

How to Lock Rate via TPO Portal

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 lock rate via TPO Portal.

Note: If you do not know how to lock rate or fail to lock in TPO Portal, you can also email your Request for Locking Form (Can be found in Form in TPO Portal) to Lock Desk Department (lockdesk@aaalendings.com) for help.





Step1. Navigate to TPO Portal (<u>https://main.aaacapitalinvestment.com</u>) and login in.



Step2. Click **"View Pipeline**" and search the subject file by some criteria, such as Loan No. Borrower, or Subject address, then click this file to enter the detailed loan case information page.

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Tool		~	Criteria: Select - End Date + O Search Clear														
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View Pipeline	1				Loan No. 🗘	Broker	Borrower 🗘	UW PTD Condition In	Current Status	Status Date	Loan Type	Loan Purpose	Loan Amount	Rate	Lock Exp.	Note	Action
				>		-	-		Initial Approval	09/12/2023	FNMA/FHLMC C	Purchase	\$452,000.00	7.375			Status Control
Register New Loan				>					In Review	09/12/2023	FNMA/FHLMC C	Purchase	\$357,750.00	7.500			Status Control
Appraisal Tracking				>	-	-	-		In Review	09/11/2023	Expanded Jumbo	Purchase	\$1,400,000.00	7.250			Status Control
VOE Tracking				>					Initial Approval	09/12/2023	WVOE 7/6 ARM	Purchase	\$262,005.51	7.250			Status Control
				>					In Review	09/11/2023	FNMA/FHLMC HI	Purchase	\$840,000.00	7.000			Status Control
Secondary Marketing				>	2				Submitted	09/12/2023	FNMA/FHLMC C	Purchase	\$399,950.00	7.500			Status Control
System		~		>					Initial Approval	09/12/2023	FNMA/FHLMC C	Purchase	\$624,000.00	7.500			Status Control
🛱 User Center		~		>					Initial Approval	09/11/2023	Expanded DSCR	Purchase	\$144,000.00	9.625			Status Control
				>	2				Initial Approval	09/12/2023	ENMA/FHLMC C	Purchase	\$618,000.00	6.875			Status Control
Lock Report				>		<	-		Registered	09/08/2023	WVOE 7/6 ARM	Purchase	\$330,400.00	8.250			Status Control
								1	fotal 1522 10/pag	ge 🗸 < 🚺	2 3 4 5 6	153 > Go	to 1				



Step3. Select the 'Rate Lock' button from the Navigation Bar

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Tool	v	Borrower	Program FNMA/FHLMC CONFORMING 30yr Fixed	Status Initial Approval	Note Rate 7.375%	DTI 26.88%	LTV / CLTV / HCLTV 80% / 80% / 80%
🖄 View Pipeline							Register New Loan
	^			System ID: AAAR20230912001	Loan No.: 2023091203		
🗈 Loan Main		_		~		1	~
Loan Summary		Related Documents		File Management	Rate Lock		Change Of Circumstance
File Management						_	
Related Documents		8					
Lock Rate		Contacts					
Change Of Circumstance							
@ Contacts							
Condition List							
Register New Loan							
Appraisal Tracking							
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Or click "Lock Rate" menu from the Navigation Bar showing on the left screen.

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Tool	×	Borrower	Program FNMA/FHLMC CONFORMING 30yr Fixed	Status Initial Approval	Note Rate 7.375%	DTI 26.88%	LTV / CLTV / HCLTV 80% / 80% / 80%
Message							
Niew Pipeline		LOCK Information					
*	^	Loan Status Program	Initial Approval FNMA/FHLMC CONFORMING 30yr Fixed	2	Impou	Ind None 30 days	
Loan Main AAAF		Loan Amount	\$452,000.00		Comp	Plan Borrower Paid	
Loan Summary		LTV/CLTV	80% /80%		Lende	r Fee Buyout N	
🐵 File Management						Find Rate	Reset
Related Documents		Note					
Lock Rate							
Change Of Circumstance		Adjustments					
Contacts							
Condition List		Description		Rate		Price	
Register New Loan		FICO>=780, Purchase, LTV 75.01-85.00				-0.3750	
Appraisal Tracking							
• VOE Tracking							
â Secondary Marketing		Final Rate / Price		0		-0.375	
System	~						Submit

Step4. Select the Lock Term and Comp Plan then click 'Find Rate' button.

