
How to Use the Price Engine

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 use the price engine.

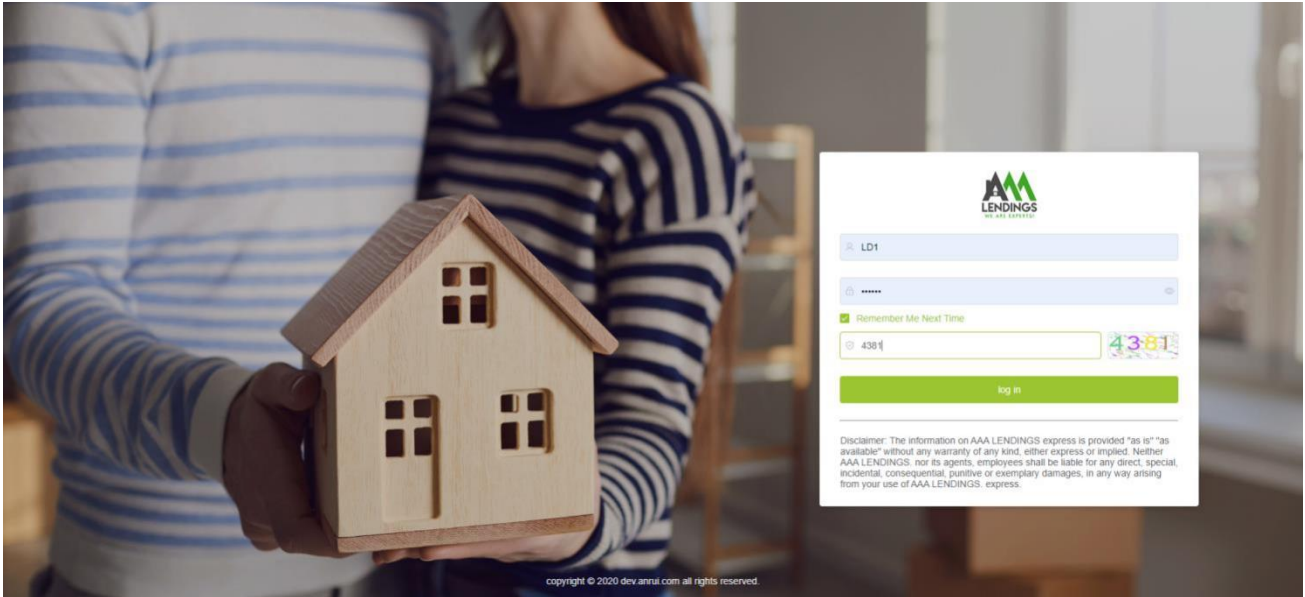
If you have any questions, please contact your Account Executive or Loan Coordinator (coordinator@aaalendings.com).

Note: If you do not know how to use the price engine, you can also email your question (Can be found in Form in TPO Portal) to Lock Desk Department (lockdesk@aaalendings.com) for help.



