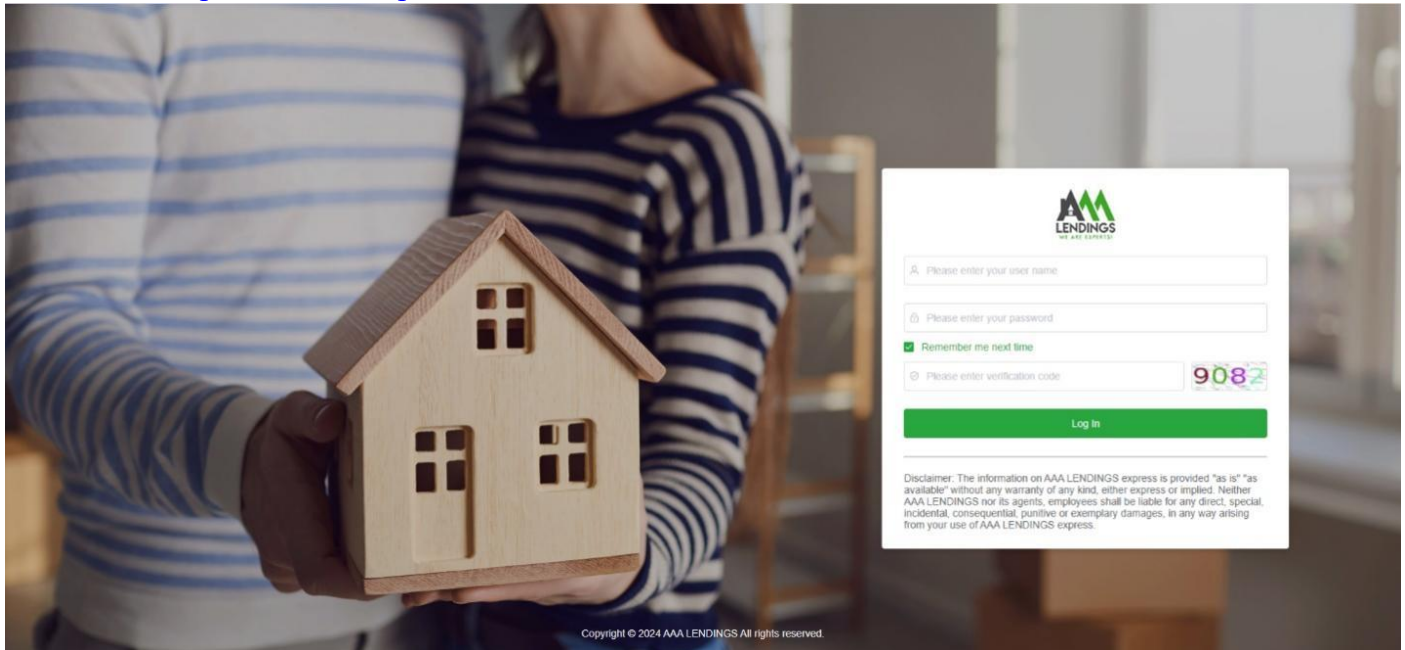


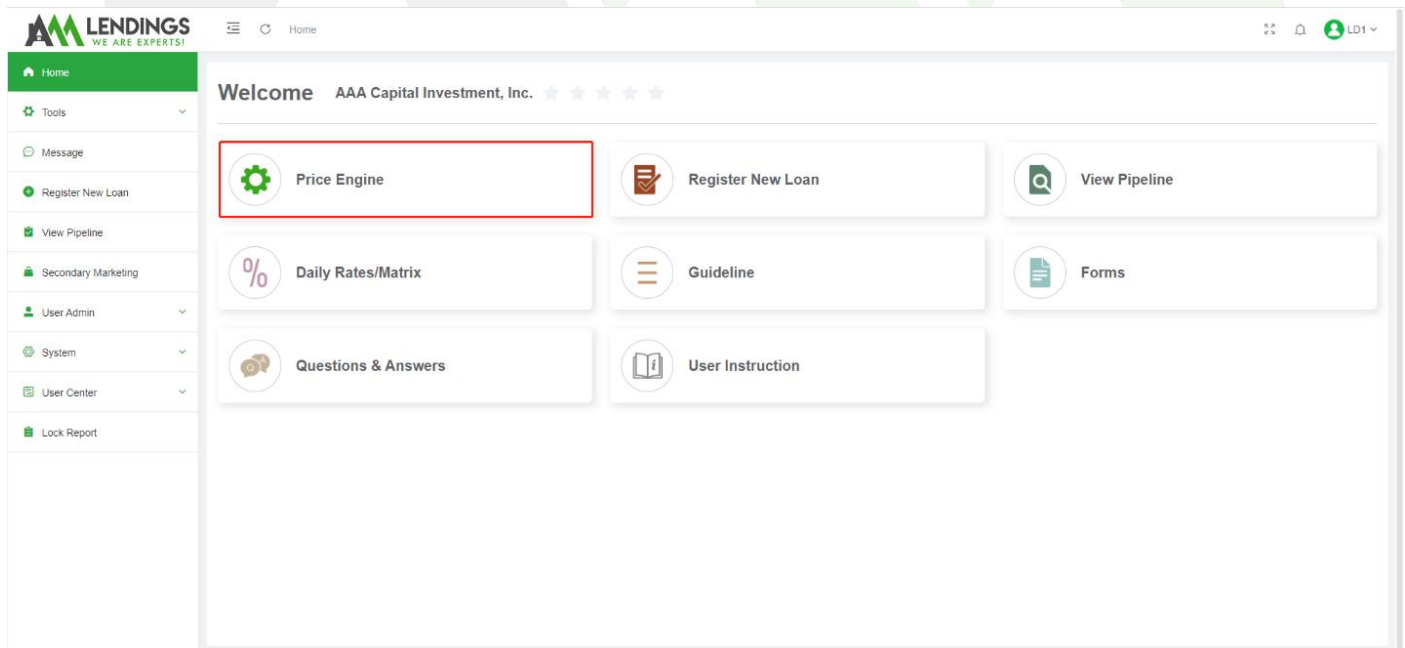
# How to Use the Price Engine

## Step 1. Log In to Your Account

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

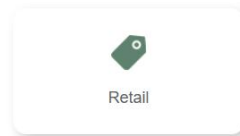


## Step 2. Click “Price Engine” Button



### Step 3. Select a Channel

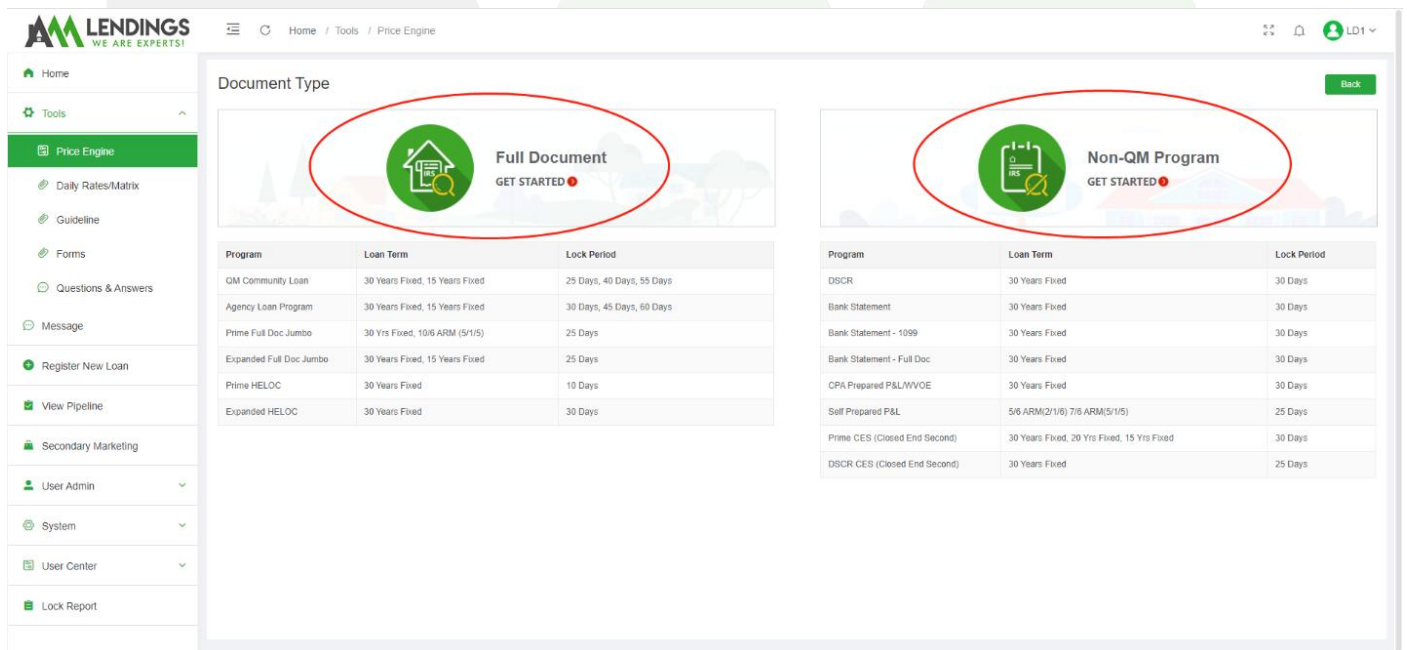
#### CHANNEL SELECT




### Step 4. Select Program Type

Refer to the program table, choose either “Full Document” or “Non-QM Program” to get started:


Note: For DPA program, please refer to the rate sheet as it cannot be quoted using the Price Engine.



**Document Type**



**Full Document**  
GET STARTED



**Non-QM Program**  
GET STARTED

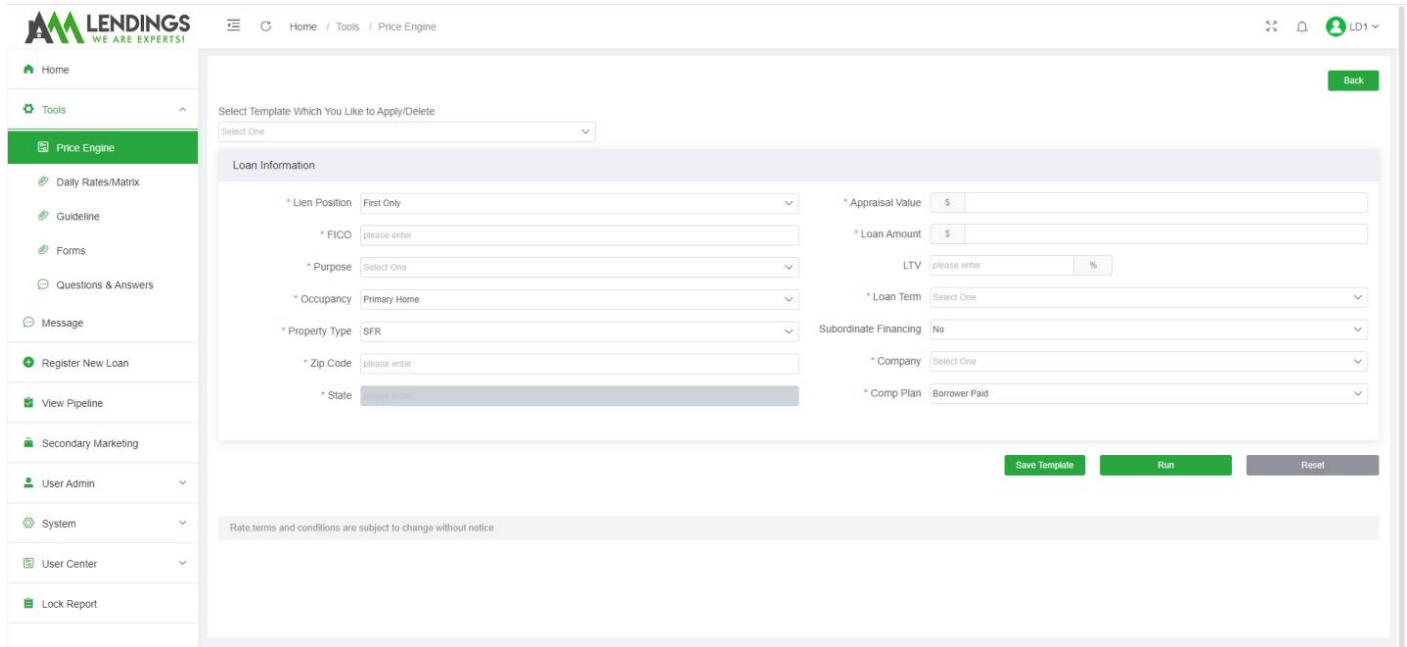
Program	Loan Term	Lock Period
QM Community Loan	30 Years Fixed, 15 Years Fixed	25 Days, 40 Days, 55 Days
