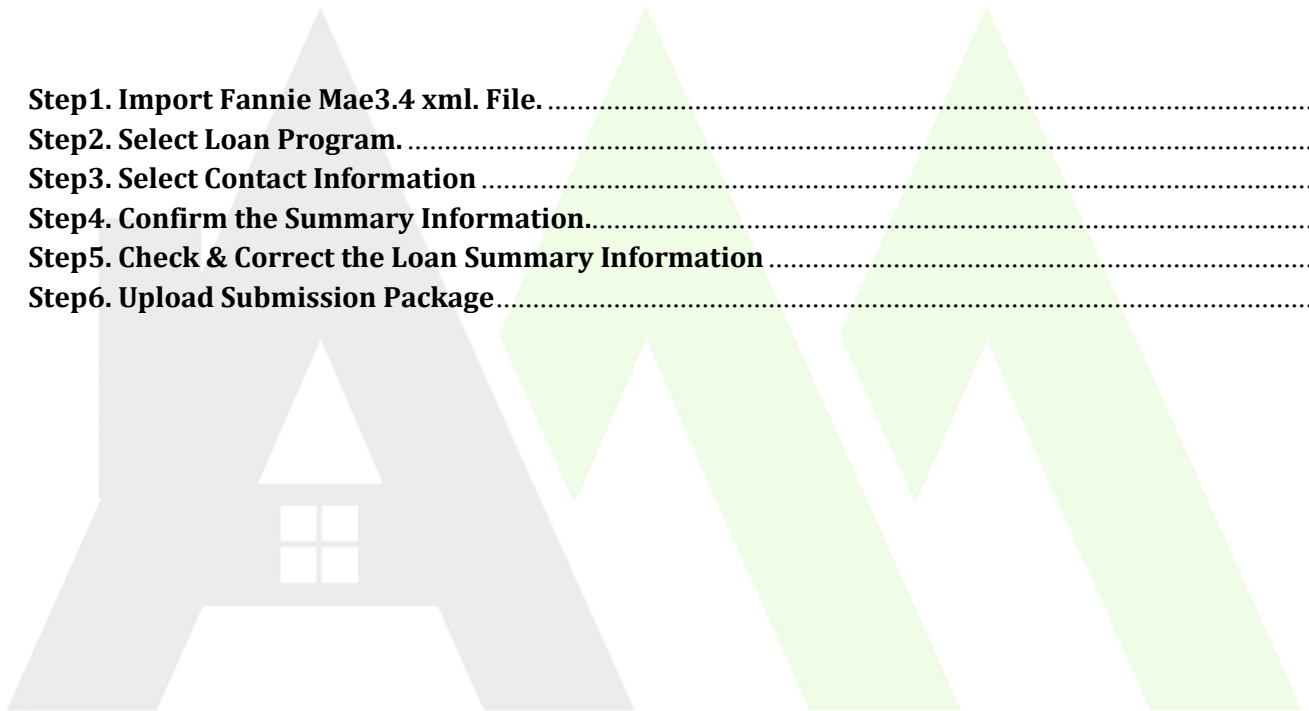


How to Submit Loan via TPO Portal

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.

