

How to Submit Loan via TPO Portal

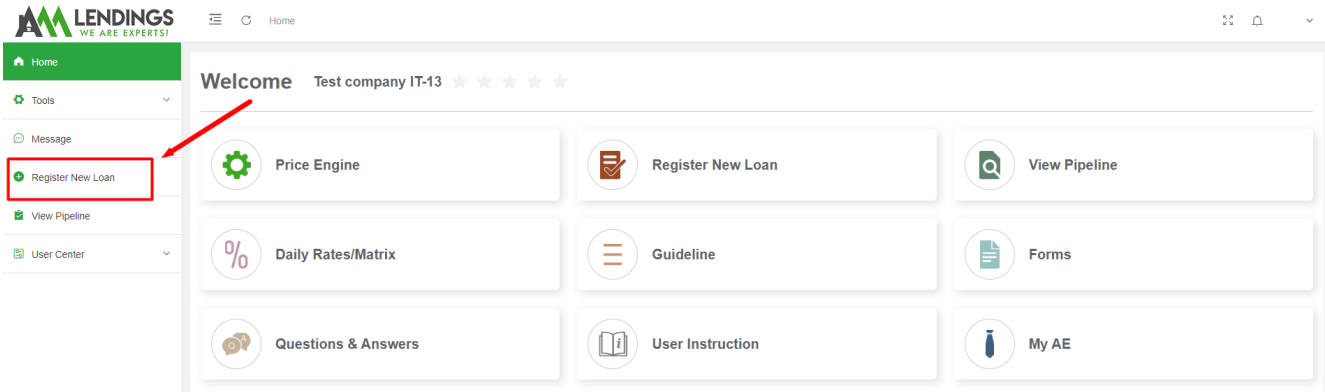
Thank you for choosing AAA LENDINGS. It is our goal to provide you with the best possible service. Please use this guide to help with the loan process about how to submit loan via TPO Portal.

Note: (1) TPO system can currently only support "Uploading Fannie Mae3.4 file", but not "Manually Input". If you do not have Loan Originator System (Namely you can't create Fannie Mae 3.4 file), please email submission package to aaaloan@aaalendings.com for setting up loan submission and disclosure.