Agency Loan Program	30 Years Fixed, 15 Years Fixed	30 Days, 45 Days, 60 Days
Prime Full Doc Jumbo	30 Yrs Fixed, 10/6 ARM (5/1/5)	25 Days
Expanded Full Doc Jumbo	30 Years Fixed, 15 Years Fixed	25 Days
Prime HELOC	30 Years Fixed	10 Days
Expanded HELOC	30 Years Fixed	30 Days

Program	Loan Term	Lock Period
DSCR	30 Years Fixed	30 Days
Bank Statement	30 Years Fixed	30 Days
Bank Statement - 1099	30 Years Fixed	30 Days
Bank Statement - Full Doc	30 Years Fixed	30 Days
CPA Prepared P&L/WOE	30 Years Fixed	30 Days
Self Prepared P&L	5/6 ARM(2/1/6) 7/6 ARM(5/1/5)	25 Days
Prime CES (Closed End Second)	30 Years Fixed, 20 Yrs Fixed, 15 Yrs Fixed	30 Days
DSCR CES (Closed End Second)	30 Years Fixed	25 Days

## Step 5. Input Loan Information & Generate Quotation

### ➤ Full Document Price Engine

- 1) Fill in all loan information according to the specific scenario, then click “Run” to obtain the quotation results.