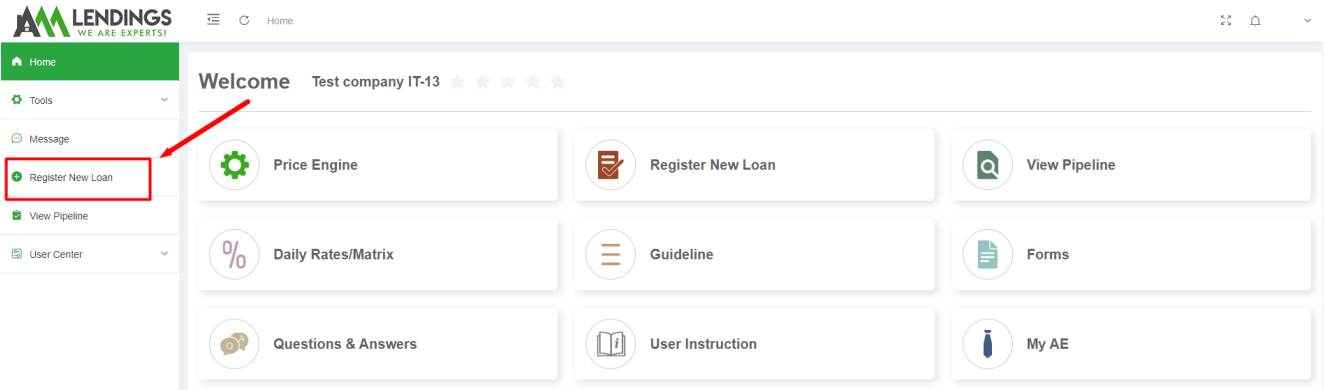
Note: (1) TPO system can currently only support “Uploading Fannie Mae3.4 file”, but not “Manually Input”. If you do not have Loan Originator System (Namely you can’t create Fannie Mae 3.4 file), please email submission package to aaaloan@aaalendings.com for setting up loan submission and disclosure.

| | |
|--|---|
| Step1. Import Fannie Mae3.4 xml. File. | 2 |
| Step2. Select Loan Program. | 4 |
| Step3. Select Contact Information | 5 |
| Step4. Confirm the Summary Information | 5 |
| Step5. Check & Correct the Loan Summary Information | 7 |
| Step6. Upload Submission Package | 8 |