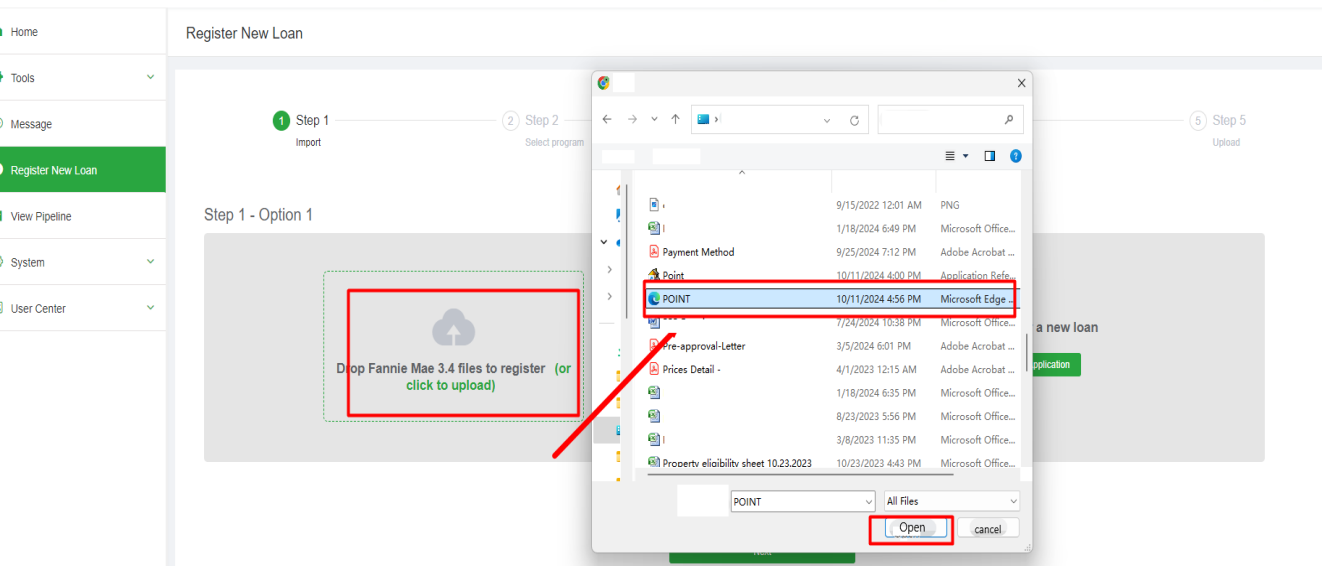
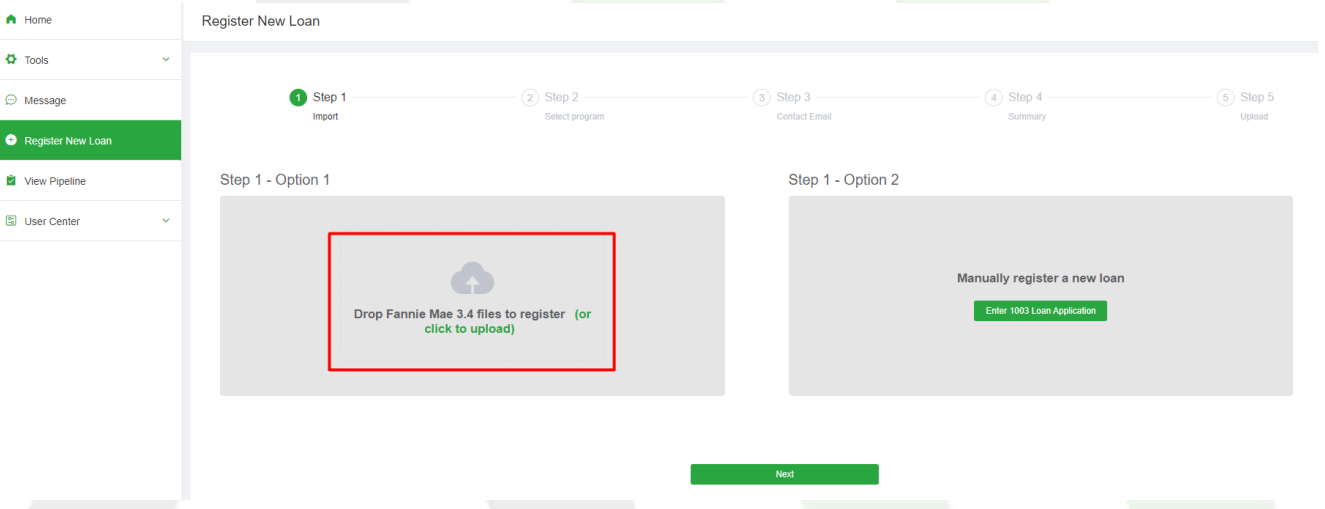
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Step1. Import Fannie Mae3.4 xml. File.

