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# How to Upload Conditions via TPO Portal

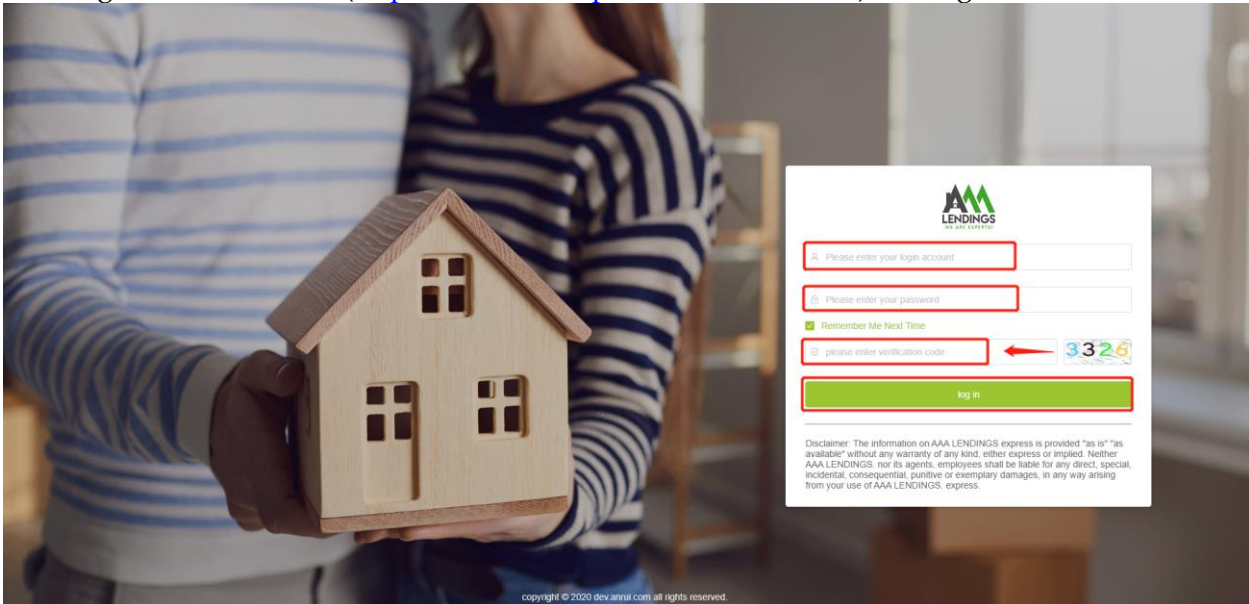
Thank you for choosing AAA LENDINGS. It is our goal to provide you with the best possible service. Please use this guide to help with the loan process about how to upload conditions via TPO Portal. If you have any questions, please contact your Processor.

If you do not know how to upload the condition documents or fail to upload, you can also email condition documents to your Processor for help.