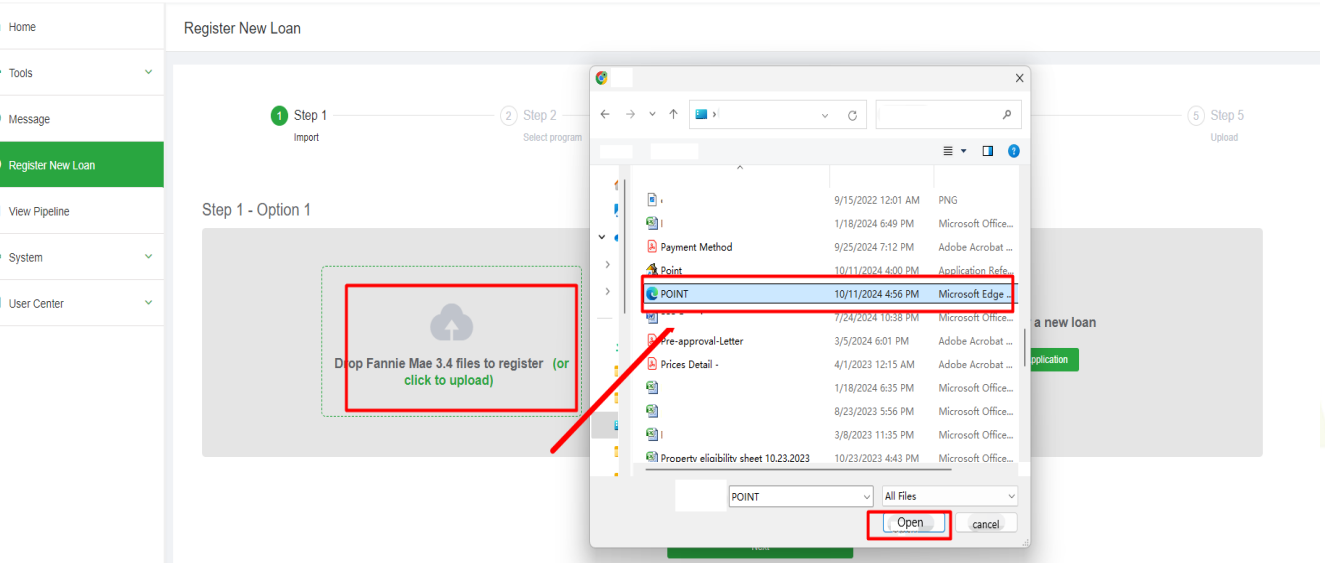
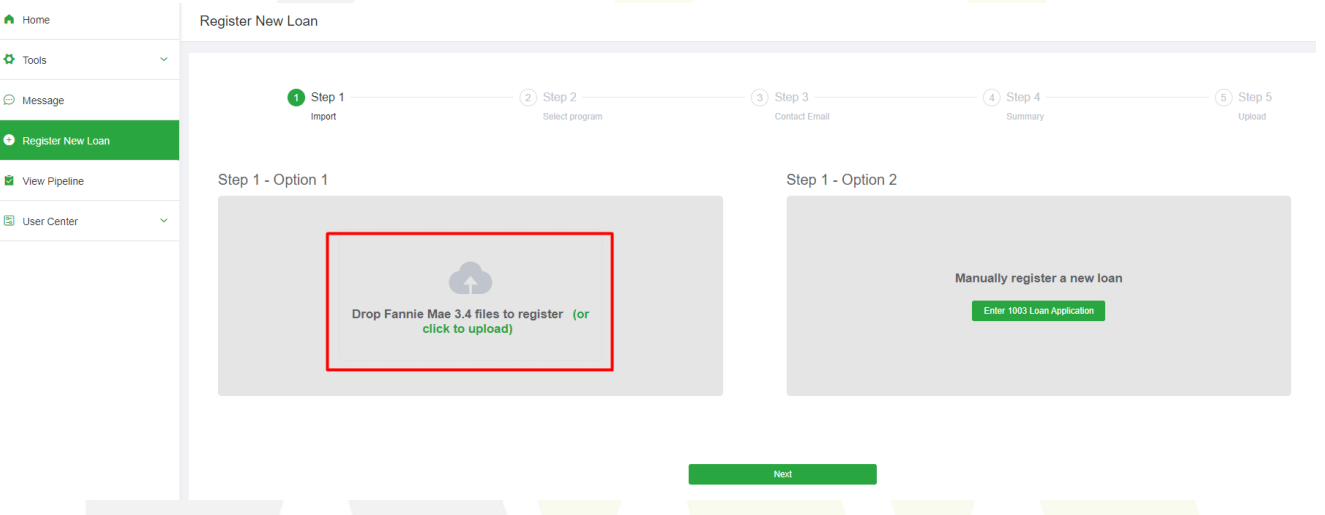


Step 1. Import Fannie Mae 3.4 xml. File.

