

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.

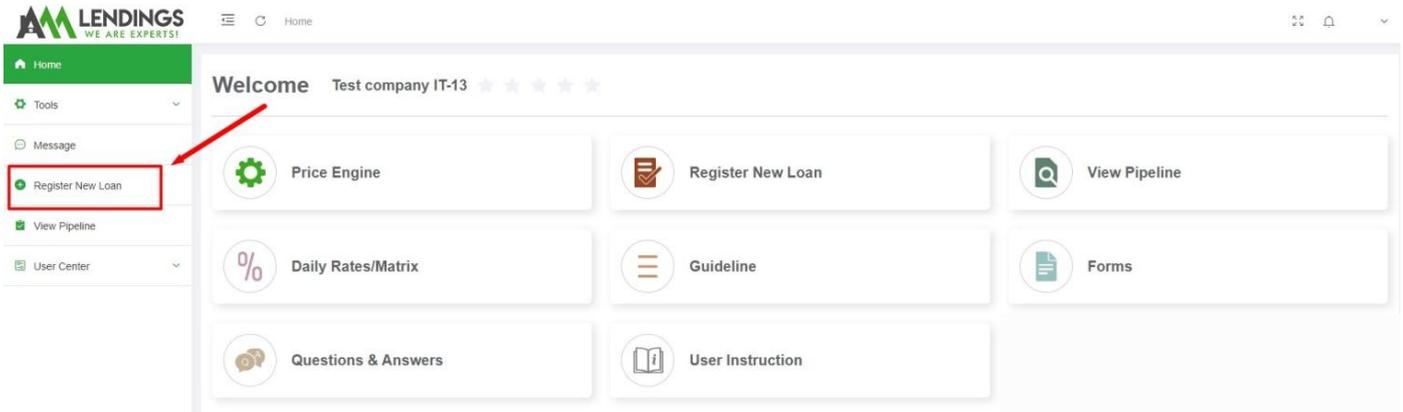
Note: The TPO system currently only supports "Uploading Fannie Mae 3.4 file" and does not support "Manual Input." If you do not have a Loan Originator System (i.e., you can't create a Fannie Mae 3.4 file), please email the submission package to submission@aaalendings.com to set up loan submission.