Select Template Which You Like to Apply/Delete

Select One

Loan Information

\* Lien Position First Only

\* FICO please enter

\* Purpose Select One

\* Occupancy Primary Home

\* Property Type SFR

\* Zip Code please enter

\* State please enter

\* Appraisal Value \$

\* Loan Amount \$

LTV please enter %

\* Loan Term Select One

Subordinate Financing No

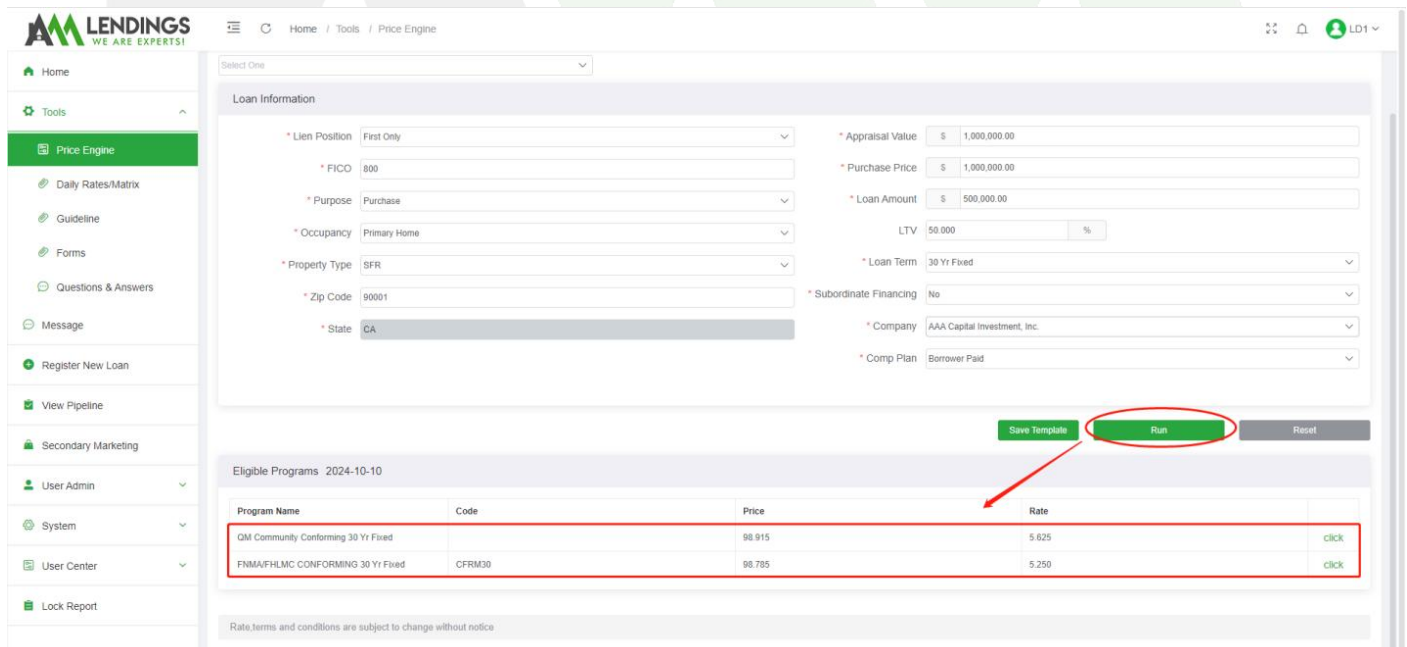
\* Company Select One

\* Comp Plan Borrower Paid

Save Template Run Reset

Rate, terms and conditions are subject to change without notice

- 2) Click on the program to view its details:



Select One

Loan Information

\* Lien Position First Only

\* FICO 800

\* Purpose Purchase

\* Occupancy Primary Home

\* Property Type SFR

\* Zip Code 90001

\* State CA

\* Appraisal Value \$ 1,000,000.00

\* Purchase Price \$ 1,000,000.00

\* Loan Amount \$ 500,000.00

LTV 50.000 %

\* Loan Term 30 Yr Fixed

Subordinate Financing No

\* Company AAA Capital Investment, Inc.

