

# How to Use the Price Engine

Thank you for choosing AAA LENDINGS. It is our goal to provide you with the best possible service. Please use this guide to help with the loan process about how to use the price engine.

Note: If you do not know how to use the price engine, you can also email your question (Can be found in Form in TPO Portal) to Lock Desk Department (<u>lockdesk@aaalendings.com</u>) for help.





## Step1. Log In to Your Account

Navigate to TPO Portal (https://main.aaacapitalinvestment.com) and login in.



#### **Step2.** Access Price Engine

Once logged in, navigate to the "Tool-Price Engine" option and click on it to proceed.

	E C Home / Tool / Pricing Engine	∷ Ū <b>D</b> IDI~
A Home	Document Type	
Tool ~	3	
Pricing Engine		
🛗 Rates		
Forms		
Announcements		
🖺 User Guide		
💬 Message		
View Pipeline		
Register New Loan	Full Document Alternative Document	
Appraisal Tracking		
O VOE Tracking		
Secondary Marketing		
System ~		
User Center		
i Lock Report		



#### Step3.Select Program Type

Based on the program you need to quote, choose either "Full Doc" or "Alt Doc". **Full Doc Programs:** Include QM Community Loan, Agency Loan Program, Full doc Prime Jumbo (Prime 30 Yrs Fixed and Prime 10/6 ARM), Full Doc Prime CES, Prime/Expanded Heloc and DPA Program.

**Alt Doc Programs:** Consist of DSCR, Bank Statement Second Loan, Expanded Jumbo, Bank Statement/WVOE/CPA P&L, Self Prepared P&L.

**Note:** For the program below, please refer to the rate sheet as they cannot be quoted using the Price Engine. \*Elite Jumbo



#### **Step4.Input Loan Information**

For Full Doc Programs: Fill in the Loan information directly based on the loan's scenario.

For Alt Doc Programs: Firstly, select the loan program according to the Income doc Type, then fill in the Loan information as per the scenario.

Back Loan Information \* Lien Position Select One \* Appraisal Value s \* Loan Purpose Select One Purchase Price s \* Property Type Select One 1st Ioan Amount \$ LTV/CLTV please ente \* Occupancy Type Select One \* Zip Code please ent \* Amortization type Select One \* Lock Term Select One \* Credit Score please en \* State please ente Interest Only Select On \* Loan Term Select One \* County please ente \* Comp Plan Select One \* Impound Select One \* Company Select One PMI Select One \* DTI please ente Full Doc Rate,terms and conditions are subject to change without notice

After inputting the data, click "Run" to obtain the quotation results.

#### AAA LENDINGS 117 S Garfield Ave, Alhambra, CA 91801 (626) 566-8897 | NMLS #295075



* Income Docs Type	Si lect One	^	* Appraisal Value	\$	
* Loan Purpose	DSCR		Purchase Price	5	
* Self-Employed	Bank Statement Second Loan		1st Loan Amount	S	
* Citizenship	Expanded Jumbo Bank Statement/WVOE/CPA P&L		* LTV/CLTV	please enter %	please enter
* Occupancy	Self Prepared P&L		* Amortization type	Select One	
Property Type	Select One		* Lock Term	Select One	
* Credit Score	please enter		Interest Only	No	
* Monthly Reserves	6		* Impound	Select One	
* Short Sale	None		* Rural Property	No	
* Bankruptcy	None		* Title Ownership	Closing in Individual	
* Foreclosure	None		Mortgage Late	0x30x24	
* Deed-In-Lieu	None		* DTI	please enter	
* Comp Plan	Select One		* Company	Select One	
	Alt Doc		* ACH	No	

### **Step5.Error Info**

If the result shows an error in red text, it indicates that the scenario does not meet the rules for that specific loan and it also shows detailed information on where the scenario does not meet the conditions.

* Income Docs Type	DSCR V	Appraisal Value	\$ 1,000,000.00
* Loan Purpose	Purchase	Purchase Price	\$ 1,000,000.00
* Self-Employed	No	1st Loan Amount	\$ 800,000.00
* Citizenship	US Citizen 🗸	* LTV/CLTV	80 % / 80.000
* Occupancy	Investment Property V	Amortization type	30yr Fixed
Property Type	2-UNIT V	* Lock Term	30 days
* Credit Score	800	Interest Only	No
* Monthly Reserves	8	* Impound	None
* Short Sale	None	* Rural Property	No
* Bankruptcy	None V	* Title Ownership	Closing in Individual
* Foreclosure	None	* Mortgage Late	0.30.24
* Deed-In-Lieu	None 🗸 🗸 🗸	* First Time Home Buyer	No
Short-Terms Rentals	No	* Company	AAA Capital Investment, Inc.
Prepayment Penalty	No Prepay 🗸	* ACH	No
DSCR	1	Error info: 1.0	ISCR, 2-4 Units, Max LTV 75%
1000	Borrower Paid		

#### Step6.Review Eligible Programs and Loan Details

When "Eligible Programs" are displayed in the lower left corner, click on the program to view its details. In the lower left, you can see the price adjustments for that loan. On the right side, you'll find the available pricing and Credit for the loan.