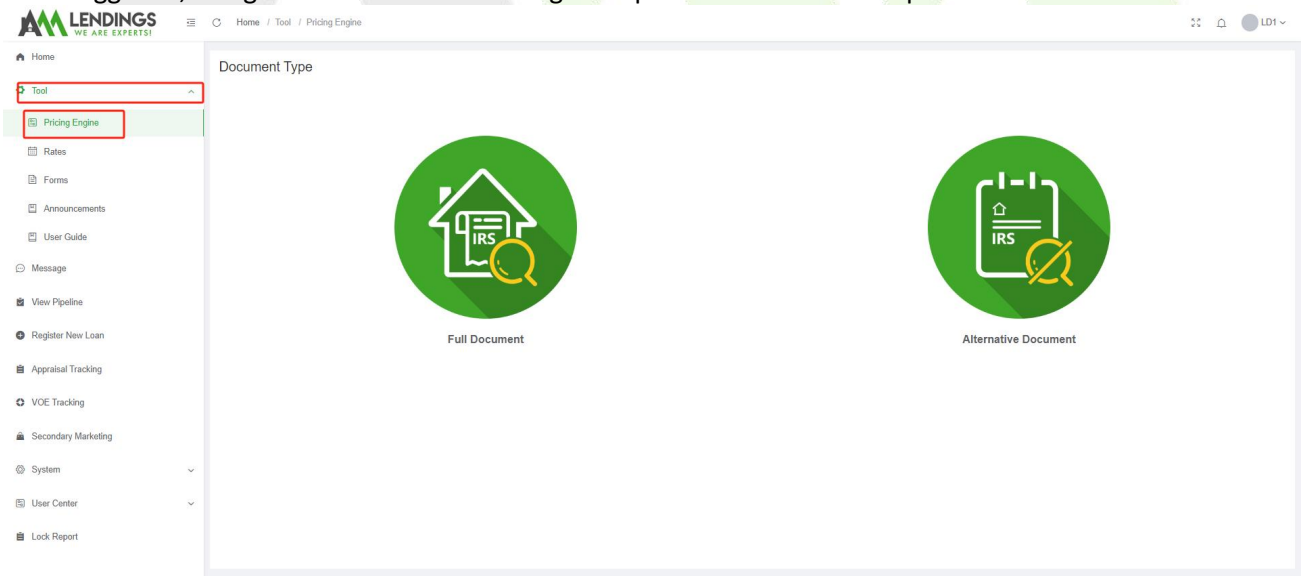
Step1. Log In to Your Account

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



Step2. Access Price Engine

Once logged in, navigate to the “Tool-Price Engine” option and click on it to proceed.



Step3.Select Program Type

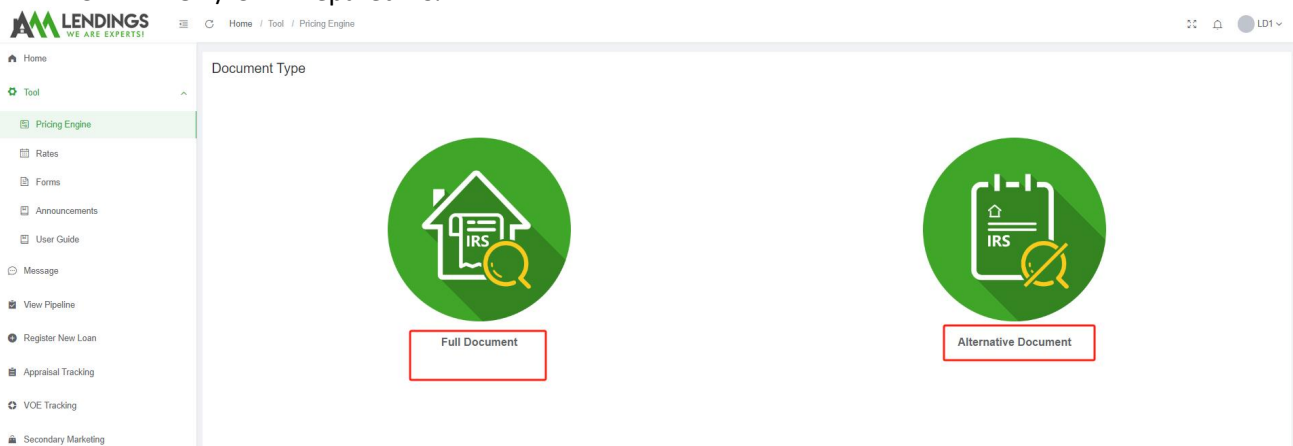
Based on the program you need to quote, choose either “Full Doc” or “Alt Doc”.

Full Doc Programs: Include QM Community Loan, Agency Loan Program, Full doc Prime Jumbo (Prime 30 Yrs Fixed and Prime 10/6 ARM), Full Doc Prime CES, Prime/Expanded Heloc and DPA Program.

Alt Doc Programs: Consist of DSCR, Bank Statement Second Loan, Expanded Jumbo, Bank Statement/WVOE/CPA P&L, Self Prepared P&L.

Note: For the program below, please refer to the rate sheet as they cannot be quoted using the Price Engine.