\* Comp Plan Borrower Paid

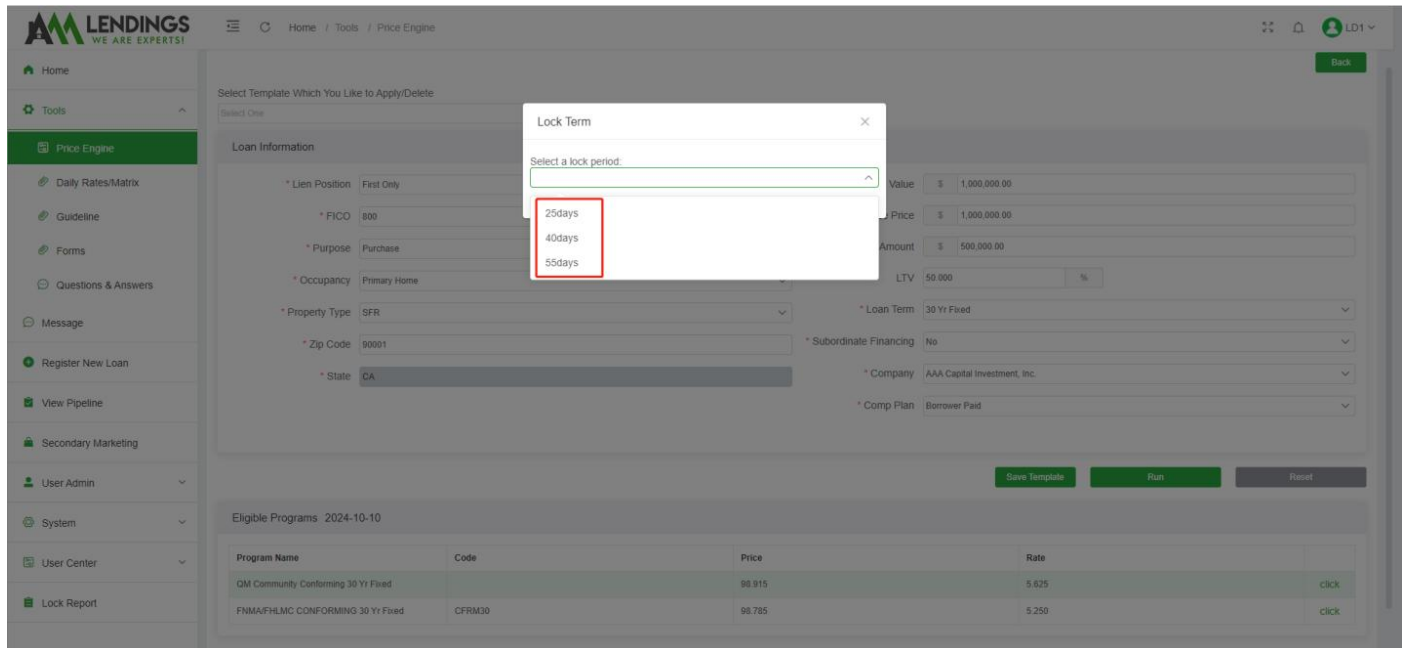
Save Template Run Reset

Eligible Programs 2024-10-10

Program Name	Code	Price	Rate	
QM Community Conforming 30 Yr Fixed		98.915	5.625	click
FNMA/FHLMC CONFORMING 30 Yr Fixed	CFRM30	98.785	5.250	click

Rate, terms and conditions are subject to change without notice

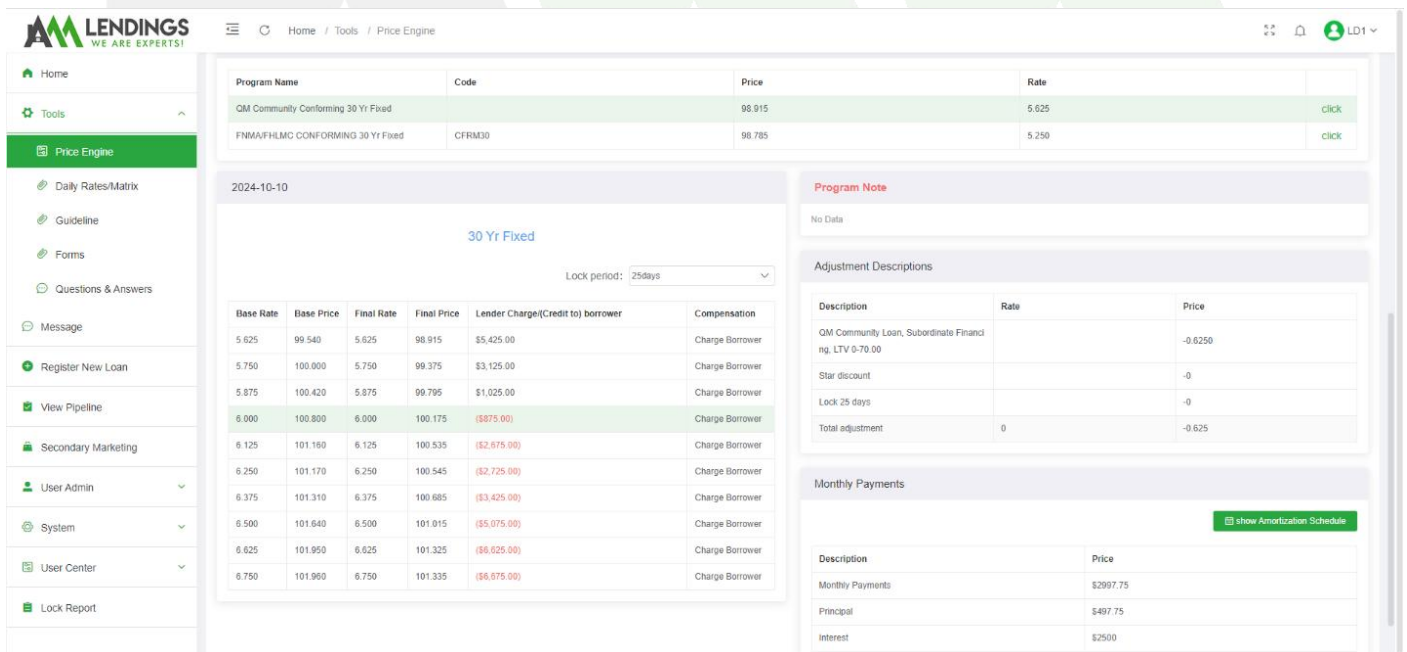
### 3) Select a lock period:



The screenshot shows the AM LENDINGS Price Engine interface. A 'Lock Term' dropdown menu is open, showing options: 25days, 40days, and 55days. The background shows loan information and a table of eligible programs.

Program Name	Code	Price	Rate
QM Community Conforming 30 Yr Fixed		98.915	5.625
FHMA/FHLMC CONFORMING 30 Yr Fixed	CFRM30	98.785	5.250

### 4) The Rate & Price table is on the left, with adjustment details on the right. Click the rate to display the monthly payments:



The screenshot shows the AM LENDINGS Price Engine interface. The 'Rate & Price' table is on the left, and the 'Adjustment Descriptions' table is on the right. The 'Rate & Price' table shows the base rate, base price, final rate, final price, lender charge, and compensation for various loan programs. The 'Adjustment Descriptions' table shows the description, rate, and price for various adjustments.

