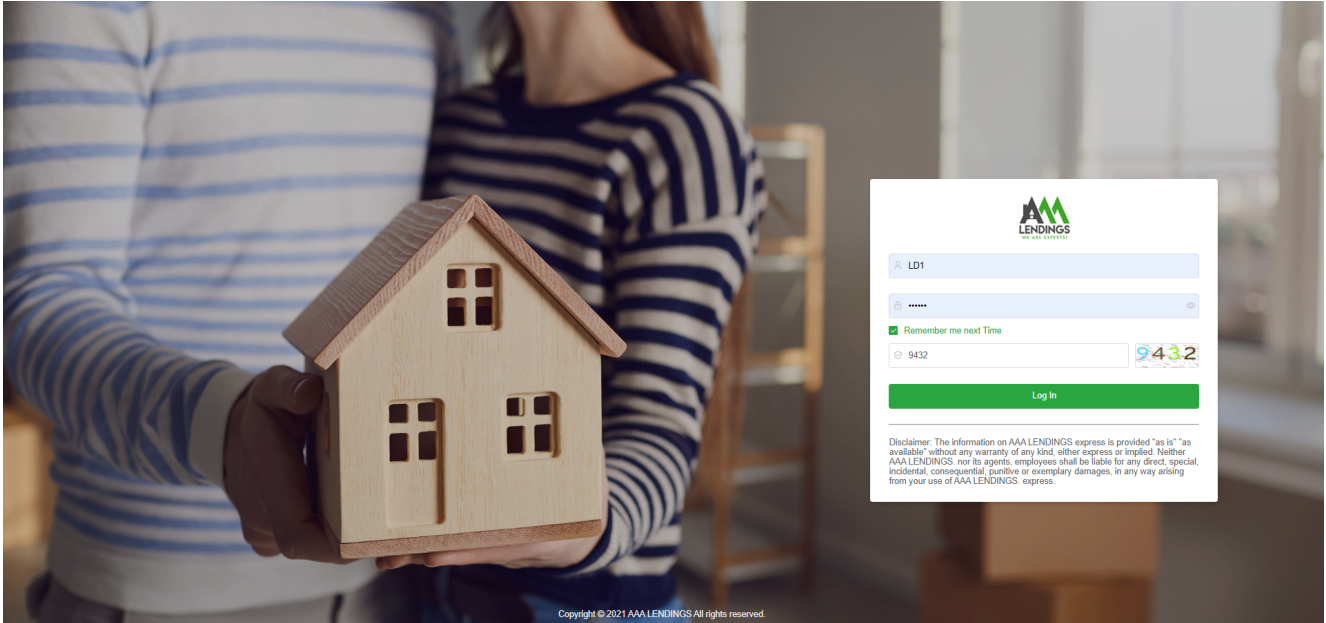

How to Lock Rate via TPO Portal

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.

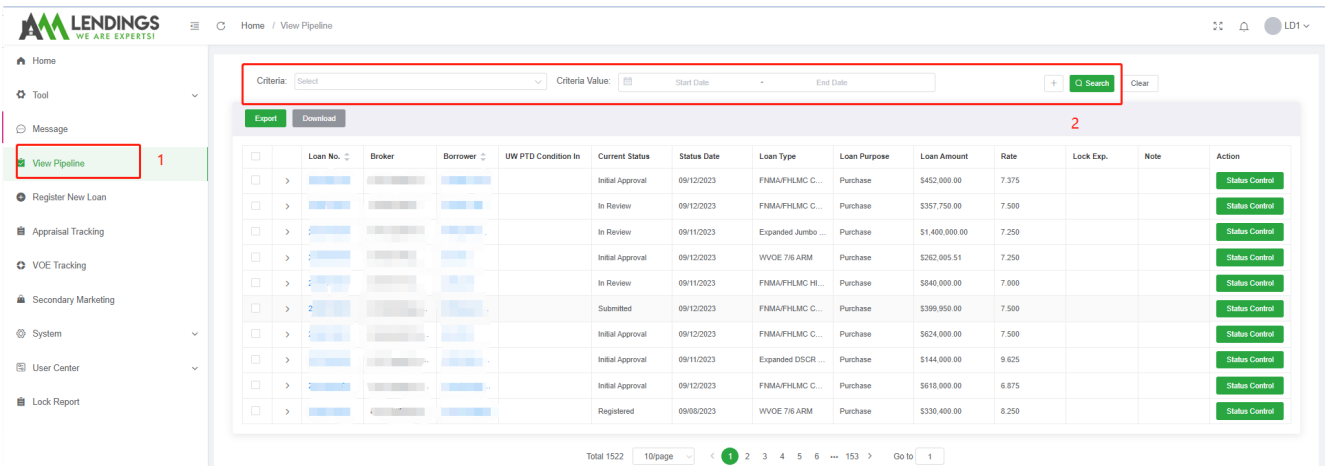
Note: If you do not know how to lock rate or fail to lock in TPO Portal, you can also email your Request for Locking Form (Can be found in Form in TPO Portal) to Lock Desk Department (lockdesk@aaalendings.com) for help.