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



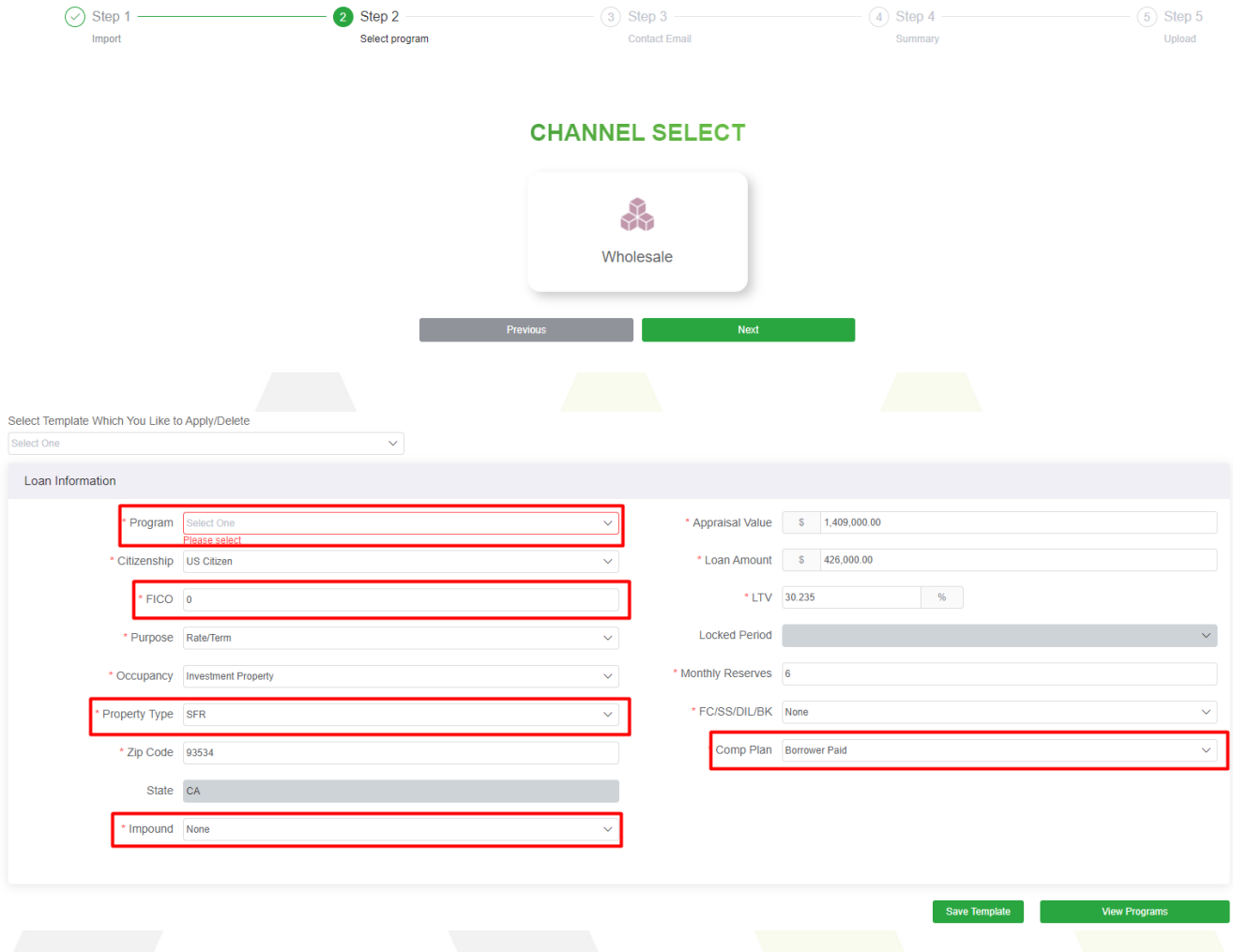
3. Click the "Drop Fannie Mae 3.4 files to Register" button



Another way is to manually register a new loan.

Step2. Select Loan Program.

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



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

CHANNEL SELECT

Wholesale

Previous Next

Select Template Which You Like to Apply/Delete
 Select One

Loan Information

* Program Please select

* Citizenship

* FICO

* Purpose

* Occupancy

* Property Type

* Zip Code

State

* Impound

* Appraisal Value \$

* Loan Amount \$

* LTV %

Locked Period

* Monthly Reserves

* FC/SS/DIL/BK

Comp Plan

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 | \$1,597.50 | Charge Borrower |
| 6.000 | 98.625 | 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 | (\$3,195.00) | Charge Borrower |
| 6.375 | 99.625 | 6.375 | 101.000 | (\$4,290.00) | Charge Borrower |
| 6.500 | 100.000 | 6.500 | 101.375 | (\$5,887.50) | Charge Borrower |
| 6.625 | 100.375 | 6.625 | 101.750 | (\$7,485.00) | Charge Borrower |
| 6.750 | 100.875 | 6.750 | 102.000 | (\$8,530.00) | Charge Borrower |
| 6.875 | 101.375 | 6.875 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.000 | 101.875 | 7.000 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.125 | 102.250 | 7.125 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.250 | 102.625 | 7.250 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.375 | 103.125 | 7.375 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.500 | 103.500 | 7.500 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.625 | 103.875 | 7.625 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.750 | 104.250 | 7.750 | 102.000 | (\$8,530.00) | Charge Borrower |
| 7.875 | 104.625 | 7.875 | 102.000 | (\$8,530.00) | Charge Borrower |
| 8.000 | 105.000 | 8.000 | 102.000 | (\$8,530.00) | 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 |
| -50.00 | | |
| DSCR, DSCR >= 1.25, LTV<=65 | | 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