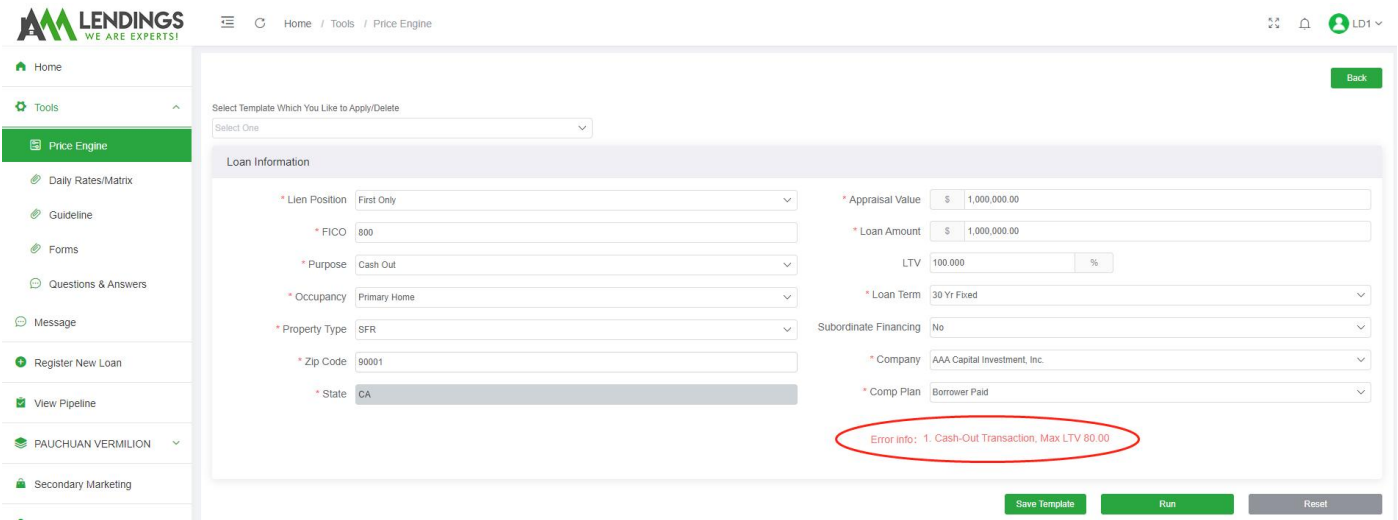
Base Rate	Base Price	Final Rate	Final Price	Lender Charge (Credit to) borrower	Compensation
5.625	99.540	5.625	98.915	\$5,425.00	Charge Borrower
5.750	100.000	5.750	99.375	\$3,125.00	Charge Borrower
5.875	100.420	5.875	99.795	\$1,025.00	Charge Borrower
6.000	100.800	6.000	100.175	(\$875.00)	Charge Borrower
6.125	101.160	6.125	100.535	(\$2,675.00)	Charge Borrower
6.250	101.170	6.250	100.545	(\$2,725.00)	Charge Borrower
6.375	101.310	6.375	100.685	(\$3,425.00)	Charge Borrower
6.500	101.640	6.500	101.015	(\$5,075.00)	Charge Borrower
6.625	101.950	6.625	101.325	(\$6,625.00)	Charge Borrower
6.750	101.960	6.750	101.335	(\$6,675.00)	Charge Borrower

Description	Rate	Price
QM Community Loan, Subordinate Financing, LTV 0-70.00		-0.6250
Star discount		-0
Lock 25 days		-0
Total adjustment	0	-0.625

Description	Price
Monthly Payments	\$2997.75
Principal	\$497.75
Interest	\$2500

## Pay Attention to Error Information:

If the result displays an error in red text, it indicates that the scenario does not comply with the requirements for a specific loan. It will also provide detailed information about which conditions have not been met.

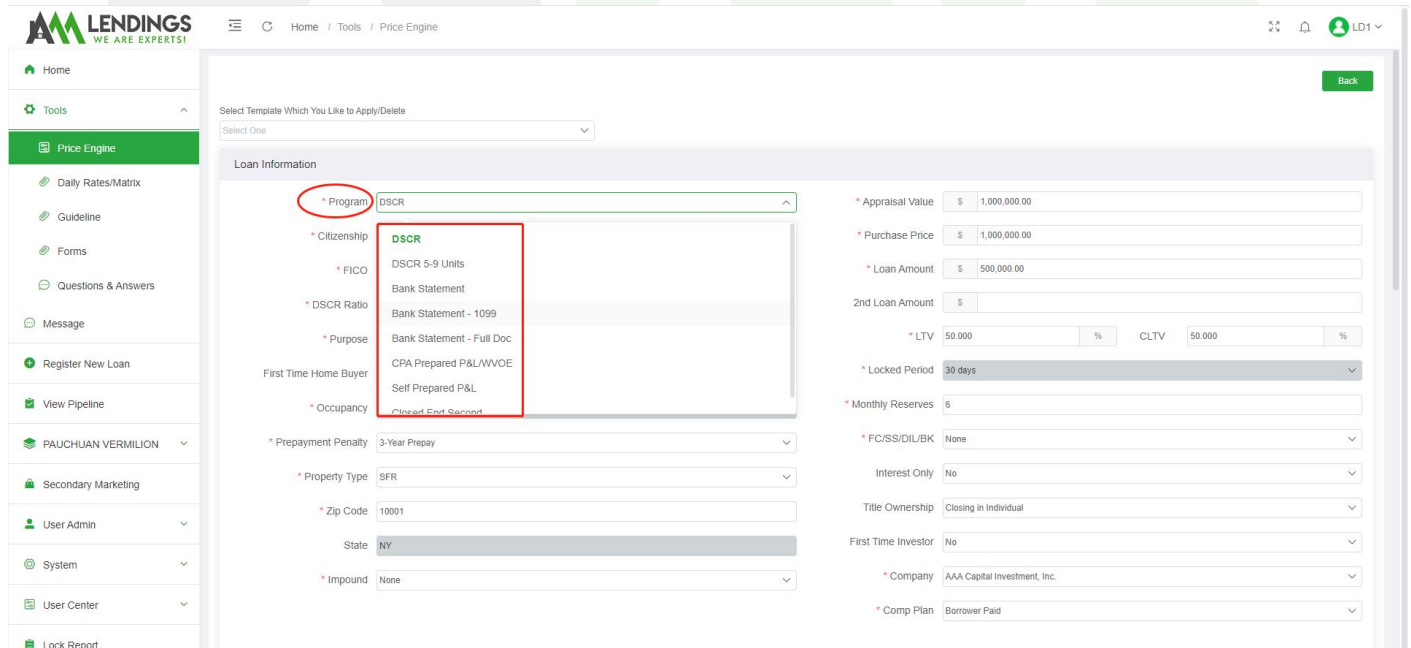


The screenshot shows the LENDINGS Price Engine interface. The left sidebar contains navigation options: Home, Tools, Price Engine, Daily Rates/Matrix, Guideline, Forms, Questions & Answers, Message, Register New Loan, View Pipeline, PAUCHUAN VERMILION, Secondary Marketing, and User Admin. The main area displays the 'Loan Information' form. The form includes fields for Lien Position (First Only), FICO (800), Purpose (Cash Out), Occupancy (Primary Home), Property Type (SFR), Zip Code (90001), State (CA), Appraisal Value (\$1,000,000.00), Loan Amount (\$1,000,000.00), LTV (100.00%), Loan Term (30 Yr Fixed), Subordinate Financing (No), Company (AAA Capital Investment, Inc.), and Comp Plan (Borrower Paid). An error message is displayed in red text: 'Error info: 1. Cash-Out Transaction, Max LTV 80.00'. The error message is circled in red. At the bottom of the form, there are buttons for 'Save Template', 'Run', and 'Reset'.

P.S. For the Full Document Price Engine, unavailable programs will not appear if the loan scenario doesn't meet the program requirements. No programs will appear if the loan scenario doesn't meet any requirements.