#### AAA LENDINGS

117 S Garfield Ave, Alhambra, CA 91801 (626) 566-8897 | NMLS #295075



C Home / Tool / Pricing Engine	e								5 A DI.
Loan Information									
Income Docs Type DS	ISCR				* Appraisal Value	S 1,000,000.00			
* Loan Purnose P	himhoso				* Purchase Price	s 1.000.000.00			
					441 44	5 700 000 00			
* Self-Employed No	6				TSI LOAN AMOUNT	3 700,000,00			
* Citizenship US	/S Citizen				* LTV/CLTV	70.000	56	/ 70.000	%
* Occupancy In	westment Property				* Amortization type	30yr Fixed			
* Property Type 2-	-UNIT				* Lock Term	30 days			
* Credit Score 80	00				Interest Only	No			
* Monthly Reserves 6					* Impound	None			
Charl Cala					* Rural Property	No			
* Short Sale No	lone				- The second				
* Bankruptcy No	lone				<ul> <li>Title Ownersnip</li> </ul>	Closing in Individual			
* Foreclosure No	lone				* Mortgage Late	0x30x24			
* Deed-In-Lieu No	lone				* First Time Home Buyer	No			
* Short-Terms Rentals No	lo				* Company	AAA Capital Investment, Inc.			
* Prepayment Penalty N	lo Prepay				* ACH	No			
tpeco +									
-Dack 1									
* Comp Plan Bo	forrower Paid								
							Run		Reset
Eligible Programs 2023-11-16									
Program Name	Code	Rate	Price						
DSCR 30yr Fixed	AAAP007	7.376	95.000	Clic	k Here				
Eligible Programs 2023-11-16					2023-11-16				
Program Name	Code	Rate	Price				DSCR 30yr Fix	ed	
DSCR 30yr Fixed	AAAP007	7.375	95.000				Fina	I rate=Base rate-p	rice adjustment
					Base Nate	Base Price	Final Rate	Final Price	(Credit)Point
Program Note					7.500	99.500	7.500	95.375	\$32,375.00
The following are excluded fro *Available in all the states exc	om Price Engine to calculate an cept ID, NJ, TX, UT	nd you need to consider these infor	nation if applicable:		7.625	99.875	7.825	95.750	\$29,750.00
*State max LTV/CLTV-TX, AZ, *MD Investment for No PPP o	, DC, NC, WA: 70%.				7.750	100.125	7.750	96.000	\$28,000.00
*Prepaid Payment Penalty is *Please call for price about M	5% of the remaining loan balan Manufactured Home . 5-10 Units	nce. s and loan amt >\$2.0 millions.			7.875	100.375	7.875	96.260	\$26,250.00
stribuot can to price about in					8.000	100.625	8.000	96.500	\$24,500.00
A Realized December 2					8.125	101.000	8.125	90.875	\$21,875.00
Augustinent Descriptions								201000	
En son de la companya					8.250	101.375	8.250	97.250	\$19,250.00
Description	Rate	Pric	:e		8.250 8.375	101.375	8.250	97.825	\$19,250.00 \$18,625.00
Description DSCR, 2-4 Units, LTV 65.01-70.00	Rate	Pric -1.0	000		8.250 8.375 8.500 8.875	101.375 101.750 102.125	8.250 8.375 8.500	97.250 97.825 98.000 98.375	\$19,250.00 \$16,825.00 \$14,000.00
Description DSCR, 2-4 Units, LTV 65.01-70.00 DSCR, Non-Foreign National, FICO 7401 00	Rate	Pric -1.0 -1.0	e 000		8.250 8.375 8.800 8.825 8.750	101.375 101.750 102.128 102.500 102.780	8.250 8.375 8.500 8.625 8.750	97.250 97.825 98.000 98.375 98.624	\$19.250.00 \$10,525.00 \$14,000.00 \$11,375.00 \$6,023.00
Description DSCR, 2-4 Units, LTV 65.01-70.00 DSCR, Non-Foreign National, FICO 740 I 00 DSCR, Escrow Walver	Rate	Pric -1.0 -1.0 -0.1	e 0000 2250		8.250 8.375 8.500 8.625 8.750 8.875	101.375 101.750 102.125 102.800 102.750 103.000	8.250 8.375 8.500 8.825 8.750 8.875	97.250 97.825 98.000 98.375 98.625 98.675	518.250.00 519.525.00 514.000.00 511.375.00 39.525.00 37.875.00