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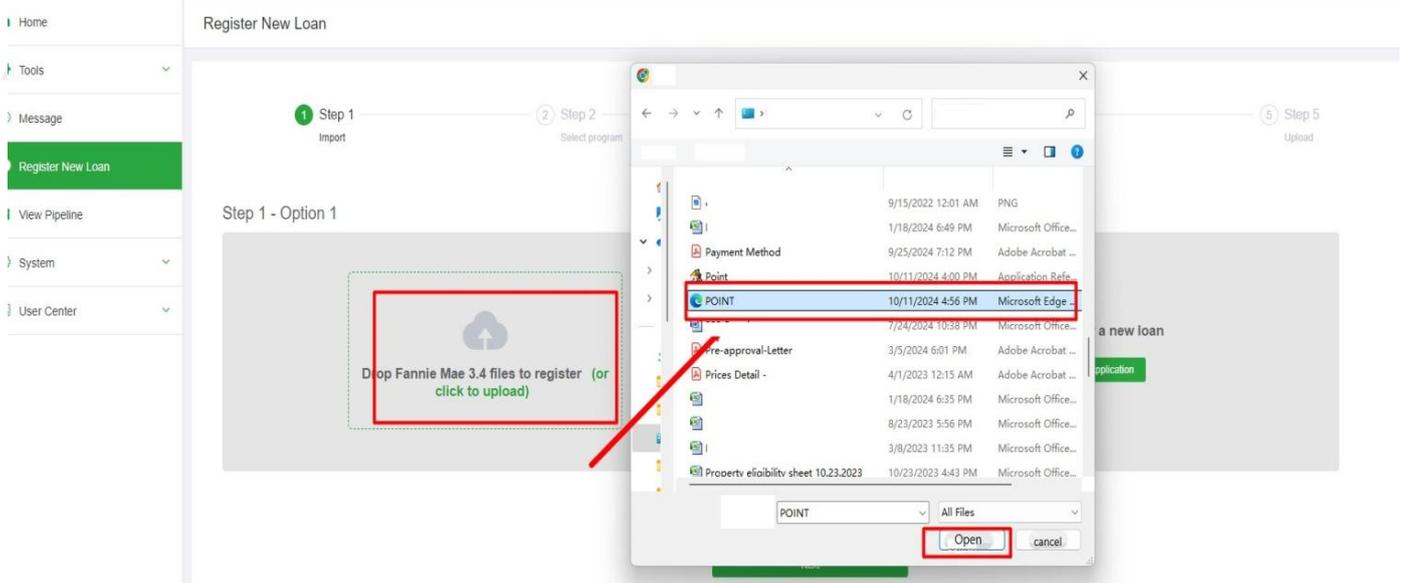
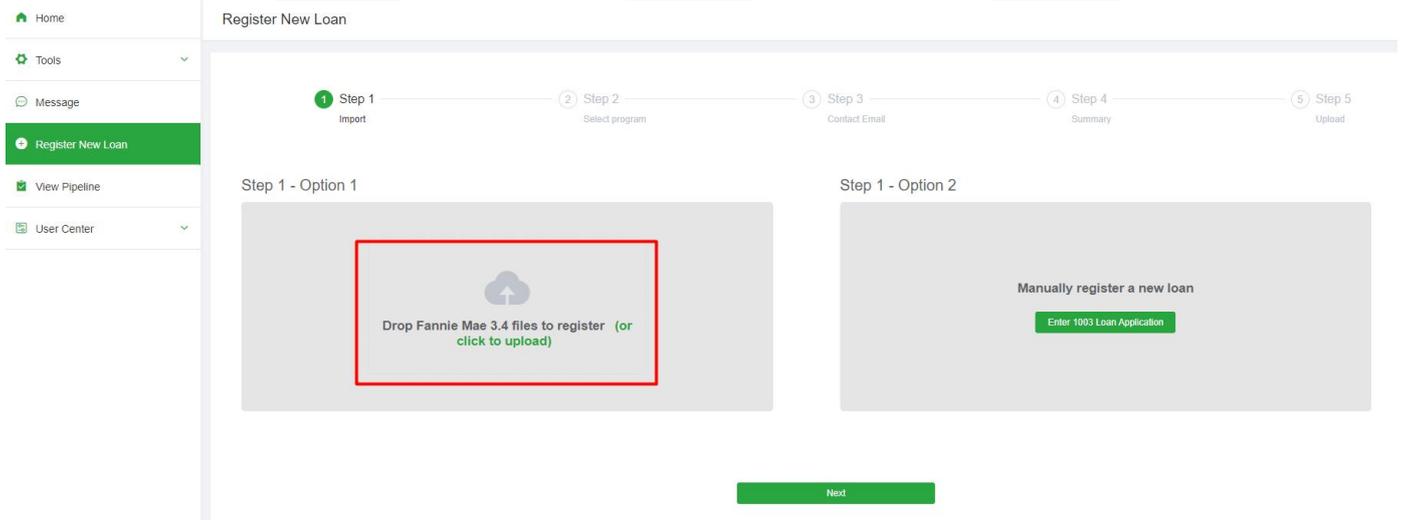