- *Elite Jumbo
- *No doc no credit
- *CRA WVOE / CPA Prepared P&L

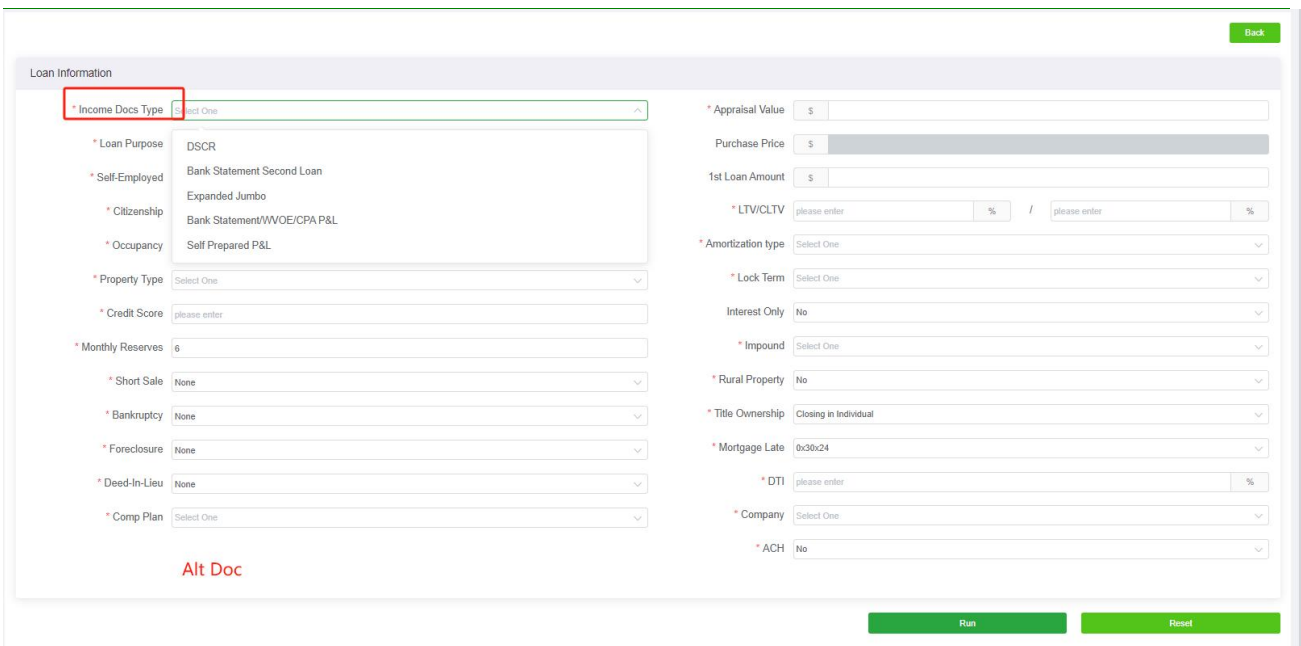


Step4.Input Loan Information

For Full Doc Programs: Fill in the Loan information directly based on the loan's scenario.

For Alt Doc Programs: Firstly, select the loan program according to the Income doc Type, then fill in the Loan information as per the scenario.

After inputting the data, click “Run” to obtain the quotation results.