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

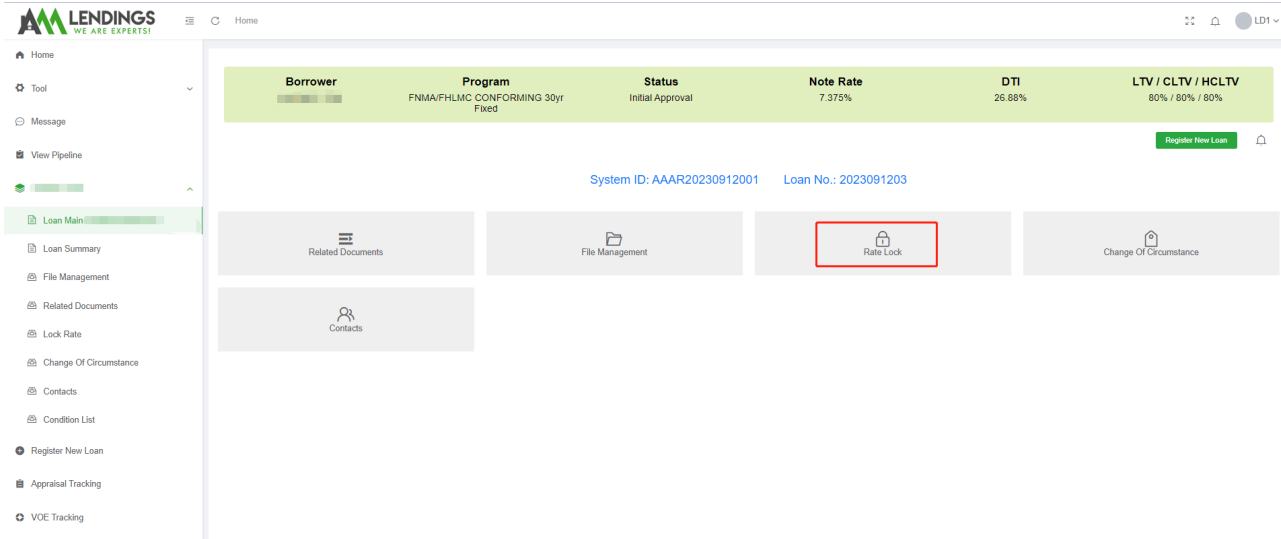


Step2. Click **“View Pipeline”** and search the subject file by some criteria, such as Loan No. Borrower, or Subject address, then click this file to enter the detailed loan case information page.