Step 1. Import Fannie Mae 3.4 XML file

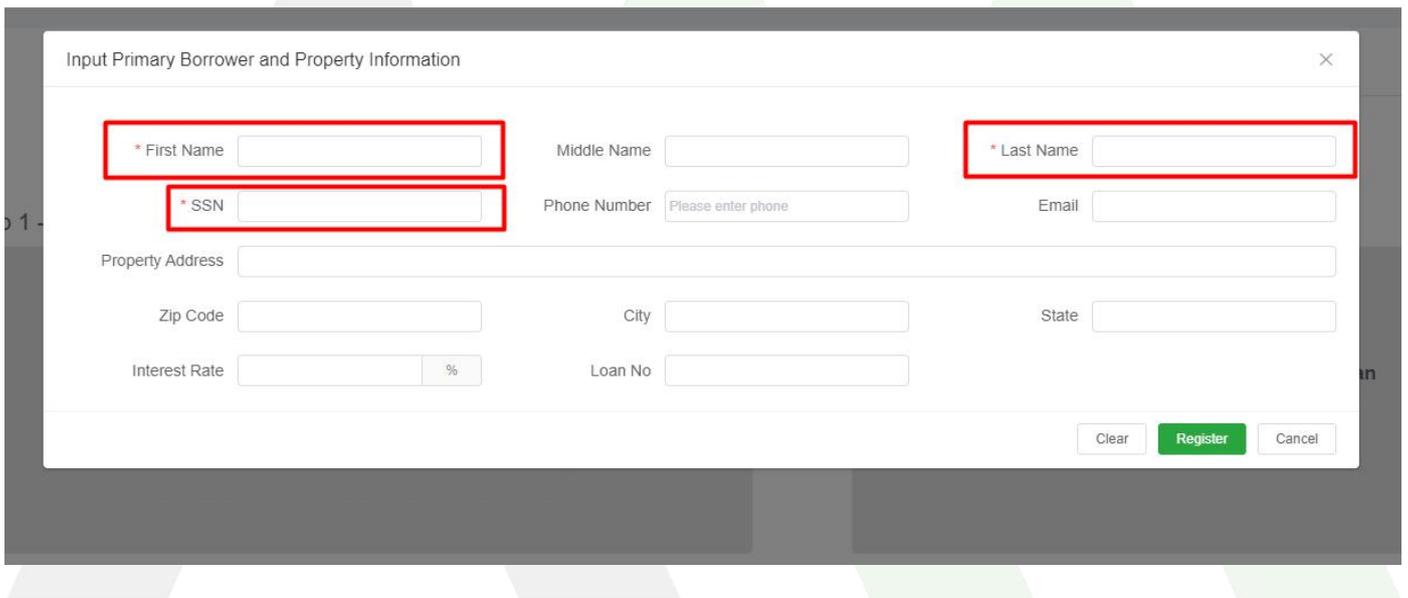
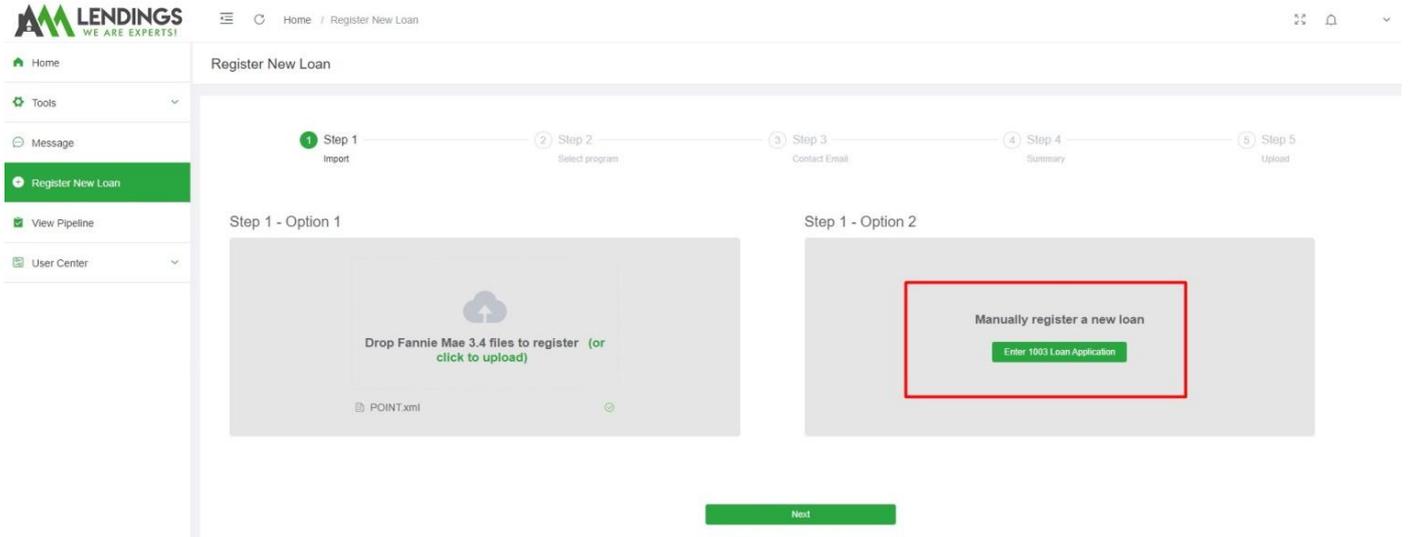
- 1) Navigate to the TPO portal (<https://main.aacapitalinvestment.com>) and log in.
- 2) Select the “Register New Loan” button from the Navigation Bar.