Loan Information

* Income Docs Type

* Loan Purpose

* Self-Employed

* Citizenship

* Occupancy

* Property Type

* Credit Score

* Monthly Reserves

* Short Sale

* Bankruptcy

* Foreclosure

* Deed-In-Lieu

* Comp Plan

* Appraisal Value

* Purchase Price

* 1st Loan Amount

* LTV/CLTV % / %

* Amortization type

* Lock Term

Interest Only

* Impound

* Rural Property

* Title Ownership

* Mortgage Late

* DTI %

* Company

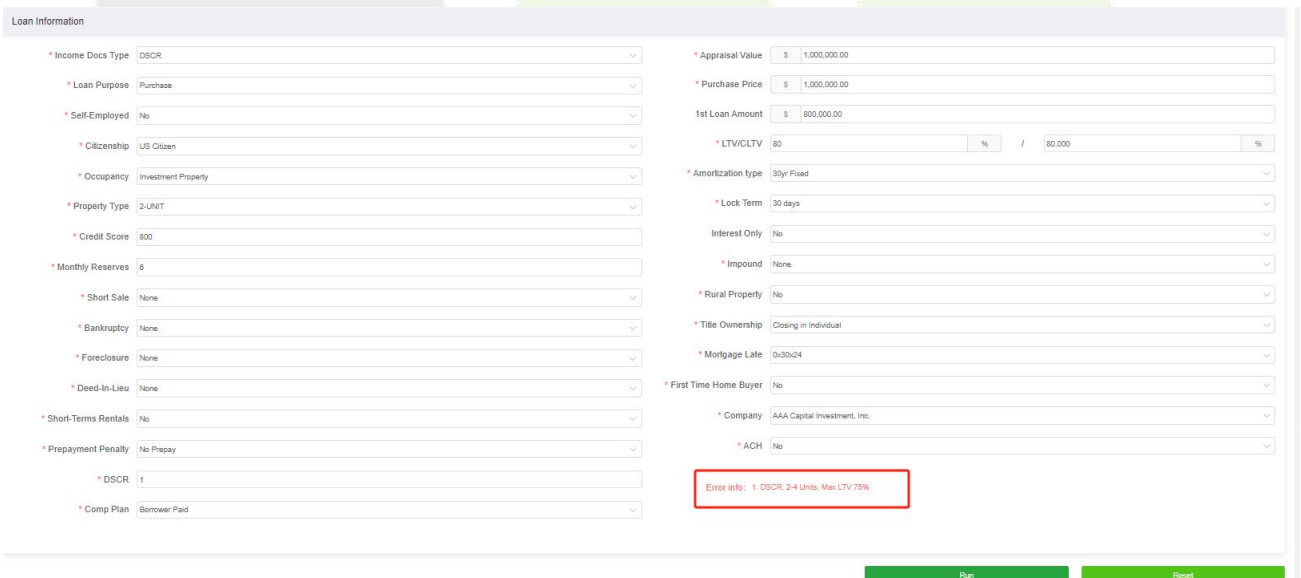
* ACH

Alt Doc

Run Reset

Step5.Error Info

If the result shows an error in red text, it indicates that the scenario does not meet the rules for that specific loan and it also shows detailed information on where the scenario does not meet the conditions.



Loan Information

* Income Docs Type

* Loan Purpose

* Self-Employed

* Citizenship

* Occupancy

* Property Type

* Credit Score

* Monthly Reserves

* Short Sale

* Bankruptcy

* Foreclosure

* Deed-In-Lieu

* Short-Term Rentals

* Prepayment Penalty

* DSCR

* Comp Plan

* Appraisal Value

* Purchase Price

* 1st Loan Amount

* LTV/CLTV % / %

* Amortization type

* Lock Term

Interest Only

* Impound

* Rural Property

* Title Ownership

* Mortgage Late

* First Time Home Buyer

* Company

* ACH

Error info: 1. DSCR, 2-4 Units, Max LTV 75%

Run Reset

Step6.Review Eligible Programs and Loan Details

When “Eligible Programs” are displayed in the lower left corner, click on the program to view its details. In the lower left, you can see the price adjustments for that loan. On the right side, you'll find the available pricing and Credit for the loan.

Loan Information

* Income Docs Type: DSCR	* Appraisal Value: \$ 1,000,000.00
* Loan Purpose: Purchase	* Purchase Price: \$ 1,000,000.00
* Self-Employed: No	1st Loan Amount: \$ 700,000.00
* Citizenship: US Citizen	* LTV/CULTV: 70.000 % / 70.000 %
* Occupancy: Investment Property	* Amortization type: 30yr Fixed
* Property Type: 2-UNIT	* Lock Term: 30 days
* Credit Score: 800	Interest Only: No
* Monthly Reserves: 0	* Impound: None
* Short Sale: None	* Rural Property: No
* Bankruptcy: None	* Title Ownership: Closing in Individual
* Foreclosure: None	* Mortgage Late: 0x20x24
* Deed-In-Lieu: None	* First Time Home Buyer: No
* Short-Term Rentals: No	* Company: AAA Capital Investment, Inc.
* Prepayment Penalty: No Prepay	* ACH: No
* DSCR: 1	
* Comp Plan: Borrower Paid	

[Run](#) [Reset](#)

Eligible Programs 2023-11-16

Program Name	Code	Rate	Price
DSCR 30yr Fixed	AAAP007	7.375	95.000

Click Here

[Run](#) [Reset](#)

Eligible Programs 2023-11-16

Program Name	Code	Rate	Price
DSCR 30yr Fixed	AAAP007	7.375	95.000

Program Note

The following are excluded from Price Engine to calculate and you need to consider these information if applicable:

- *Available in all the states except ID, NJ, TX, UT
- *State max LTV/CULTV: TX, AZ, DC, NC, WA: 70%
- *MD Investment for No PPP only.
- *Prepaid Payment Penalty is 5% of the remaining loan balance.
- *Please call for price about Manufactured Home , 5-10 Units and loan amt >\$2.0 millions.