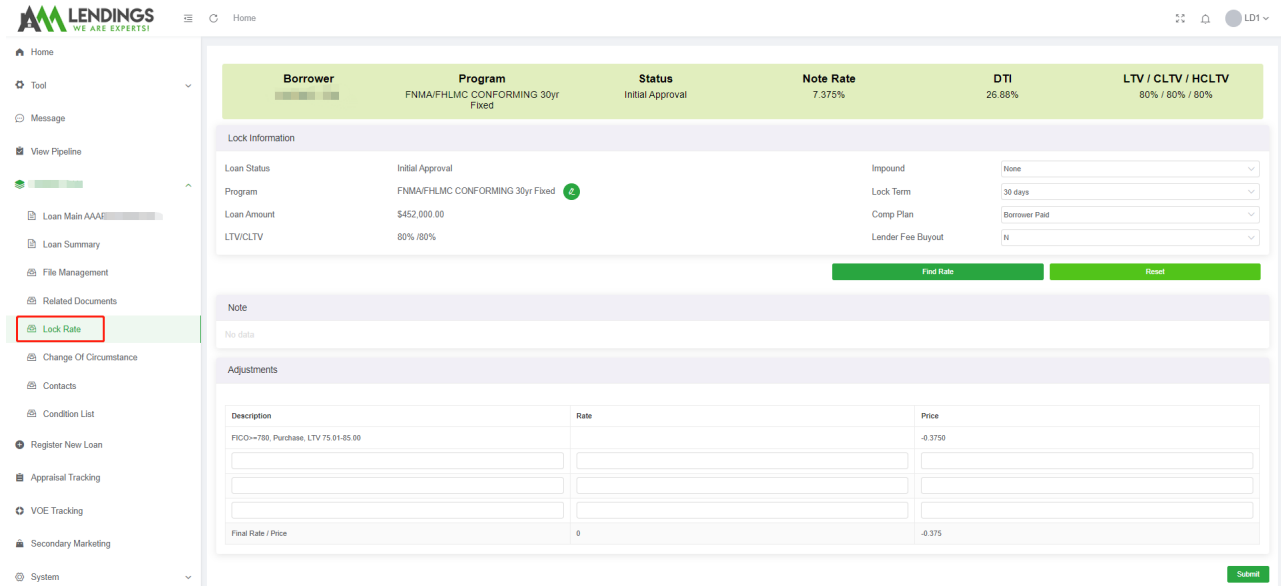


	Loan No.	Broker	Borrower	UW PTD Condition In	Current Status	Status Date	Loan Type	Loan Purpose	Loan Amount	Rate	Lock Exp.	Note	Action
<input type="checkbox"/>	>				Initial Approval	09/12/2023	FNMA/FHLMC C...	Purchase	\$452,000.00	7.375			Status Control
<input type="checkbox"/>	>				In Review	09/12/2023	FNMA/FHLMC C...	Purchase	\$357,750.00	7.500			Status Control
<input type="checkbox"/>	>				In Review	09/11/2023	Expanded Jumbo ...	Purchase	\$1,400,000.00	7.250			Status Control
<input type="checkbox"/>	>				Initial Approval	09/12/2023	WVOE 7/6 ARM	Purchase	\$262,005.51	7.250			Status Control
<input type="checkbox"/>	>				In Review	09/11/2023	FNMA/FHLMC HL...	Purchase	\$840,000.00	7.800			Status Control
<input type="checkbox"/>	>				Submitted	09/12/2023	FNMA/FHLMC C...	Purchase	\$399,950.00	7.500			Status Control
<input type="checkbox"/>	>				Initial Approval	09/12/2023	FNMA/FHLMC C...	Purchase	\$624,000.00	7.500			Status Control
<input type="checkbox"/>	>				Initial Approval	09/11/2023	Expanded DSCR ...	Purchase	\$144,000.00	9.625			Status Control
<input type="checkbox"/>	>				Initial Approval	09/12/2023	FNMA/FHLMC C...	Purchase	\$618,000.00	6.875			Status Control
<input type="checkbox"/>	>				Registered	09/08/2023	WVOE 7/6 ARM	Purchase	\$330,400.00	6.250			Status Control