Description DSCR. 2-4 Units, LTV 65.01-70.00 DSCR, Non-Foreign National, FICO 7401 00 DSCR, Escrow Walver DSCR, No PPP	Rate	Pri- -10 -10 -10 -10 -10 -10 -10 -20	e 0000 0000 2200		8.250 8.375 8.500 8.825 8.750 8.875 9.000	101.375 101.750 102.125 102.500 102.750 103.000 103.250	8.250 8.375 8.500 8.825 8.750 8.875 9.000		519.250.00 519.825.00 514.000.00 511.275.00 59.025.00 57.275.00 50.155.00
Description DSCR, 2-4 Units, LTV 85.01-70.00 DSCR, INon-Foreign National, FICO 740 I 00 DSCR, Escrow Walver DSCR, No PPP Total adjustment	Rate           Plus, LTV 05 01-70.	Prie -10 -11 -10 -11 -10 -11 -12 -20 -14	e 000 250 250 250		8.250 8.375 8.500 8.625 8.750 8.875 8.875 9.000 9.125	101.375 101.750 102.125 102.800 102.750 103.000 103.250 103.500	8.250 8.375 8.800 8.825 8.750 8.875 9.000 9.125	07.850 07.825 08.000 08.375 08.625 08.875 09.125 09.375	519.250.00 519.825.00 514.000.00 511.375.00 58.025.00 59.7.875.00 59.1.75.00 54.375.00
Description           DSCR, 2-4 UHIN, LTV 65 01-70 00         DSCR, Non-Foreign National, FICO 740 100         DSCR, Non-Fo	Rate Plus, LTV 65:01-70.	Pri -10 -13 -14 -11 -14 -11 -14 -15 -14 -15 -14 -14 -14 -14 -14 -14 -14 -14 -14 -14	e 000 250 250 25		8.250 8.75 8.800 8.815 8.75 8.875 8.000 9.125 9.250	101.378 101.780 102.128 102.500 102.790 102.200 103.200 103.200 103.500	8.20 8.375 8.500 8.525 8.75 8.875 9.000 9.125 9.259	47.250 97.825 98.000 98.376 98.625 98.876 99.125 99.125 99.376 99.825	\$19.250.00 \$19.02500 \$11.07500 \$4.025.00 \$4.025.00 \$4.025.00 \$4.025.00 \$2.025.00
Description DSCR, 24 Write, LTV 65 01-70 00 DSCR, Non-Foreign National, FICO 7401 DSCR, Non-Foreign National	Plus, LTV 85:01-70.	41 41 41 41 41 41 41	* 0000 200 000 250		8.250 8.375 8.800 8.825 8.750 8.875 9.000 9.125 0.250 0.215	101.375 101.750 102.126 102.500 102.700 103.000 103.500 103.500 103.750	8.290 8.375 8.500 8.520 8.750 8.625 9.000 9.128 9.250 9.250	<ul> <li>¥7.250</li> <li>¥7.825</li> <li>¥8.000</li> <li>\$8.376</li> <li>\$8.625</li> <li>\$8.876</li> <li>\$9.125</li> <li>\$9.376</li> <li>\$9.875</li> </ul>	519.250.00 319.02500 514.0000 511.070.00 59.025.00 57.275.00 59.125.00 54.375.00 54.375.00 54.375.00 54.375.00
Description DSCR, 2-4 Minks, LTV 65:01-70.00 DSCR, Non-Foreign National, FICO 7401 DSCR, Non-Foreign National, FICO 7401 DSCR, Non PPP Total adjustment See here fo	Rate Plas, LTV 55 01-70 0 or price adjustmer	Pri -10 -10 -10 -10 -10 -10 -10 -11 -11 -11	e 000 000 000 000		8.200 8.375 8.620 8.475 8.675 8.600 9.155 9.250 9.375 9.300	101.375 101.760 102.500 102.500 103.000 103.000 103.000 103.760 104.250	8.290 8.375 8.600 8.623 8.750 8.750 9.000 9.125 9.220 9.230 9.378	47.250 67.025 68.000 68.025 68.025 69.125 69.025 69.075 100.125	519.250.00 519.025.00 514.000.00 51.375.00 50.7575.00 54.375.00 54.375.00 5475.00 (5275.00
Description DSCR_24_UMBs_LTV6501-70.00 DSCR_Vextprogramstoral_FICO_7401 00 DSCR_textprov_Walver DSCR_textprov_Walver Total adjustment See here fo	Plus, LTV 8501-70. 0 or price adjustmer	40 41 42 43 43 41 41 41 41 41 41	e 000 220 25		8.250 8.375 8.805 8.825 8.825 8.825 8.825 9.000 9.125 9.250 9.250 9.800 9.825	101.375 101.760 102.500 102.500 103.500 103.500 103.500 103.600 104.500	8.200 8.375 8.500 8.750 8.750 9.000 9.125 9.250 9.375 9.500 9.525	0,259 97.05 60.00 93.75 64.05	519.250.00 \$19.055.00 \$14.000.00 \$11.375.00 \$36.65.00 \$7.878.00 \$4.375.00 \$4.375.00 \$2.65.00 (\$27.50 \$4.375.00 \$2.65.00 (\$27.50 \$2.65.000 \$2.65.000 \$2.
