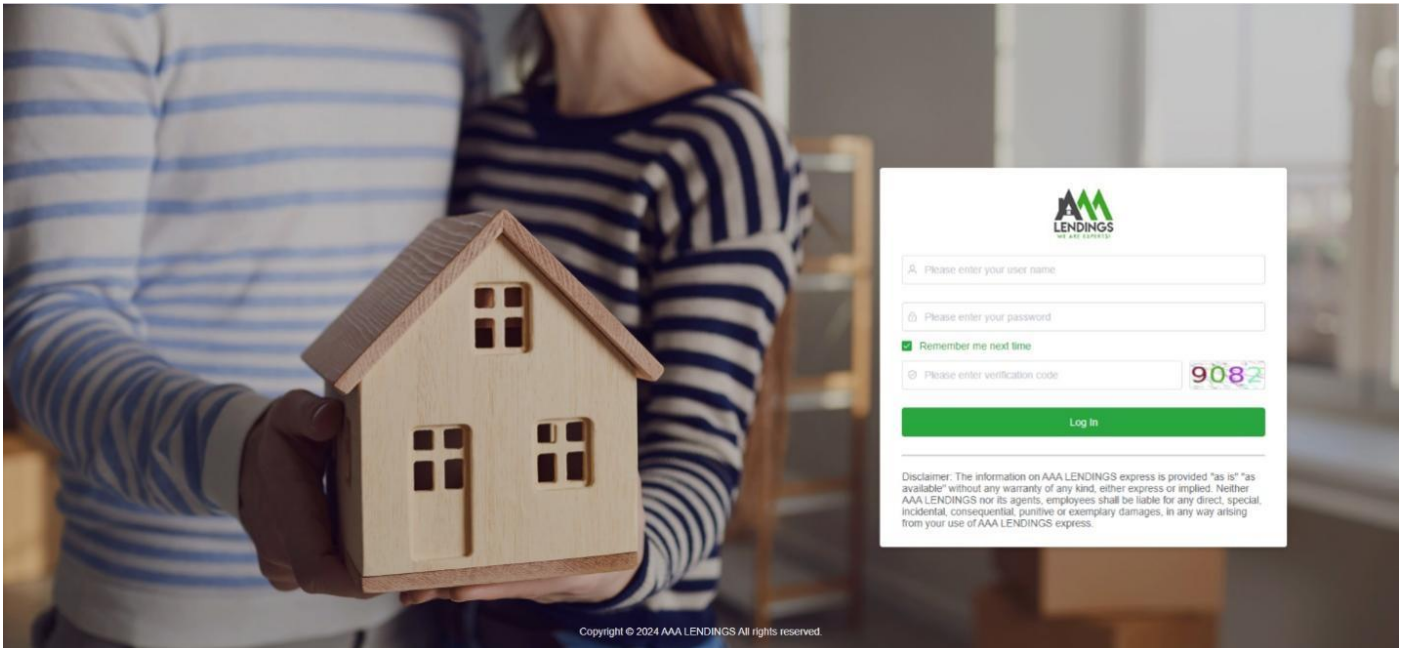


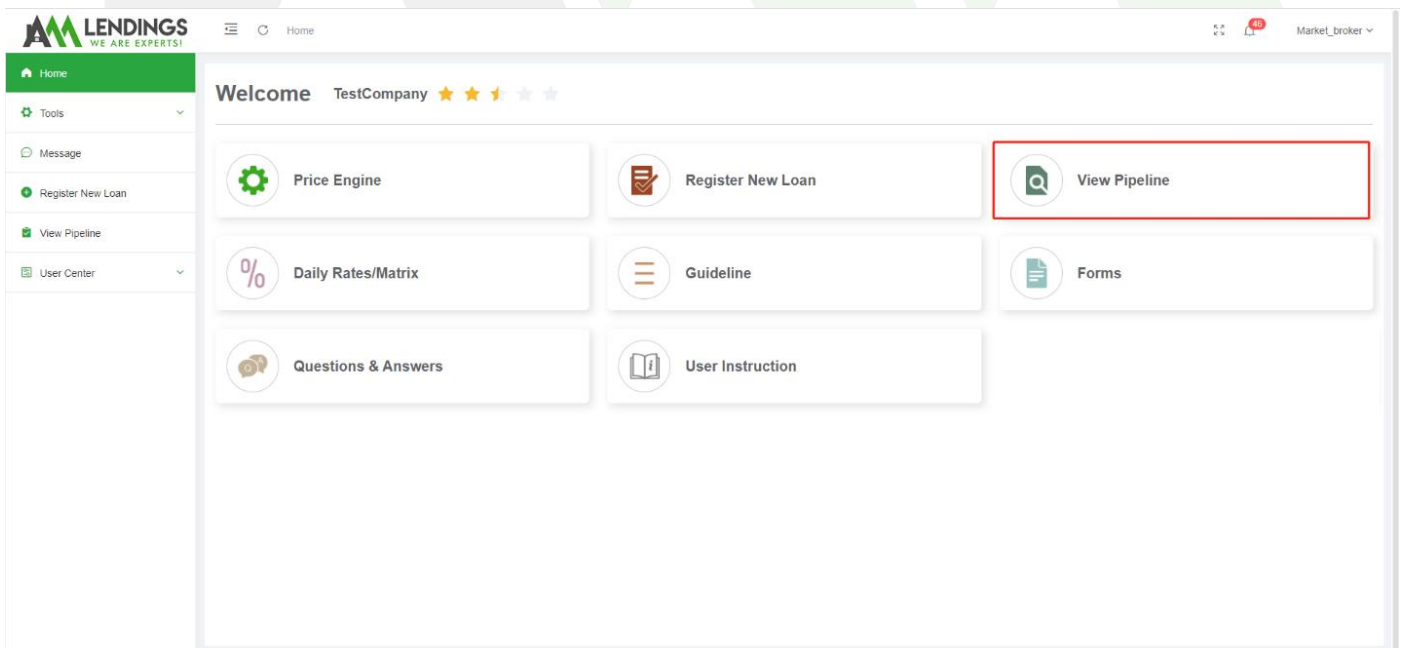
How to Lock Rate via TPO Portal

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, Lock Term, Comp Plan, 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

Loan No. [REDACTED] Borrower [REDACTED] Program FNMA/FHLMC CONFORMING 30 Yr Fixed Status Registered Note Rate 5.5% DTI 0% LTV / CLTV / HCLTV 66.667% / 66.667% / 66.667%

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

Find Rate Reset

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

Adjustments

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
 No Yes
 Submit

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

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

Lock Summary 2951111111 Gingertest Gingertest Gingertest

Field	Value	Field	Value	Field	Value
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		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