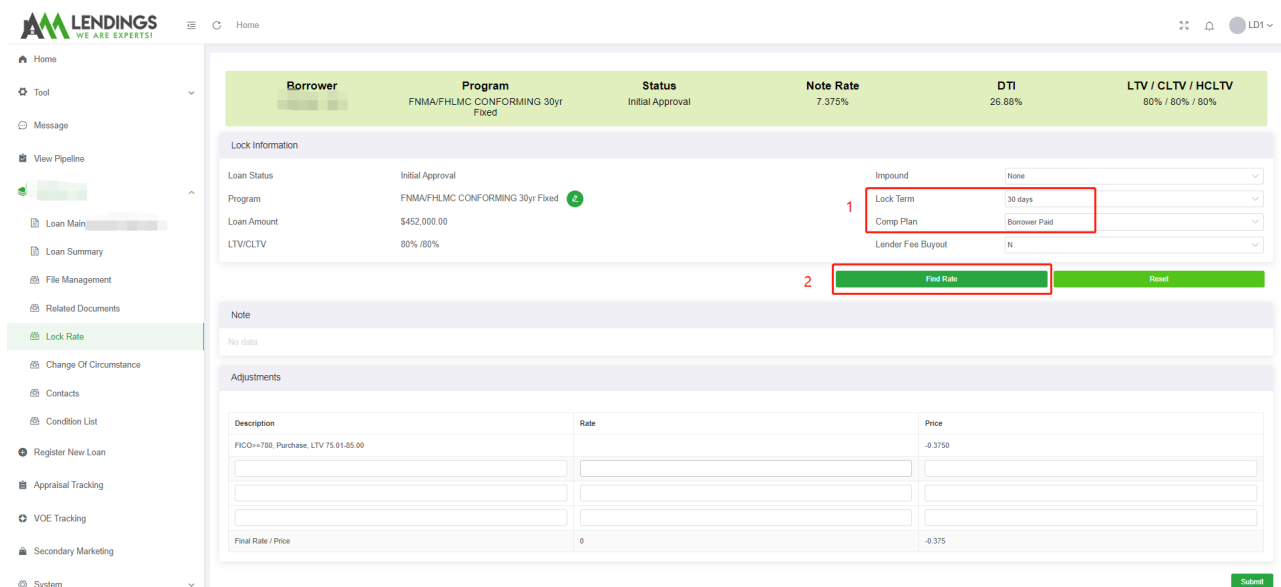
Step3. Select the 'Rate Lock' button from the Navigation Bar



Or click "Lock Rate" menu from the Navigation Bar showing on the left screen.



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



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

The screenshot shows a modal window titled "Eligible Rates" with the instruction "Please choose your rate below then click the **Select** button".

Action	Rate	base Price
<input type="button" value="Select"/>	6.375%	99.360
<input type="button" value="Select"/>	6.500%	99.900
<input type="button" value="Select"/>	6.625%	100.200
<input type="button" value="Select"/>	6.750%	100.500
<input type="button" value="Select"/>	6.875%	100.800

Below the table is an "Adjustment Detail" section:

Description	Rate	Price
Base	6.500	99.900
FICO=780, Purchase, LTV 75.01-85.00		-0.3750
Total adjustment	6.5	99.525

At the bottom of the modal, there are "Cancel" and "Submit" buttons. A red box highlights the "Submit" button with a "2" next to it.

Step6. Click **“Submit”** button to confirm lock

The screenshot shows the loan details page with the following information:

Borrower	Program	Status	Note Rate	DTI	LTV / CLTV / HCLTV
[REDACTED]	FNMA/FHLMC CONFORMING 30yr Fixed	Initial Approval	7.375%	26.88%	80% / 80% / 80%

Lock information:

- Loan Status: Initial Approval
- Program: FNMA/FHLMC CONFORMING 30yr Fixed
- Loan Amount: \$452,000.00
- LTV/CLTV: 80% / 80%

Note: No data

Adjustments:

Description	Rate	Price
Base	6.500	99.900
FICO=780, Purchase, LTV 75.01-85.00		-0.3750
Final Rate / Price	6.5	99.525

A confirmation dialog box is shown in the bottom right corner with the text "Are you sure Lock?" and "No" and "Yes" buttons. A red box highlights this dialog box.