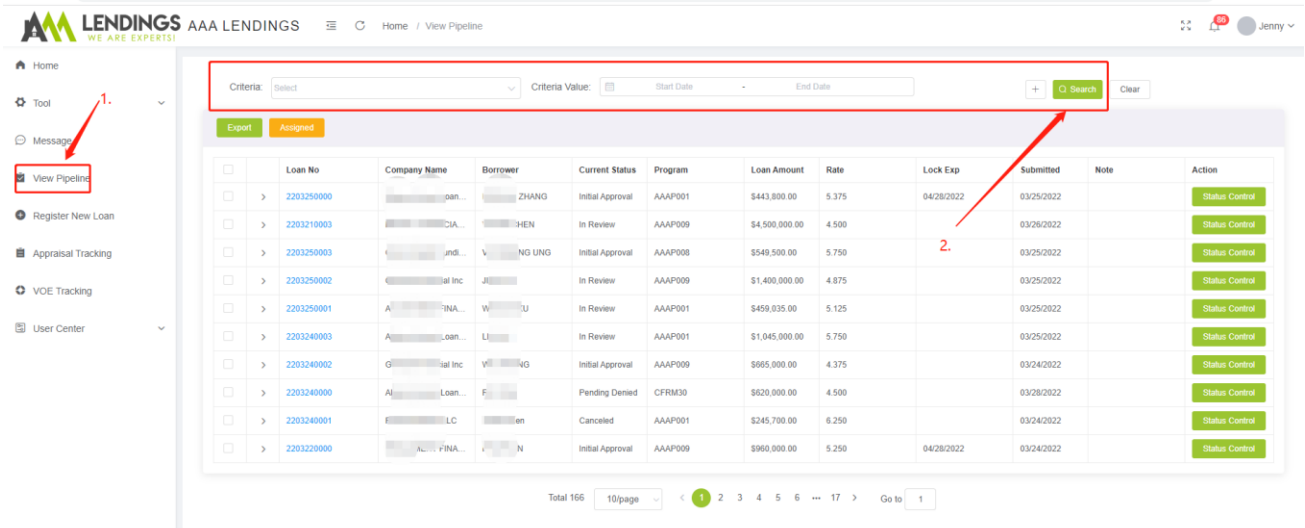


## Step 1: Find the subject file

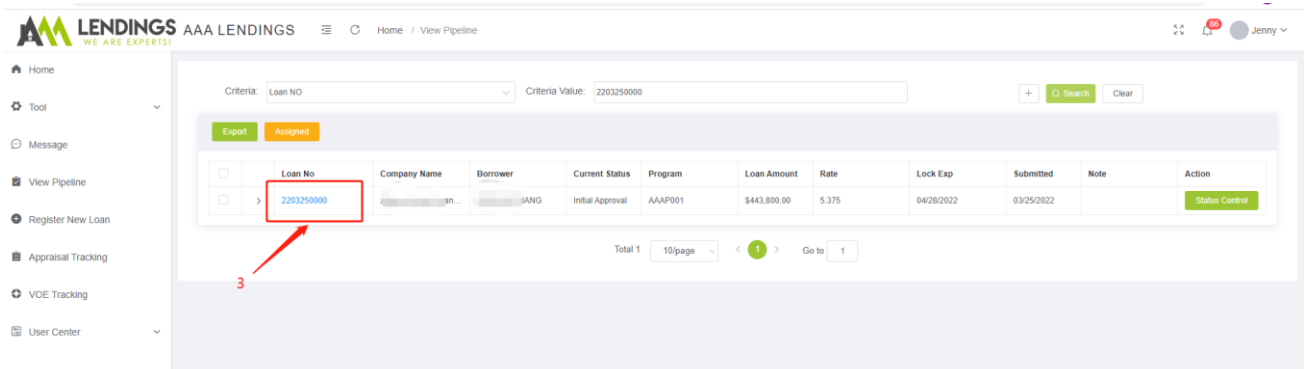
1. Navigate to TPO Portal (<https://main.aacapitalinvestment.com>) and login.



2. 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	Company Name	Borrower	Current Status	Program	Loan Amount	Rate	Lock Exp	Submitted	Note	Action
> 2203250000	an...	ZHANG	Initial Approval	AAAP001	\$443,800.00	5.375	04/28/2022	03/25/2022		Status Control
> 2203210003	CIA...	HEN	In Review	AAAP009	\$4,500,000.00	4.500		03/29/2022		Status Control
> 2203250003	ndi...	NG UNG	Initial Approval	AAAP008	\$549,500.00	5.750		03/25/2022		Status Control
> 2203250002	Inc	JU...	In Review	AAAP009	\$1,400,000.00	4.875		03/25/2022		Status Control
> 2203250001	INA...	WU	In Review	AAAP001	\$459,035.00	5.125		03/25/2022		Status Control
> 2203240003	an...	LI	In Review	AAAP001	\$1,045,900.00	5.750		03/25/2022		Status Control
> 2203240002	Inc	WU	Initial Approval	AAAP009	\$665,000.00	4.375		03/24/2022		Status Control
> 2203240000	Loan...	F	Pending Denied	CFRM30	\$620,000.00	4.500		03/28/2022		Status Control
> 2203240001	LC	en	Cancelled	AAAP001	\$245,700.00	6.250		03/24/2022		Status Control
> 2203220000	FINA...	N	Initial Approval	AAAP009	\$960,000.00	5.250	04/28/2022	03/24/2022		Status Control

