# 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.**
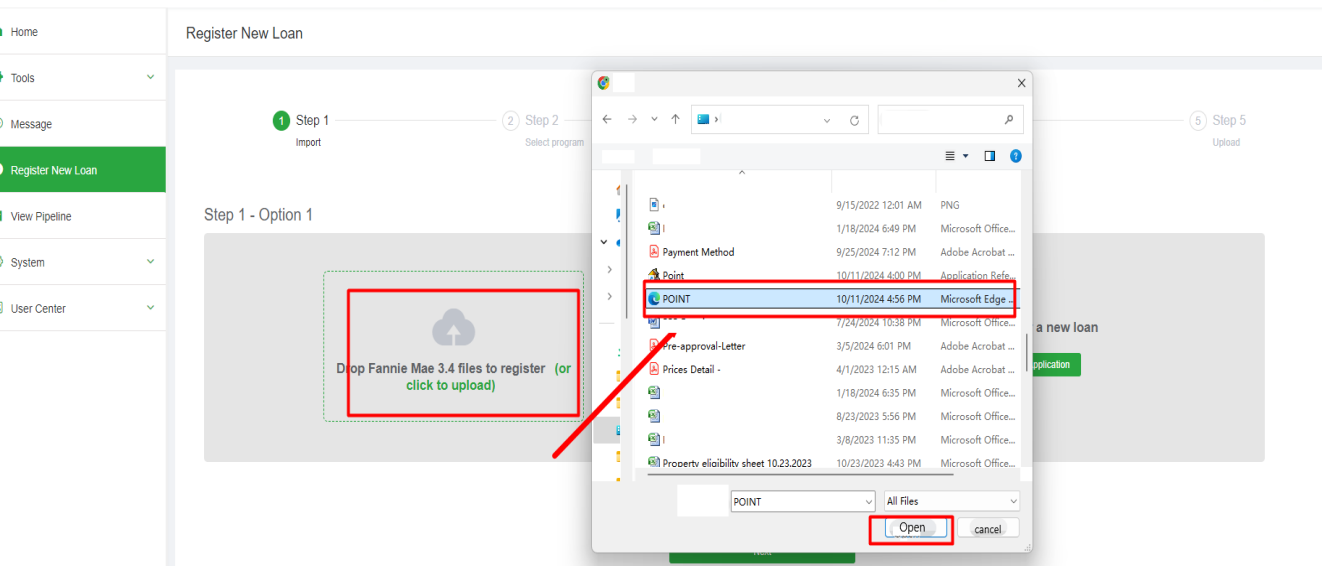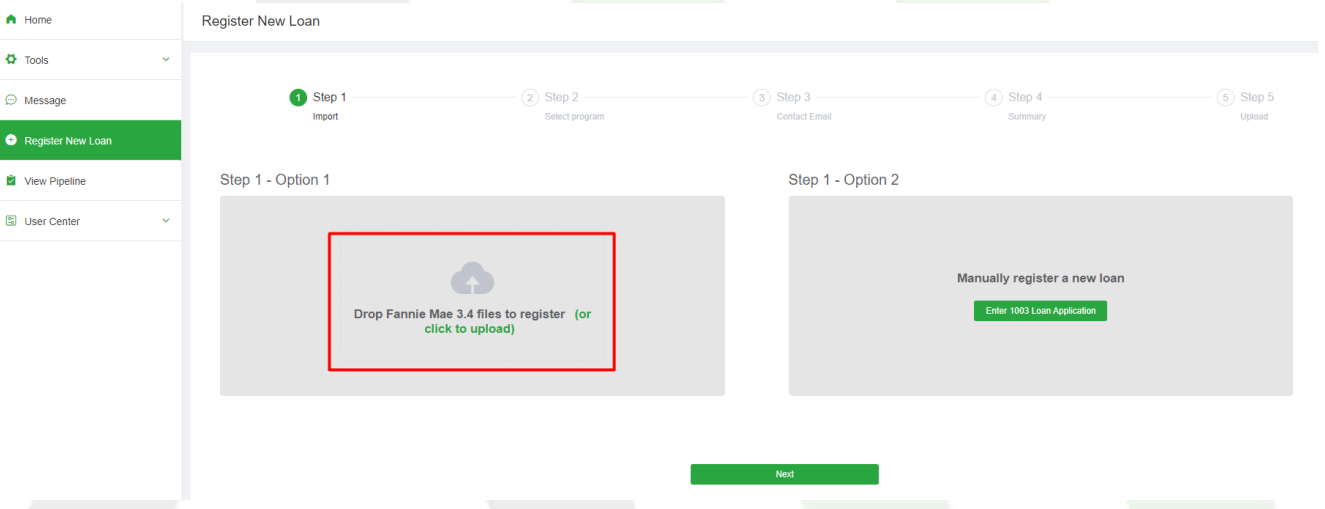
Step1. Import Fannie Mae3.4 xml. File.