- 3) Click the “Drop Fannie Mae 3.4 files to register” button.



Alternatively, you can manually register a new loan.



Step 2. Select Loan Program

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

register new Loan

Step 1
Import

Step 2
Select program

Step 3
Contact Email

Step 4
Summary

Step 5
Upload

CHANNEL SELECT


 Retail

Previous

Next

Select Template Which You Like to Apply/Delete

Select One

Loan Information

<p>* Program Select One <small>Please select</small></p> <p>* Citizenship US Citizen</p> <p>* FICO 0</p> <p>* Purpose Rate/Term</p> <p>* Occupancy Investment Property</p> <p>* Property Type SFR</p> <p>* Zip Code 93534</p> <p style="margin-left: 20px;">State CA</p> <p>* Impound None</p>	<p>* Appraisal Value \$ 1,409,000.00</p> <p>* Loan Amount \$ 426,000.00</p> <p>* LTV 30.235 %</p> <p>Locked Period [Dropdown]</p> <p>* Monthly Reserves 6</p> <p>* FC/SS/DIL/BK None</p> <p>* Comp Plan Borrower Paid</p>
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Save Template

View Programs

- 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.

9) Select your rate and click "Next"

Home / Register New Loan

DSCR 30 Yr Fixed

Base Rate	Base Price	Final Rate	Final Price	Lender Charge(Credit to) borrower	Compensation
5.500	96.750	5.500	96.125	\$7,997.50	Charge Borrower
5.625	97.500	5.625	96.875	\$4,792.50	Charge Borrower
5.750	97.750	5.750	99.125	\$3,727.50	Charge Borrower
5.875	98.250	5.875	99.025	\$1,567.50	Charge Borrower
6.000	99.625	6.000	100.000	\$0.00	Charge Borrower
6.125	99.000	6.125	100.375	(\$1,597.50)	Charge Borrower
6.250	99.375	6.250	100.750	(\$3,196.00)	Charge Borrower
6.375	99.625	6.375	101.000	(\$4,260.00)	Charge Borrower
6.500	100.000	6.500	101.375	(\$5,857.50)	Charge Borrower
6.625	100.375	6.625	101.750	(\$7,455.00)	Charge Borrower
6.750	100.875	6.750	102.000	(\$8,520.00)	Charge Borrower
6.875	101.375	6.875	102.000	(\$8,520.00)	Charge Borrower
7.000	101.875	7.000	102.000	(\$8,520.00)	Charge Borrower
7.125	102.250	7.125	102.000	(\$8,520.00)	Charge Borrower
7.250	102.625	7.250	102.000	(\$8,520.00)	Charge Borrower
7.375	103.125	7.375	102.000	(\$8,520.00)	Charge Borrower
7.500	103.500	7.500	102.000	(\$8,520.00)	Charge Borrower
7.625	103.875	7.625	102.000	(\$8,520.00)	Charge Borrower
7.750	104.250	7.750	102.000	(\$8,520.00)	Charge Borrower
7.875	104.625	7.875	102.000	(\$8,520.00)	Charge Borrower
8.000	105.000	8.000	102.000	(\$8,520.00)	Charge Borrower

*Please call for price if:
 FICO 620-659
 Mortgage Late Payment
 loan amt >\$2.0 million
 Short term rental
 Foreign National LTV >70%.