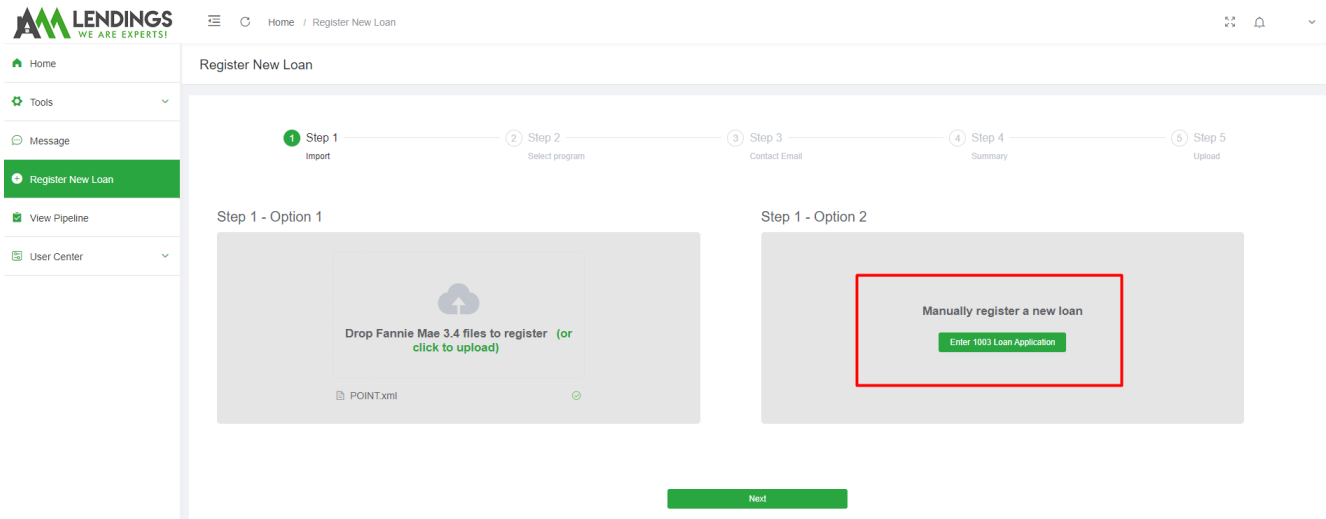
1. Navigate to The Point Portal (<https://main.aacapitalinvestment.com>) and login
2. Select the Register New Loan button from the Navigation Bar



3. Click the “Drop Fannie Mae 3.4 files to Register” button



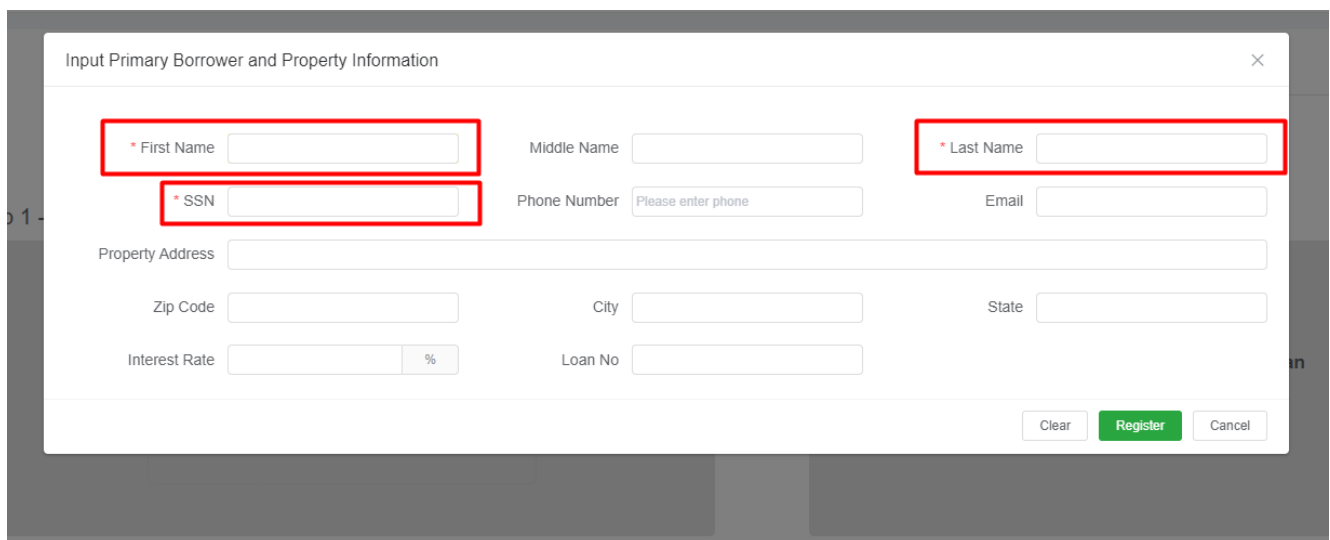
Another way is to manually register a new loan.