Description DSCR 2-4 Visits, LTV 65:01-70.00 DSCR, NoProving National, FICO 7401 00 DSCR, Exercise Visitive DSCR, No.PPP Total adjustment See here fo	Rate Plus, LTV 85 01-70 0 or price adjustmer	Pri 40 40 40 40 40 41 41 t for the loan	e 0000 200 200		8.250 8.375 8.825 8.325 8.375 9.000 9.25 9.250 9.355 9.001 9.015 9.025 9.015	101.375 101.750 102.125 102.500 103.500 103.500 103.500 103.500 104.500 104.600 104.600 104.600	8.250 8.500 8.600 8.600 8.750 8.750 8.750 8.120 8.250 8.250 8.250 8.250 8.250 8.250 8.250	0.209           07.050           60.000           60.001	519.250.00 \$19.005.00 \$14,000.00 \$11,375.00 \$46.80 0 \$7,875.00 \$4,375.00 \$2,265.00 \$22,055.00 (\$275.00 \$275.00 \$22,055.00 \$375.00 \$23,555.00 \$375.00 \$
Description DSCR 2-4 Units, LTV 65:01-0.00 DSCR Non-Foreign National, FICO 740 DSCR Non-Foreign National, FICO 740 DSCR No PPP Total adjustment See here fo	Rate Plue, LTV 85.01-70. 0 Dr price adjustmer	Free           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -10           -11           -10	e 0000 2000 25		8.20 8.375 8.025 8.025 8.025 8.275 9.025 9.25 9.25 9.25 9.25 9.25 9.25 9.25 9.	101.375 107.750 102.750 102.760 103.260 103.260 103.260 103.260 104.850 104.655 104.750	8.250 8.375 8.600 8.620 8.730 8.730 0.000 0.120 0.230 0.378 0.500 0.250 0.250 0.500 0.250 0.500 0.250 0.5000 0.5000 0.5000 0.5000 0.5000 0.5000 0.5000 0.5000 0	9,239           97,235           60,000           60,375           60,375           60,375           60,375           60,376	519.250.00 519.055.00 511.375.00 50.7875.00 50.125.00 54.375.00 5375.00 6375.00 6375.00 (22.055.00) (23.000,00) (24.375.00)
Description DSCR_2-4 Units, LTV6501-70.00 DSCR, Nov-Foreign National, FICO 7401 00 DSCR, Excrow Walver DSCR, No PP Total adjustment See here fo	Plue, LTV 55.01-72. 0 0 0 0 0 0 0 0 0 0 0 0 0	Pri -10 -10 -10 -10 -10 -10 -11 -11 -11 -11	e 0000 0000 000 280 000		8.20 8.375 8.00 8.225 8.25 8.25 8.20 9.025	101.375 101.750 102.150 102.000 103.000 103.000 103.000 103.000 104.000 104.000 104.000 104.000 104.000 104.000 104.000	8.250 8.375 8.800 8.800 8.825 8.720 8.720 9.020 9.120 9.120 9.2500 9.250 9.250 9.250 9.250 9.250 9.250 9.250 9.250 9.250 9.250	9.299 97.059 98.000 98.075 98.075 98.075 99.075 99.075 100.075 100.075 100.025	\$19.250.00 \$10.02500 \$11.070.00 \$11.170.00 \$11.170.00 \$1.175.00 \$1.15.00 \$4.15.00 \$2.255.00 \$375.00 (\$275.00 \$2.255.00 \$375.00 \$4275.00 \$4275.00 \$4375.00 \$4375.00 \$4375.00 \$43.75.0
Description DGCR, 2-4 Vinits, LTV 65 91-70.00 DGCR, Nov-Foreign National, FICO 7401 00 DSCR, Nov-Foreign National, FICO 7401 00 DSCR, No PPP Total adjustment See here fo	Rate Plus, LTV 65 01-70. 0 or price adjustmer	Pit -10 -10 -10 -11 -11 -11 -11 -11 -11 -11	*		8.300 8.375 8.502 8.252 8.750 8.000 8.253 8.250 8.375 8.000 8.255 8.255 8.255 8.275 10.0000 10.0000 10.0000 10.000 10.000 10.000 10.0000 10.0000 10.000	101.375 101.750 102.150 102.500 103.500 103.500 103.500 103.500 104.500 104.500 104.500 104.500 104.505 104.500 105.500	a.29     a.20     a.20     a.20     a.20     a.20     a.20     a.20     a.20     a.20     a.27     a.20     a.27     a.20     a.27     a.20	<ul> <li>9.29</li> <li>9.29</li> <li>9.00</li> <li>40.375</li> <li>40.55</li> <li>40.75</li> <li>40.75</li> <li>40.75</li> <li>40.25</li> <li>40.75</li> <li>40</li></ul>	919.250.00 919.250.00 914.000.00 911.75.00 91.75.00 91.75.00 91.75.00 92.75.00 92.75.00 92.75.00 92.75.00 92.75.00 92.75.00 93.75.00