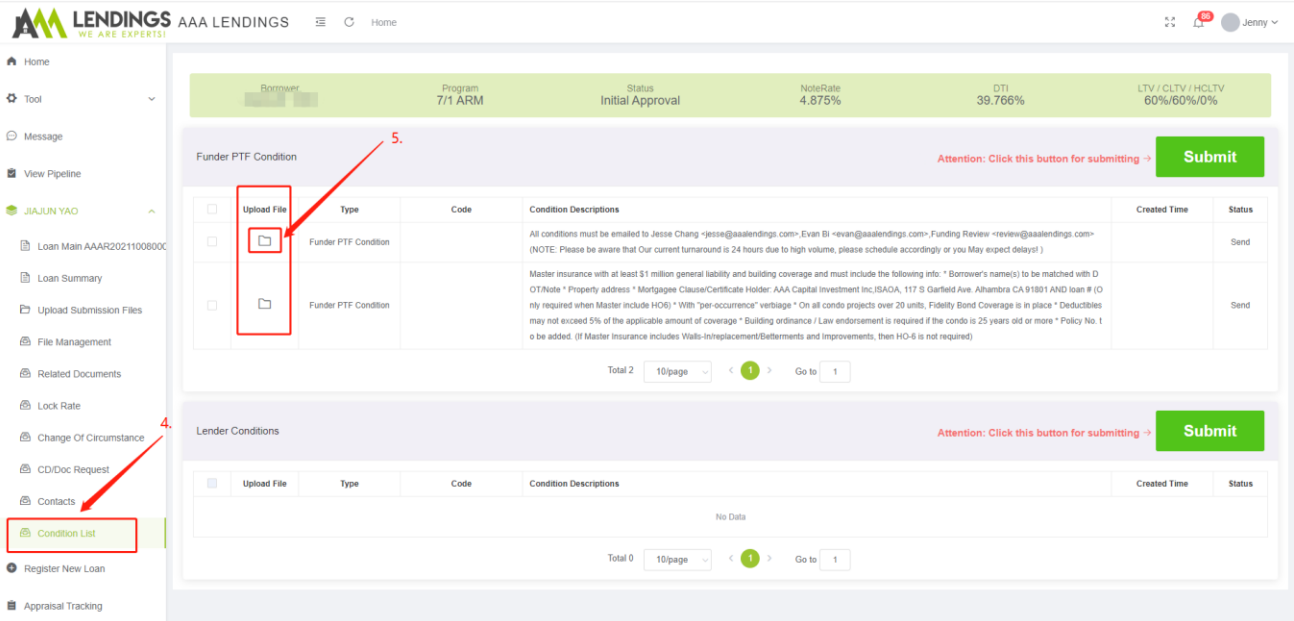


Loan No	Company Name	Borrower	Current Status	Program	Loan Amount	Rate	Lock Exp	Submitted	Note	Action
> 2203250000	an...	ANG	Initial Approval	AAAP001	\$443,800.00	5.375	04/28/2022	03/25/2022		Status Control

## Step 2: Upload Condition Documents

1. Open the Folder Icon “



**Important Note!!! : Please make sure the “Submit” button in step 10 finally is clicked, otherwise, the Underwriter won’t receive notice for reviewing.**



**AAA LENDINGS** AAA LENDINGS Home

Borrower: [REDACTED] Program: 7/1 ARM Status: Initial Approval NoteRate: 4.875% DTI: 39.766% LTV / CLTV / HCLTV: 60%/60%/0%

Funder PTF Condition Attention: Click this button for submitting → **Submit**

Upload File	Type	Code	Condition Descriptions	Created Time	Status
	Funder PTF Condition		All conditions must be emailed to Jesse Chang -jesse@aaalendings.com> Evan Bi -evan@aaalendings.com> Funding Review -review@aaalendings.com> (NOTE: Please be aware that Our current turnaround is 24 hours due to high volume, please schedule accordingly or you may expect delays!)		Send
	Funder PTF Condition		Master insurance with at least \$1 million general liability and building coverage and must include the following info: * Borrower's name(s) to be matched with D O T/Note * Property address * Mortgage Clause/Certificate Holder: AAA Capital Investment Inc,ISADA, 117 S Garfield Ave. Alhambra CA 91801 AND loan # (Only required when Master includes HO6) * With "per-occurrence" verbiage * On all condo projects over 20 units, Fidelity Bond Coverage is in place * Deductibles may not exceed 5% of the applicable amount of coverage * Building ordinance / Law endorsement is required if the condo is 25 years old or more * Policy No. 1 o be added. (If Master Insurance includes Walls-In-Place/Retirements and Improvements, then HO-6 is not required)		Send