The screenshot shows the 'Register New Loan' interface. At the top, there's a progress bar with five steps: 1. Import, 2. Select program, 3. Contact Email, 4. Summary, and 5. Upload. Below the progress bar, there are two options for Step 1:

- Step 1 - Option 1:** A box with a cloud upload icon and the text 'Drop Fannie Mae 3.4 files to register (or click to upload)'. Below this, there's a file icon labeled 'POINT.xml' and a green checkmark.
- Step 1 - Option 2:** A box with the text 'Manually register a new loan' and a green button labeled 'Enter 1003 Loan Application'.

At the bottom center, there is a green 'Next' button.



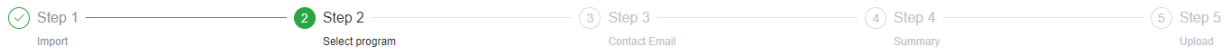
The screenshot shows a form titled 'Input Primary Borrower and Property Information'. The form has several fields, with three of them highlighted by red boxes:

- * First Name:** A text input field.
- * SSN:** A text input field.
- * Last Name:** A text input field.

Other fields include: Middle Name, Phone Number (with placeholder 'Please enter phone'), Email, Property Address, Zip Code, City, State, Interest Rate (with a percentage sign), and Loan No. At the bottom right, there are three buttons: 'Clear', 'Register' (in green), and 'Cancel'.

Step2. Select Loan Program.

1. Select Your Channel and Loan Program "Full Document" or "Non-QM Program"



CHANNEL SELECT



Wholesale

Previous

Next

Select Template Which You Like to Apply/Delete

Select One

Loan Information

* Program Select One

Please select

* Citizenship US Citizen

* FICO 0

* Purpose Rate/Term

* Occupancy Investment Property

* Property Type SFR

* Zip Code 93534

State CA

* Impound None

* Appraisal Value \$ 1,409,000.00

* Loan Amount \$ 426,000.00

* LTV 30.235 %

Locked Period

* Monthly Reserves 6

* FC/SS/DIL/BK None

Comp Plan Borrower Paid

Save Template

View Programs

2. Select Program & input FICO
3. Select Property Type
4. Select Impound or not
5. Select Loan Type
6. Select Comp Plan
7. Any other things need to fill in if can not proceed
8. Click "View Programs" and then choose the rate.

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	\$7,987.50	Charge Borrower
5.625	97.500	5.625	96.875	\$4,792.50	Charge Borrower
5.750	97.750	5.750	96.125	\$3,727.50	Charge Borrower
5.875	98.250	5.875	96.625	\$1,587.50	Charge Borrower
6.000	98.625	6.000	100.000	\$0.00	Charge Borrower
6.125	99.000	6.125	100.375	(\$1,587.50)	Charge Borrower
6.250	99.375	6.250	100.750	(\$3,195.00)	Charge Borrower
6.375	99.625	6.375	101.000	(\$4,290.00)	Charge Borrower
6.500	100.000	6.500	101.375	(\$5,987.50)	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 140 Plus, LTV 0.00		1.0000
<\$0.00		
DSCR, DSCR >= 1.25, LTV=85		0.3750
Star discount		-0
Total adjustment	0	1.375

Monthly Payments

Show Amortization Schedule

Description	Price
Monthly Payments	\$2554.09
Principal	\$424.09
Interest	\$2130

Previous
Next

激活 Windows
转到“设置”以激活 Windows。



Step3. Select Contact Information

Select the correct information of loan officer & processor & loan associate. That must be matched with loan application documents.

Register New Loan

Progress: Step 1 Import, Step 2 Select program, **Step 3 Contact Email**, Step 4 Summary, 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

Have a look on the loan information. If not match, you could correct it in "Loan Summary"

Progress: Step 1 Import, Step 2 Select program, Step 3 Contact Email, **Step 4 Summary**, Step 5 Upload

Summary

AAAR20241010004 LUCIA SAUCEDO LAMAS

Borrower		System ID	AAAR20241010004		
Property Address		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	426,000.00		
FICO	740	LTV/CLTV	30.235% / 30.235%	Comp Plan	Borrower Paid
Channel	Wholesale			Loan No	