*States Where Prepayment Penalties are Allowed with Restrictions:
 RI: Maximum 2% for 12 months
 MS: Declining structure only
 Prepaid Payment Penalty is 5% of the amount prepaid

Adjustment Descriptions

Description	Rate	Price
DSCR, Non-Foreign National, FICO 740 Plus, LTV 0.00		1.0000
-50.00		
DSCR, DSCR >= 1.25, LTV <= 65		0.3750
Star discount		-0
Total adjustment	0	1.375

Monthly Payments

Description	Price
Monthly Payments	\$2554.00
Principal	\$424.00
Interest	\$2130

Previous Next

Step 3. Select Contact Information

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

Register New Loan

Step 1 Import — Step 2 Select program — **3 Step 3 Contact Email** — 4 Step 4 Summary — 5 Step 5 Upload

Contact Email

Borrower: LUCIA SAUCEDO LAMAS

Loan AE	Please Select	Please enter phone
Loan Ap	Please Select	Please enter phone
Broker	Please Select	Please enter phone
Loan Officer	Please Select	Please enter phone

Previous Next

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



Summary

AAAR20241010004 LUCIA SAUCEDO LAMAS

Borrower	LUCIA SAUCEDO LAMAS			System ID	AAAR20241010004	
Property Address	1728 W AVENUE J15 Lancaster Los Angeles CA 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		Impounds	Tax and Insurance	
Documentation	Alternative Docs	Loan Amount	428,000.00			
FICO	740	LTV/CLTV	30.235% / 30.235%	Comp Plan	Borrower Paid	
Channel	Wholesale			Loan No	2410090004	

Previous **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.

The screenshot displays the LENDINGS loan application interface. At the top, a summary bar shows Loan No., Borrower, Program (DSCR 30 Yr Fixed), Status (Registered), Note Rate (6%), DSCR (1.36), and LTV / CLTV / HCLTV (30.235% / 30.235% / 30.235%). Below this, the 'Loan Summary' section for loan AAAR20241010004 includes an 'Application Date' field and buttons for 'Update XML File', 'Save', and 'Submit'. The interface is divided into two main sections: 'Borrower' and 'Co-Borrower'. The 'Borrower' section includes fields for Name (First, Middle, Last, Suffix), SSN, DOB (02/08/1955), Age (69), and Citizenship (US Citizen). It also has sections for 'Alternate Name', 'Marital Status & Dependents' (Married, Unmarried, Separated), and 'Unmarried Addendum'. The 'Co-Borrower' section has similar fields, with a note that information is only saved after filling in the first name, last name, and SSN. Below these sections, the 'Loan Information' section shows Loan Program (DSCR 30 Yr Fixed), Originator (WS-LO), Processor (WS-broker), and various loan types (Conventional, FHA, VA, USDA/RHS, Other). It also includes 'Occ Rate' (75%), 'Rental Income' (\$6,000,000), and 'Net Rent' (1945.915). The 'Note Information' section shows Note Rate (6%), Term/Due (360/360 mths), Appr Value (\$1,409,000.00), Sales Price, Down Pmt, Loan Amt (\$426,000.00), w/MIPFF (\$426,000.00), and FHA Max Loan. A 'Prepayment Penalty' dropdown menu is also visible. The bottom of the page shows 'Monthly Payments for Present Housing' and 'Proposed Monthly Payment 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".

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

Export

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