Total 2 10/page < 1 > Go to 1

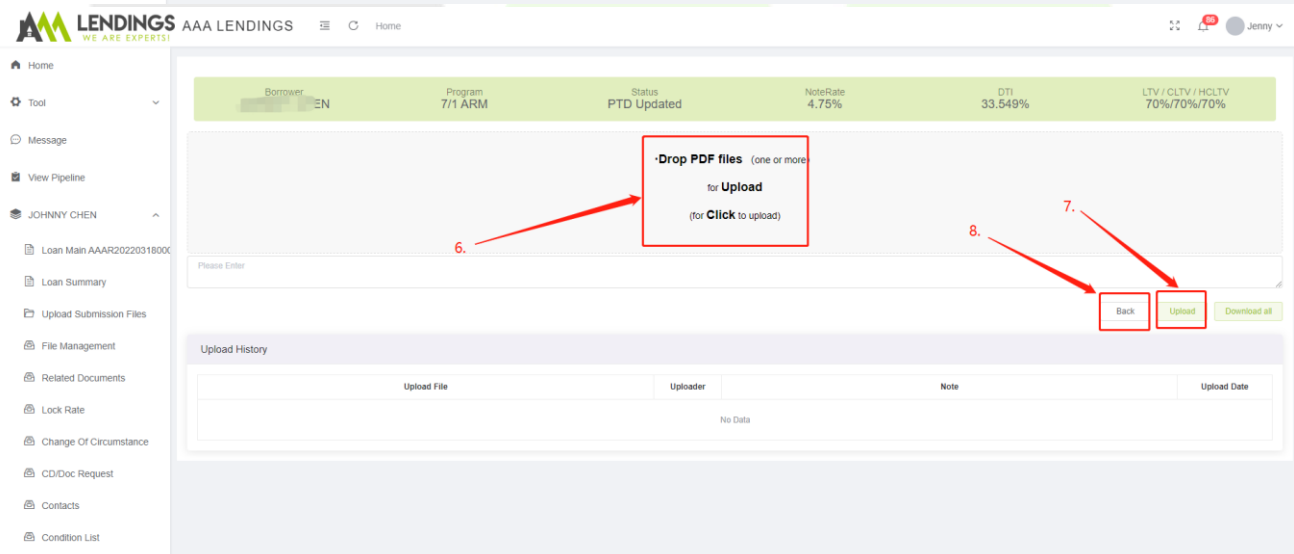
Lender Conditions Attention: Click this button for submitting → **Submit**

Upload File Type Code Condition Descriptions Created Time Status

No Data

Total 0 10/page < 1 > Go to 1

Condition List



**AAA LENDINGS** AAA LENDINGS Home

Borrower: [REDACTED] EN Program: 7/1 ARM Status: PTD Updated NoteRate: 4.75% DTI: 33.549% LTV / CLTV / HCLTV: 70%/70%/70%

**Drop PDF files (one or more) for Upload (for Click to upload)**

Please Enter

Back Upload Download all

Upload History

Upload File	Uploader	Note	Upload Date
No Data			

- Home
- Tool
- Message
- View Pipeline
- JOHNNY CHEN
- Loan Main AAAR20220318006
- Loan Summary
- Upload Submission Files
- File Management
- Related Documents
- Lock Rate
- Change Of Circumstance

Borrower	Program 7/1 ARM	Status PTD Updated	NoteRate 4.75%	DTI 33.549%	LTV / CLTV / HCLTV 70%/70%/70%
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UW-PTD Conditions Submitting → Submit

	Upload File	Type	Code	Condition Descriptions	Created Time	Status
<input checked="" type="checkbox"/>	<input type="checkbox"/>	UW-PTD Conditions	ASSET-M001	Provide most recent two months bank statements for reserve no less than \$(9,900). **Gift can not be used as reserve. Total needed funds \$(236,315.52); including funds required to close \$(204,668.8) + reserves \$(31,646.72).	03/29/2022 17:24:52	Send
<input checked="" type="checkbox"/>	<input type="checkbox"/>	UW-PTD Conditions	NOTE-M002	Note: Total approved assets \$(471,042.28); including CITI #4402 \$(270,042.28); gift \$(201,000) Total needed funds \$(236,315.52); including funds required to close \$(204,668.8) + reserves \$(31,646.72); Combined loan total needed funds \$(244,635.08); including funds required to close \$(211,838) + reserves \$(32,797.08).	03/29/2022 17:24:52	Send
<input checked="" type="checkbox"/>	<input type="checkbox"/>	UW-PTD Conditions	Appraisal-M003	Appraisal report is pending review. Broker does not do anything at this moment.	03/29/2022 17:24:52	Send
<input checked="" type="checkbox"/>	<input type="checkbox"/>	UW-PTD conditions		WVOE is pending on QC department verify. Broker does not need to do anything at this moment.	03/29/2022 17:24:52	Send
<input checked="" type="checkbox"/>	<input type="checkbox"/>	UW-PTD conditions		Loan is subject to Lender quality control.	03/29/2022 17:24:52	Send

Total 5    10/page    < 1 >    Go to 1

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04/12/2022 Version