Previous Next

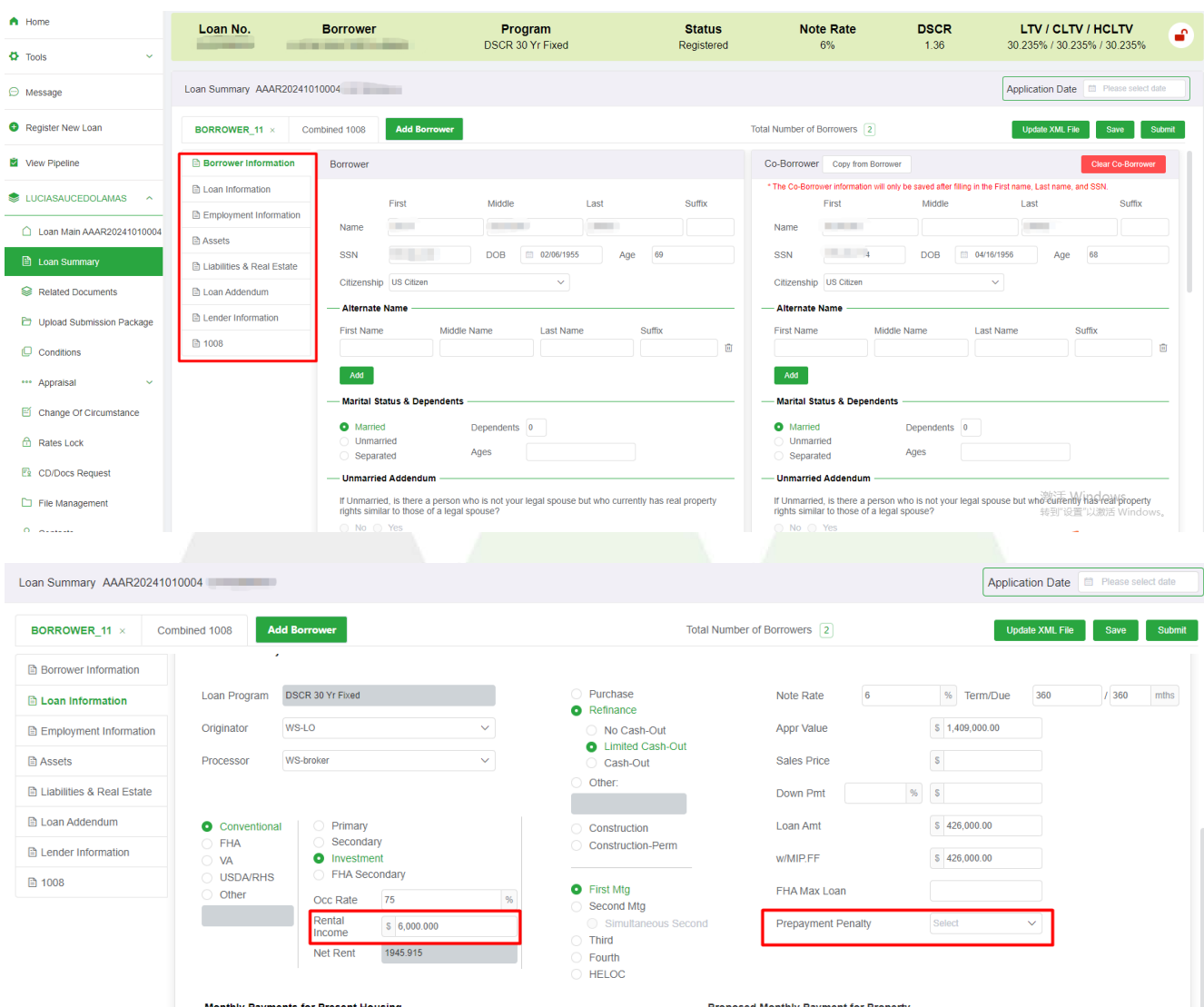
Step4. Check the Summary Information.

Navigate through each tab across the top, from top to bottom.