Adjustment Descriptions

Description	Rate	Price
DSCR, 2-4 Units, LTV 65.01-70.00		-1.0000
DSCR, Non-Foreign National, FICO 740 Plus, LTV 65.01-70.00		-1.0000
DSCR, Escrow Waiver		-0.1250
DSCR, No PPP		-2.0000
Total adjustment	0	-4.125

See here for price adjustment for the loan

2023-11-16

DSCR 30yr Fixed

Final rate=Base rate-price adjustment

Base Rate	Base Price	Final Rate	Final Price	CreditPoint
7.375	99.125	7.375	95.000	\$35.000.00
7.500	99.500	7.500	95.375	\$32.375.00
7.625	99.875	7.625	95.750	\$29.750.00
7.750	100.125	7.750	95.000	\$28.000.00
7.875	100.375	7.875	95.250	\$26.250.00
8.000	100.625	8.000	95.500	\$24.500.00
8.125	101.000	8.125	95.875	\$21.875.00
8.250	101.375	8.250	97.250	\$19.250.00
8.375	101.750	8.375	97.625	\$16.625.00
8.500	102.125	8.500	98.000	\$14.000.00
8.625	102.500	8.625	98.375	\$11.375.00
8.750	102.750	8.750	98.625	\$9.625.00
8.875	103.000	8.875	98.875	\$7.875.00
9.000	103.250	9.000	99.125	\$6.125.00
9.125	103.500	9.125	99.375	\$4.375.00
9.250	103.750	9.250	99.625	\$2.625.00
9.375	104.000	9.375	99.875	\$875.00
9.500	104.250	9.500	100.125	(\$875.00)
9.625	104.500	9.625	100.375	(\$2,625.00)
9.750	104.625	9.750	100.500	(\$3,500.00)
9.875	104.750	9.875	100.625	(\$4,375.00)
10.000	105.000	10.000	100.875	(\$6,125.00)
10.125	105.250	10.125	101.125	(\$7,875.00)

Rate, terms and conditions are subject to change without notice

Step 7: Pay Attention to Special Notes

Some programs may have additional notes containing important information such as:

- * Specific requirements unique to the program.
- * States where the program is applicable.
- * Other adjustments and details not reflected in the Price Engine.

Don't forget to review these notes to ensure full compliance and understanding of each program's nuances.



Plan
Reset

Eligible Programs - 2023-11-16

Program Name	Code	Rate	Price
Expanded HELOC 30 Yrs Term(10/20 Expanded HELOC)		9.750	99.500

Program Note:

Please pay attention to the note

*Prime Rate: 8.50%
 *Available in AZ, CA, DC, FL, GA, IL, MD, MN, NM, NC, NV, OH, OK, OR, PA, SC, TN, WA, WV.
 *Minimum DRAW - LESSER of \$50,000 or 75% of the Line.
 *\$1.5m Max Combined Liens.
 *Self-employed: Max Line - \$250,000/ 720 min FICO
 85% HCLTV for Primary/70% HCLTV for Second Home.
 *Draw Term: 120 Months (-2,000);
 36 Months, HCLTV<=80%, (+1,250);
 24 Months, HCLTV<=80%, (+1,750)

Adjustment Descriptions

Description	Rate	Price
No Data		

Rate, terms and conditions are subject to change without notice

2023-11-16

Expanded HELOC 30 Yrs Term(10/20 Expanded HELOC)

Base Rate	Base Price	Final Rate	Final Price	(Credit)Point
9.750	99.500	9.750	99.500	\$1,000.00
9.875	100.000	9.875	100.000	\$0.00
10.000	100.500	10.000	100.500	(\$1,000.00)
10.125	101.375	10.125	101.250	(\$2,500.00)
10.250	101.875	10.250	101.250	(\$2,500.00)
10.375	102.500	10.375	101.250	(\$2,500.00)
10.500	103.000	10.500	101.250	(\$2,500.00)
10.625	103.750	10.625	101.250	(\$2,500.00)
10.750	104.250	10.750	101.250	(\$2,500.00)
10.875	104.825	10.875	101.250	(\$2,500.00)
11.000	105.125	11.000	101.250	(\$2,500.00)
11.125	105.750	11.125	101.250	(\$2,500.00)
11.250	106.125	11.250	101.250	(\$2,500.00)
11.375	106.500	11.375	101.250	(\$2,500.00)
11.500	106.750	11.500	101.250	(\$2,500.00)
11.625	107.000	11.625	101.250	(\$2,500.00)