#### Step 7: Pay Attention to Special Notes

Some programs may have additional notes containing important information such as:

\*Specific requirements unique to the program.

\*States where the program is applicable.

\*Other adjustments and details not reflected in the Price Engine.

Don't forget to review these notes to ensure full compliance and understanding of each program's nuances.

# LENDINGS WE ARE EXPERTS!

# AAA LENDINGS 117 S Garfield Ave, Alhambra, CA 91801

(626) 566-8897 | NMLS #295075

					1	Run		Reset		
ligible Programs 2023-11-	16			2023-11-16						
Program Name	Code	Rate	Price	Expanded HELOC 30 Yrs Term(10/20 Expanded HELOC)						
Expanded HELOC 30 Yrs Term(10 LOC)	V20 Expanded HE	9.780	99.500	Base Rate	e Rate Base Price Final Rate Final Price (Credit)/Point					
		Plea	ase nav attention to the note	9.750	69.500	9.750	99.500	\$1,000.00		
Program Note				9.875	100.000	9.875	100.000	\$0.00		
Prime Rate: 8.50%.				10.000	100.500	10.000	100.500	(\$1,000.00)		
Available in AZ,CA,DC,F Minimum DRAW - LESS	L,GA,IL,MD,MN,NM,NC,NV,OH,OF ER of \$50,000 or 75% of the Line	K,OR,PA,SC,TN,WA,WV.		10.125	101.375	10.125	101.250	(\$2,500.00)		
Minimum DRAWY - L253ER OF 350,000 OF 75% OF THE LINE. #5515.mBax Combined Lines. #5elf-employed: Max Line - 5250,000/720 min FICO 85.000 - 10000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 -			10.250	101.876	10.250	101.250	(\$2,500.00)			
			10.375	102.500	10.375	101.250	(\$2,500.00)			
Draw Term: 120 Months 36 Months, H	(-2.000); ICLTV<=80%, (+1.250);			10.500	103.000	10.500	101.250	(\$2,500.00)		
24 Months, HCLTV=80%, (+1.750)				10.825	103.750	10.825	101.250	(\$2,500.00)		
				10.750	104.250	10.750	101.250	(\$2,500.00)		
				10.875	104.625	10.875	101.250	(\$2,500.00)		
djustment Descriptions				11.000	105.125	11.000	101.250	(\$2,500.00)		
n and an	<b>5</b> -22			11.125	105.750	11.125	101,250	(\$2,500.00)		
rescription	Rate		rnce	11.250	108.125	11.250	101.250	(\$2,500.00)		
No Data			11.375	106.600	11.376	101.250	(\$2,500.00)			
				11,500	106,750	11,500	101.250	(\$2,500.00)		
				11.625	107.000	11.625	101,250	(\$2,500.00)		

Rate,terms and conditions are subject to change without notice