1. Review all information from the left panel to verify 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



Loan Summary AAAR20241010004

Application Date: Please select date

BORROWER_11 x Combined 1008 Add Borrower

Total Number of Borrowers 2

Update XML File Save Submit

Borrower Information

Borrower

First Middle Last Suffix
Name
SSN DOB 02/06/1955 Age 69
Citizenship US Citizen

Alternate Name

First Name Middle Name Last Name Suffix
Add

Marital Status & Dependents

☒ Married ☐ Unmarried ☐ Separated Dependents 0 Ages
If Unmarried, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?
☐ No ☐ Yes

Co-Borrower Copy from Borrower Clear Co-Borrower

*The Co-Borrower information will only be saved after filling in the First name, Last name, and SSN

First Middle Last Suffix
Name
SSN DOB 04/19/1956 Age 68
Citizenship US Citizen

Alternate Name

First Name Middle Name Last Name Suffix
Add

Marital Status & Dependents

☒ Married ☐ Unmarried ☐ Separated Dependents 0 Ages
If Unmarried, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?
☐ No ☐ Yes

Loan Summary AAAR20241010004

Application Date: Please select date

BORROWER_11 x Combined 1008 Add Borrower

Total Number of Borrowers 2

Update XML File Save Submit

Loan Information

Loan Program DSCR 30 Yr Fixed
Originator WS-LO
Processor WS-broker

☒ Conventional ☐ FHA ☐ VA ☐ USDA/RHS ☐ Other
☐ Primary ☐ Secondary ☒ Investment ☐ FHA Secondary

Occ Rate 75 %
Rental Income \$ 6,000.00
Net Rent 1945.915

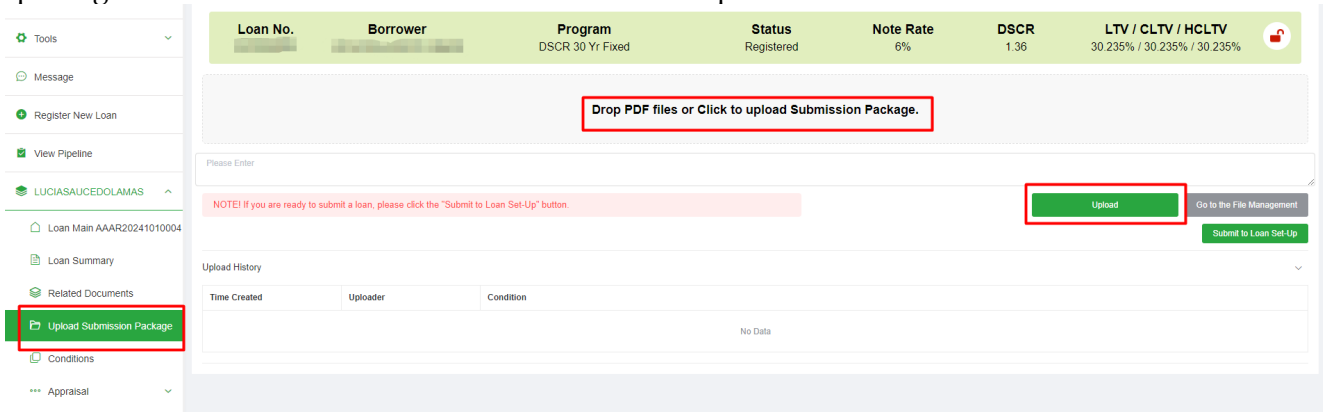
☐ Purchase ☒ Refinance
☐ No Cash-Out ☒ Limited Cash-Out ☐ Cash-Out
☐ Other:
☐ Construction ☐ Construction-Perm
☒ First Mtg ☐ Second Mtg ☐ Simultaneous Second ☐ Third ☐ Fourth ☐ HELOC

Note Rate 6 % Term/Due 360 / 360 mths
Appr Value \$ 1,409,000.00
Sales Price \$
Down Pmt % \$
Loan Amt \$ 426,000.00
w/MIP FF \$ 426,000.00
FHA Max Loan
Prepayment Penalty Select

Monthly Payments for Present Housing Proposed Monthly Payment for Property

Step5. 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 on your pipeline

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 Commun...	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

If the out put is the same as that above, the submission is successful!