## ➤ Non-QM Price Engine

### Step 1: Select a program (e.g. DSCR)



The screenshot shows the LENDINGS Price Engine interface. The left sidebar contains navigation options: Home, Tools, Price Engine, Daily Rates/Matrix, Guideline, Forms, Questions & Answers, Message, Register New Loan, View Pipeline, PAUCHUAN VERMILION, Secondary Marketing, User Admin, System, User Center, and Lock Report. The main area displays the 'Loan Information' form. The form includes fields for Program (DSCR), Citizenship (DSCR), FICO (DSCR 5-9 Units), DSCR Ratio (Bank Statement - 1099), Purpose (Bank Statement - Full Doc), First Time Home Buyer (CPA Prepared P&L/WVOE), Occupancy (Self Prepared P&L), Prepayment Penalty (3-Year Prepay), Property Type (SFR), Zip Code (10001), State (NY), Impound (None), Appraisal Value (\$1,000,000.00), Purchase Price (\$1,000,000.00), Loan Amount (\$500,000.00), 2nd Loan Amount (\$), LTV (50.00%), CLTV (50.00%), Locked Period (30 days), Monthly Reserves (6), FC/SS/DIL/BK (None), Interest Only (No), Title Ownership (Closing in Individual), First Time Investor (No), Company (AAA Capital Investment, Inc.), and Comp Plan (Borrower Paid). The 'Program' field is highlighted with a red box, and the 'DSCR' dropdown menu is open, showing options: DSCR, DSCR 5-9 Units, Bank Statement, Bank Statement - 1099, Bank Statement - Full Doc, CPA Prepared P&L/WVOE, Self Prepared P&L, and Closed End Second.

### Step 2: Input Loan Information & Generate Quotation

Unlike Full Document price engine, sometimes, if the scenario does not meet the product's rule requirements,

it will display acceptable options or values in red text. Only by selecting these options can click the "Run" button, as shown in the figure below:

It shows “Up to 80” means Max LTV is 80% for DSCR program, so it has to lower the LTV from 85 to 80:

Select Template Which You Like to Apply/Delete  
Select One

**Loan Information**

\* Program: DSCR

\* Citizenship: US Citizen

\* FICO: 780

\* DSCR Ratio: 1

\* Purpose: Purchase

First Time Home Buyer: No

\* Occupancy: Investment Property

\* Prepayment Penalty: 3-Year Prepay

\* Property Type: SFR

\* Zip Code: 10001

State: NY

\* Impound: None

\* Appraisal Value: \$ 1,000,000.00

\* Purchase Price: \$ 1,000,000.00

\* Loan Amount: \$ 850,000.00

2nd Loan Amount: \$

\* LTV: 85  
Up to 80

CLTV: 85.000

\* Locked Period: 30 days

\* Monthly Reserves: 6

\* FC/SS/DIL/BK: None

Interest Only: No

Title Ownership: Closing in Individual

First Time Investor: No

\* Company: AAA Capital Investment, Inc.

\* Comp Plan: Borrower Paid

### Step 3: Select the Loan Term

AM LENDINGS WE ARE EXPERTS!

Home / Tools / Price Engine

Home

Tools

Price Engine

Daily Rates/Matrix

Guideline

Forms

Questions & Answers

Message

Register New Loan

View Pipeline

PAUCHUAN VERMILION

Secondary Marketing

User Admin

System

User Center

Lock Report

\* DSCR Ratio: 1

\* Purpose: Purchase

First Time Home Buyer: No

\* Occupancy: Investment Property

\* Prepayment Penalty: 3-Year Prepay

\* Property Type: SFR

\* Zip Code: 10001

State: NY

\* Impound: None

2nd Loan Amount: \$

\* LTV: 80

CLTV: 80.000

\* Locked Period: 30 days

\* Monthly Reserves: 6

\* FC/SS/DIL/BK: None

Interest Only: No

Title Ownership: Closing in Individual

First Time Investor: No

\* Company: AAA Capital Investment, Inc.

\* Comp Plan: Borrower Paid

Save Template Run Reset

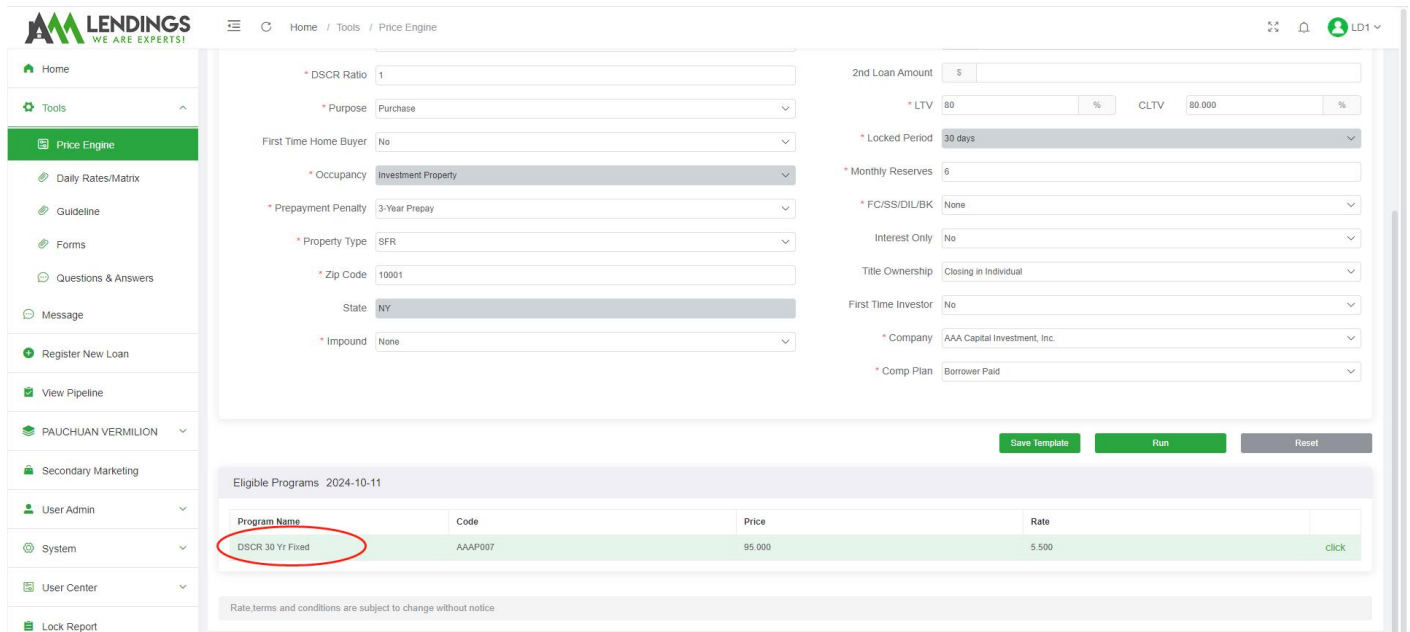
Eligible Programs

Program Name	Code	Price	Rate
No Data			

Rate, terms and conditions are subject to change without notice.