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Tool	×	Borrower	Program FNMA/FHLMC CONFORMING 30yr	Status Initial Approval	Note Rate 7.375%		DTI 26.88%	LTV / CLTV / HCLTV 80% / 80% / 80%
⊖ Message			Tixed					
View Pipeline		Lock Information						
		Loan Status	Initial Approval		_	Impound	None	
8	^	Program	FNMA/FHLMC CONFORMING 30yr Fixed	2	1	Lock Term	30 days	
🖹 Loan Main		Loan Amount	\$452,000.00		l	Comp Plan	Borrower Paid	
Loan Summary		LTV/CLTV	80% /80%			Lender Fee Buyout	Ν	
File Management					2	Find Rate		Reset
Related Documents		Note						
Lock Rate								
Change Of Circumstance								
@ Contacts		Adjustments						
Condition List		Description		Rate		Price		
Begister New Loan		FICO>=780, Purchase, LTV 75.01-85.00				-0.3750		
Appraisal Tracking								
VOE Tracking								
Secondary Marketing		Final Rate / Price		0		-0.375		
(3) System	Ų							Submit



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Home									
Tool	×	Borrower	Progr	am	Status	Note Rate		DTI 26.88%	LTV / CLTV / HCLTV 80% / 80% / 80%
Message			Elizible Dates				×		
View Pipeline		Lock Information	Engine rules	Please choose vo	ur rate below then click the Select	buttop			
		Program	Action	Rate		base Price		30 days	
🖹 Loan Main		Loan Amount	Select	6.375%		99.360		Borrower Paid	
Loan Summary		LTV/CLTV	Select	6.500%		99.900		N	
File Management			Select	6.625%		100.200			Reset
a Related Documents		Note	Select	6.750%		100.500			
2 Lock Rate		No data	3000	0.07338		100.000			
Change Of Circumstance		Adjustments	Adjustment Detail						
ව Contacts			Base	6.500		99.900			
Condition List		Description	FICO>=780, Purchase, LTV 75.01-85.00			-0.3750			
Register New Loan		FICO>=780, Purchase, LTV	Total adjustment			00.626			
Appraisal Tracking			roue adjustment	0.3		ala.de.d	. —		
VOE Tracking							Cancel Submit		
Secondary Marketing		Final Rate / Price		6.5			99.525		
System	~								

Step5. Click **"Select"** button to choose the rate you want lock, then click "Submit" button

Step6. Click "Submit" button to confirm lock

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🗘 Tool	×	Borrower	Program FNMA/FHLMC CONFORMING 30yr Fixed	Status Initial Approval	Note Rate 7.375%	DTI 26.88%	LTV / CLTV / HCLTV 80% / 80% / 80%
Message							
View Pipeline		Lock Information					
•	^	Loan Status Program	Initial Approval FNMA/FHLMC CONFORMING 30yr Fixed	2	Impound Lock Term	None 30 days	
🖹 Loan Main		Loan Amount	\$452,000.00		Comp Plan	Borrower Paid	
Loan Summary		LTV/CLTV	80% /80%		Lender Fee	Buyout	
File Management						Find Rate	Reset
Related Documents		Note					
Lock Rate							
Change Of Circumstance		Adjustments					
🕮 Contacts							
Condition List		Description		Rate		Price	
Register New Loan		Base		6.500		99.900	
Appraisal Tracking		FICO>=780, Purchase, LTV 75.01-85.00				-0.3750	
VOE Tracking							
Secondary Marketing							Are you sure Lock
		Final Rate / Price		6.5		99.525	No Yes
ж зуытпй	Ť						Submit