	Tax and Insurance
Documentation	Alternative Docs	Loan Amount	426,000.00				
FICO	740	LTV/CLTV	30.235% / 30.235%		Comp P	lan	Borrower Paid
Channel	Wholesale				Loan No)	2410090004
		Previou	is Next				

Step 4. Check the Summary Information.

Navigate through each tab across the top, in order from left to right.

1) Review all information from the left panel to verify that the information from the 3.4 file has transferred over accurately. The left panel includes: Summary, Loan Information, Borrowers, Employment Information, Income & Expenses, Assets & Liabilities, Declarations, and Transaction Details.



2) Fill in any fields missing from the 3.4 upload if applicable, then click the "Save" button on the top right.

A Home	Loan No.	Borrower	Program	1	Status	Note R	tate	DSCR	LTV / CLT	V / HCLTV	
🗘 Tools 🗸 🗸			DSCR 30 Yr F	ixed	Registered	6%		1.36	30.235% / 30.2	235% / 30.235%	
💬 Message	Loan Summary AAAR2024	1010004							Application Date	e 🖾 Please select	date
Register New Loan	BORROWER_11 × 0	Combined 1008 Add Borr	ower of the state			Total Number of Borro	owers 2		Update XML Fi	le Save	Submit
View Pipeline	Borrower Information	Borrower				Co-Borrower	copy from Borrower			Clear Co-Borrow	
S LUCIASAUCEDOLAMAS ^	Loan Information	First	Middle	Last	Suffix	* The Co-Borrower i	nformation will only be s	aved after filling in the Middle	First name, Last name, Last	and SSN. Suffix	
Loan Main AAAR20241010004	Employment Information	Name				Name					
Loan Summary	Assets	SSN	DOB 🗂 02	2/06/1955 Age	69	SSN	4	DOB 🗇 04/16	6/1956 Age	68	
Related Documents	E Liabilities & Real Estate	Citizenship US Citizen		\sim		Citizenship US	Citizen		~		
 Related Documents 		Alternate Name				— Alternate Nam	e ———				
Upload Submission Package		First Name	Middle Name La	ast Name Si	uffix	First Name	Middle Nar	ne Last	Name	Suffix	
Conditions	⊡ 1006				Đ						Ē
*** Appraisal V		Add				Add					
E Change Of Circumstance		Marital Status & Depe	ndents			— Marital Status	& Dependents —				
Rates Lock		Married Unmarried	Dependents 0			Married	De	pendents 0			
CD/Docs Request		- Unmarried Addendum	1900			Unmarried Ad	dendum				
E File Management		If Unmarried, is there a	person who is not your legal :	spouse but who currently	has real property	If Unmarried, is	there a person who i	is not your legal sp	buse but who current	ly Has Pear property	,
		rights similar to those of	a legal spouse?			rights similar to	those of a legal spou	ise?	转到"设	置"以激活 Windo	WS,
										-	
Loan Summary AAAR202410	10004							F	Application Date	📋 Please sele	ct date
,								Ľ			
BORROWER_11 × Co	mbined 1008 Add Bo	rrower			Total Number	of Borrowers 2			Update XML File	Save	Submit
Borrower Information											
Loan Information	Loan Program DSC	R 30 Yr Fixed		 Purchase Refinance 		Note Rate	6	% Term/	Due 360	/ 360	mths
Employment Information	Originator WS-L	LO	~	O No Cash-	Out	Appr Value		\$ 1,409,000.0	00		
Assets	Processor WS-t	broker	~	Cash-Out	asn-Out t	Sales Price		S			
Liabilities & Real Estate				O Other:		Down Pmt	%	S			
🖹 Loan Addendum	• Conventional	O Primary		 Construction 		Loan Amt		\$ 426,000.00			
Lender Information	O FHA	 Secondary Investment 		 Construction 	-Perm	w/MIP.FF		\$ 426,000.00			
1008	USDA/RHS	FHA Secondary		First Mto		EUA May Los	20				
	O Other	Occ Rate 75	96	 Second Mtg 		FHA Max Lue					
		Rental Income \$ 6,000.00)	O Simultan	eous Second	Prepayment	Penalty	Select	~		
		Net Rent 1945.915		 Fourth 		-					
				O HELOC							
		or Present Housing				d Monthly Payme	nt for Property -				



Step 5. Upload Submission Package.

Click "Upload Submission Files" and then Click "Upload" to upload the submission package. Please DO NOT click "Submit to Loan Set-Up red button".

Tools ~	Loan No.	Borrower	Program DSCR 30 Yr Fixed	Status Registered	Note Rate 6%	DSCR 1.36	LTV / CLTV / HCLTV 30.235% / 30.235% / 30.235%	•
💬 Message								
Register New Loan			Drop PDF files	or Click to upload Submis	sion Package.			
View Pipeline	Please Enter							
	NOTE! If you are ready t	o submit a loan, please click the "Submit to l	Loan Set-Up" button.				Upload Go to the File	e Managemer
Loan Main AAAR20241010004							Submit to	o Loan Set-U
Loan Summary	Upload History							
Related Documents	Time Created	Uploader	Condition					
D Upload Submission Package				No Data				
Conditions								
*** Appraisal ~								

After that, you can find the status of the loan in your pipeline. This means your registration was successful.

Exp	Export													
		Loan No. ≑	Channel	Borrower ≑	Current Status ≑	Status Dat e	Loan Type 🌲	Loan Purpose	Loan Amount	Rate	Lock Exp.	Action		
	>		Wholesale // Wholesale Only Test	-	Registered	10/10/2024	DSCR 30 Yr	Rate/Term	\$426,000.00	6.000		Status Control		
	>		Wholesale // Wholesale Only Test	-	Registered	10/10/2024	Prime Full D	Purchase	\$1,500,000.00	6.500	11/04/2024	Status Control		
	>		Wholesale // Wholesale Only Test		Registered	10/09/2024	FNMA/FHLM	Purchase	\$261,000.00	5.250		Status Control		
	>		Wholesale // Wholesale Only Test	-	Registered	10/09/2024	Expanded Fu	Purchase	\$1,500,000.00	6.625		Status Control		
	>	-	Wholesale // Wholesale Only Test	-	Pending Denied	10/09/2024	Expanded Fu	Purchase	\$1,200,000.00	6.625	11/03/2024	Status Control		
	>	-	Wholesale // Wholesale Only Test		СТС	10/09/2024	QM Commun	Purchase	\$822,375.00	7.000	11/18/2024	Status Control		
	>	-	Wholesale // Wholesale Only Test		Funded	10/02/2024	DSCR 30 Yr	Cash Out	\$236,250.00	7.500	11/07/2024	Status Control		
	>		Wholesale // Wholesale Only Test		Registered	09/21/2024	FNMA/FHLM	Purchase	\$300,000.00	5.125		Status Control		