## Step 4: Click on the program to view its details



The screenshot shows the AM LENDINGS Price Engine interface. On the left is a sidebar with navigation options: Home, Tools, Price Engine (selected), Daily Rates/Matrix, Guideline, Forms, Questions & Answers, Message, Register New Loan, View Pipeline, PAUCHUAN VERMILION, Secondary Marketing, User Admin, System, User Center, and Lock Report. The main area displays loan details for a "DSCR 30 Yr Fixed" program. The details include: DSCR Ratio (1), Purpose (Purchase), First Time Home Buyer (No), Occupancy (Investment Property), Prepayment Penalty (3-Year Prepay), Property Type (SFR), Zip Code (10001), State (NY), Impound (None), 2nd Loan Amount (\$), LTV (80%), CLTV (80,000%), Locked Period (30 days), Monthly Reserves (6), FC/SS/DIL/BK (None), Interest Only (No), Title Ownership (Closing in Individual), First Time Investor (No), Company (AAA Capital Investment, Inc.), and Comp Plan (Borrower Paid). Below the details is a table of "Eligible Programs 2024-10-11" with columns: Program Name, Code, Price, Rate, and a "click" link. The "DSCR 30 Yr Fixed" program is highlighted with a red circle. The table shows a rate of 5.500 for a price of 95,000. Below the table is a note: "Rate, terms and conditions are subject to change without notice".

## Wholesale Channel Compensation Plan

1) If choose **Borrower Paid** in "Comp Plan" options, the rate stack will show as below:

### DSCR 30 Yr Fixed

Base Rate	Base Price	Final Rate	Final Price	Lender Charge/(Credit to) borrower	Compensation
5.500	96.750	5.500	97.625	\$11,875.00	Charge Borrower
5.625	97.500	5.625	98.375	\$8,125.00	Charge Borrower
5.750	97.750	5.750	98.625	\$6,875.00	Charge Borrower
5.875	98.250	5.875	99.125	\$4,375.00	Charge Borrower
6.000	98.625	6.000	99.500	\$2,500.00	Charge Borrower
6.125	99.000	6.125	99.875	\$625.00	Charge Borrower
6.250	99.375	6.250	100.250	(\$1,250.00)	Charge Borrower
6.375	99.625	6.375	100.500	(\$2,500.00)	Charge Borrower

The broker's compensation comes entirely from the borrower and must adhere to compliance limits. For example, QM: 3%, NON-QM: 5%.

**Lender Charge / (Credit to) Borrower:** the amount that AAA will charge (in black) or pay to (in red) the borrower.

e.g. AAA will charge the borrower \$625 for locking in a rate of 6.125%, as there is a 0.125% cost, and will

pay \$1,250 back to the borrower if locking in at 6.250%, since there is a 0.25% price.

2) If choose **Lender Paid** in “Comp Plan” options, the rate stack will show as below:

### DSCR 30 Yr Fixed

Base Rate	Base Price	Final Rate	Final Price	Premium	Charge Borrower	Compensation(1.000% )
5.500	96.750	5.500	97.625	\$11,875.00	\$16875.00	\$5000.00
5.625	97.500	5.625	98.375	\$8,125.00	\$13125.00	\$5000.00
5.750	97.750	5.750	98.625	\$6,875.00	\$11875.00	\$5000.00
5.875	98.250	5.875	99.125	\$4,375.00	\$9375.00	\$5000.00
6.000	98.625	6.000	99.500	\$2,500.00	\$7500.00	\$5000.00
6.125	99.000	6.125	99.875	\$625.00	\$5625.00	\$5000.00
6.250	99.375	6.250	100.250	(\$1,250.00)	\$3750.00	\$5000.00
6.375	99.625	6.375	100.500	(\$2,500.00)	\$2500.00	\$5000.00
6.500	100.000	6.500	100.875	(\$4,375.00)	\$625.00	\$5000.00
6.625	100.375	6.625	101.250	(\$6,250.00)	\$0	\$5000.00

**Premium:** The cost the broker needs to pay or the rebate they can receive.

**Charge Borrower:** The amount AAA will charge the borrower if there is a cost.

**Compensation:** Based on the broker's LPC, this is the amount the broker can receive.

e.g. If lock the rate @ 6.125%, final price 99.875,

AAA will charge the borrower 1.125% (\$5,625) to cover the 1% of compensation (\$5,000) & 0.125% of cost (\$625).

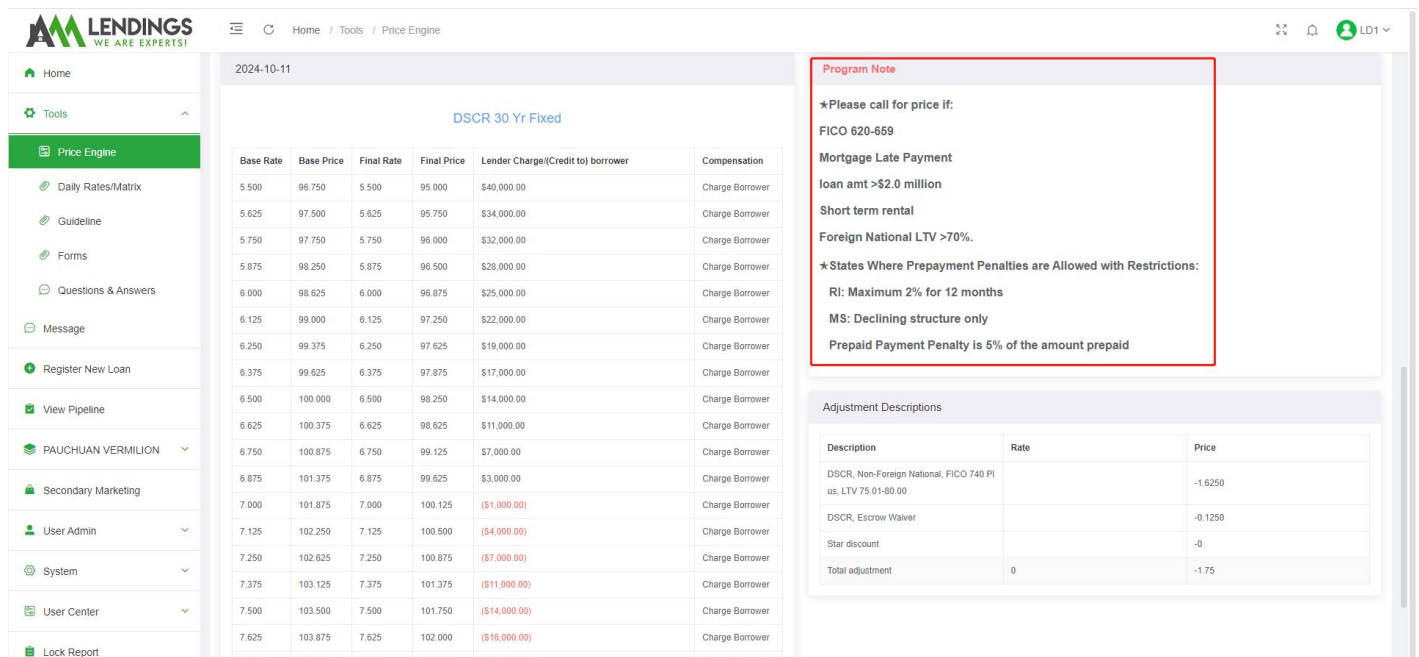
If locking in at 6.625% with a final price of 101.250, the borrower does not need to pay any cost. AAA will pay 1.000% (\$5,000) to the broker and 0.250% (\$1,250) to the borrower.