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"

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 | Comp Plan | Borrower Paid | |
| FICO | 740 | LTV/CLTV | 30.235% / 30.235% | Loan No | | |
| Channel | Wholesale | | | | | |

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

The screenshot displays the 'Loan Summary' application form for loan AAAR20241010004. The interface is divided into several sections:

- Summary Header:** Loan No. AAAR20241010004, Borrower: Combined 1008, Program: DSCR 30 Yr Fixed, Status: Registered, Note Rate: 6%, DSCR: 1.36, LTV / CLTV / HCLTV: 30.235% / 30.235% / 30.235%.
- Borrower Information:**
 - Borrower 1:** Name (First, Middle, Last, Suffix), SSN, DOB (02/06/1955), Age (69), Citizenship (US Citizen).
 - Co-Borrower:** Name (First, Middle, Last, Suffix), SSN, DOB (04/18/1958), Age (68), Citizenship (US Citizen).
 - Marital Status & Dependents:** Married (selected), Dependents (0).
 - Unmarried Addendum:** 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 Information:**
 - Loan Program: DSCR 30 Yr Fixed
 - Originator: WS-LO, Processor: WS-broker
 - Loan Type: Conventional (selected), Primary, Secondary, Investment (selected), FHA, VA, USDA/RHS, FHA Secondary, Other.
 - Occ Rate: 75%
 - Rental Income: \$ 6,000,000 (highlighted in red)
 - Net Rent: 1945.915
 - Other options: Purchase, Refinance (selected), No Cash-Out, Limited Cash-Out, Cash-Out, Other, Construction, Construction-Perm, First Mtg (selected), Second Mtg, Simultaneous Second, Third, Fourth, HELOC.
- Financials:**
 - 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
 - FHA Max Loan: \$
 - Prepayment Penalty: Select (highlighted in red)

Navigation buttons at the top right include 'Update XML File', 'Save', and 'Submit'. The left sidebar contains a menu with 'Loan Summary' selected.

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".

The screenshot shows a loan management interface. On the left is a sidebar with navigation options: Tools, Message, Register New Loan, View Pipeline, LUCIASAUCEDOLAMAS, Loan Main AAAR20241010004, Loan Summary, Related Documents, **Upload Submission Package** (highlighted with a red box), Conditions, and Appraisal. The main content area displays loan details for Loan No. [redacted], Borrower [redacted], Program DSCR 30 Yr Fixed, Status Registered, Note Rate 6%, DSCR 1.36, and LTV / CLTV / HCLTV 30 235% / 30 235% / 30 235%. A central instruction box says "Drop PDF files or Click to upload Submission Package." Below this is a "Please Enter" field and a red notification: "NOTE! If you are ready to submit a loan, please click the 'Submit to Loan Set-Up' button." A green "Upload" button is highlighted with a red box, along with a "Go to the File Management" button and a "Submit to Loan Set-Up" button.

After that, you can find the status of the loan on your pipeline

The screenshot shows a table with the following columns: Export, Loan No., Channel, Borrower, Current Status, Status Date, Loan Type, Loan Purpose, Loan Amount, Rate, Lock Exp., and Action. The first row is highlighted with a red box and contains the following data: [redacted] Loan No., Wholesale // Wholesale Only Test Channel, [redacted] Borrower, Registered Current Status, 10/10/2024 Status Date, DSCR 30 Yr ... Loan Type, Rate/Term Loan Purpose, \$426,000.00 Loan Amount, 6.000 Rate, Lock Exp. Action: Status Control.

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