## Program Note:

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.



The screenshot shows the LENDINGS Price Engine interface. On the left is a sidebar with navigation options: Home, Tools, Price Engine, Daily Rates/Matrix, Guideline, Forms, Questions & Answers, Message, Register New Loan, View Pipeline, PAUCHUAN VERMILION, Secondary Marketing, User Admin, System, User Center, and Lock Report. The main area displays a table for 'DSCR 30 Yr Fixed' with columns: Base Rate, Base Price, Final Rate, Final Price, Lender Charge/(Credit to) borrower, and Compensation. The table lists various rates and prices, with some values in red indicating adjustments. To the right of the table is a 'Program Note' box containing the following text:

**Program Note**

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

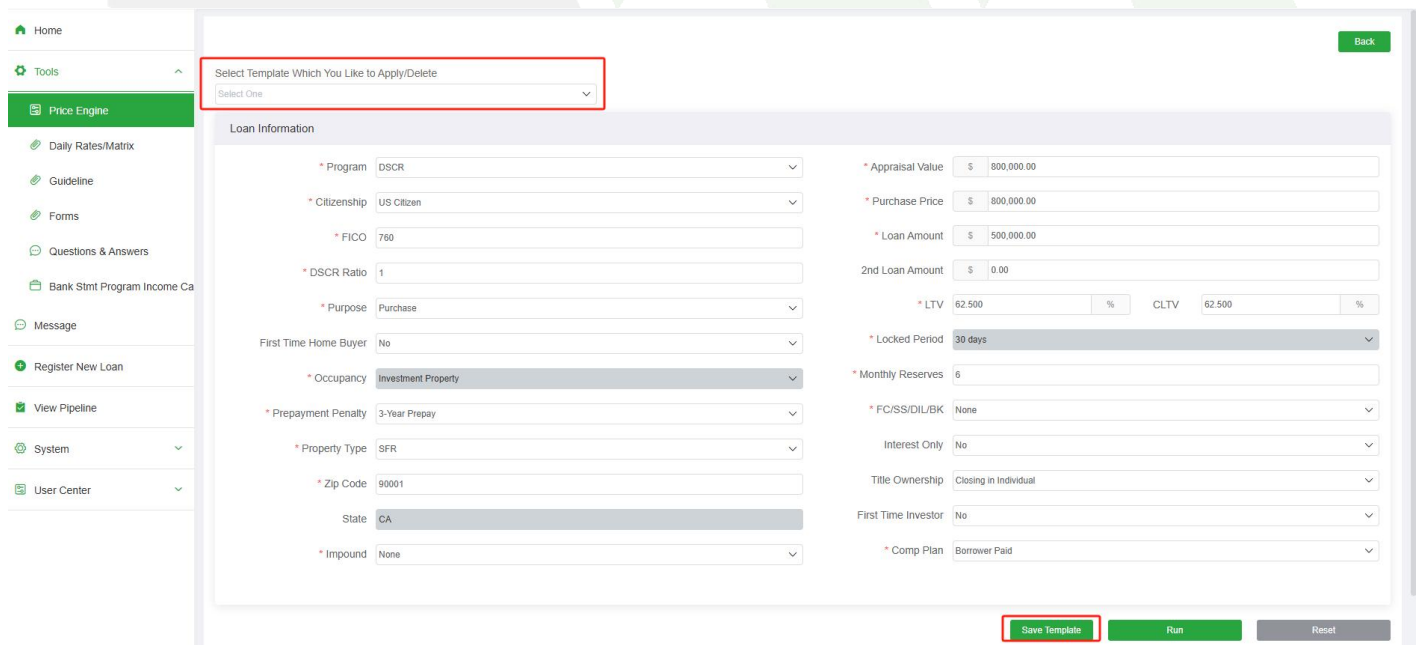
★States Where Prepayment Penalties are Allowed with Restrictions:  
RI: Maximum 2% for 12 months  
MS: Declining structure only  
Prepaid Payment Penalty is 5% of the amount prepaid

Below the program note is an 'Adjustment Descriptions' table:

Description	Rate	Price
DSCR, Non-Foreign National, FICO 740 PI us, LTV 75 01-80.00		-1.6250
DSCR, Escrow Waiver		-0.1250
Star discount		-0
Total adjustment	0	-1.75

## Practical Function - Save as Template

You can save the scenario as template and choose the template to get a quick price.



The screenshot shows the LENDINGS Price Engine interface with the 'Save as Template' function highlighted. The 'Loan Information' section is visible, showing various input fields for loan details. A dropdown menu labeled 'Select Template Which You Like to Apply/Delete' is open, showing 'Select One'. The 'Loan Information' section includes the following fields:

- \* Program: DSCR
- \* Citizenship: US Citizen
- \* FICO: 760
- \* DSCR Ratio: 1
- \* Purpose: Purchase
- First Time Home Buyer: No
- \* Occupancy: Investment Property
- \* Prepayment Penalty: 3-Year Prepay
- \* Property Type: SFR
- \* Zip Code: 90001
- State: CA
- \* Impound: None
- \* Appraisal Value: \$ 800,000.00
- \* Purchase Price: \$ 800,000.00
- \* Loan Amount: \$ 500,000.00
- 2nd Loan Amount: \$ 0.00
- \* LTV: 62.500 % CLTV: 62.500 %
- \* Locked Period: 30 days
- \* Monthly Reserves: 6
- \* FC/SS/DIL/BK: None
- Interest Only: No
- Title Ownership: Closing in Individual
- First Time Investor: No
- \* Comp Plan: Borrower Paid

At the bottom right, there are three buttons: 'Save Template' (highlighted with a red box), 'Run', and 'Reset'.