1. Navigate to The Point Portal (https://main.aaacapitalinvestment.com) and login
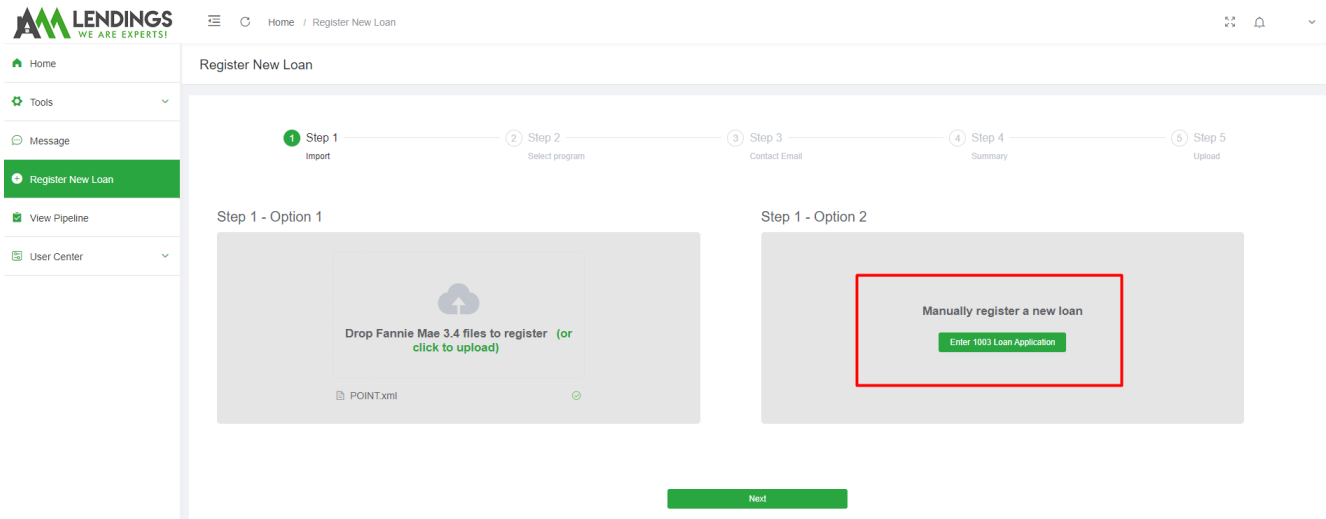2. Select the Register New Loan button from the Navigation Bar
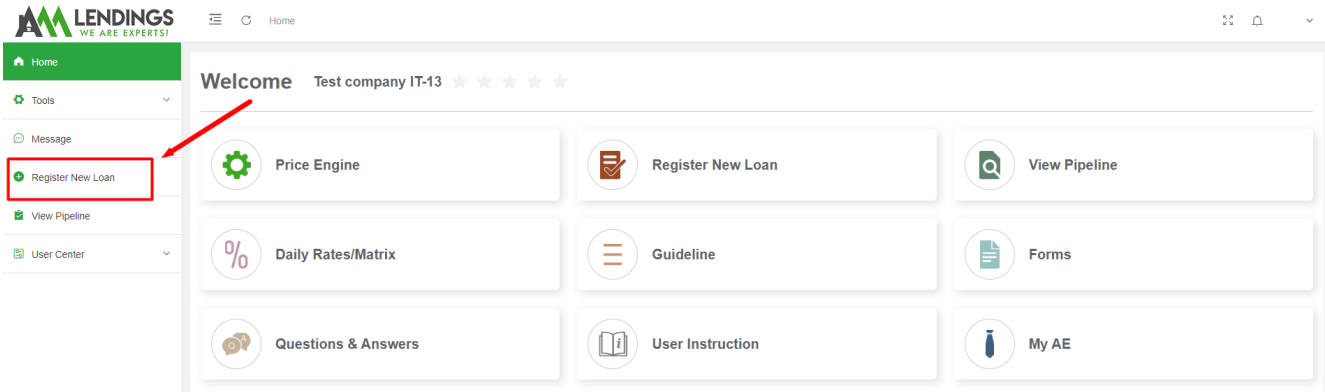
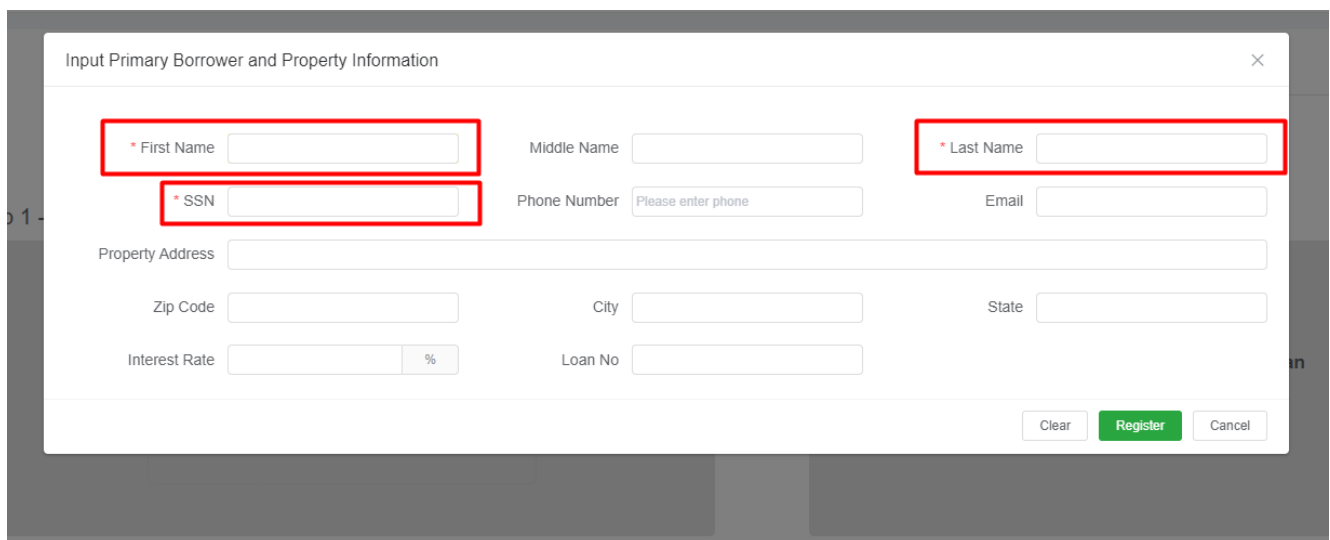3. Click the "Drop Fannie Mae 3.4 files to Register" button

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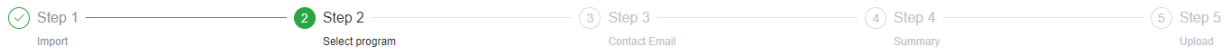
2. Select Program & input FICO
3. Select Property Type
4. Select Impound or not
5. Select Loan Type
6. Select Comp Plan
7. Any other things need to fill in if can not proceed
8. Click "View Programs" and then choose the rate.

Select your rate and click "Next"

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

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

Summary

AAAR20241010004   LUCIA SAUCEDO LAMAS

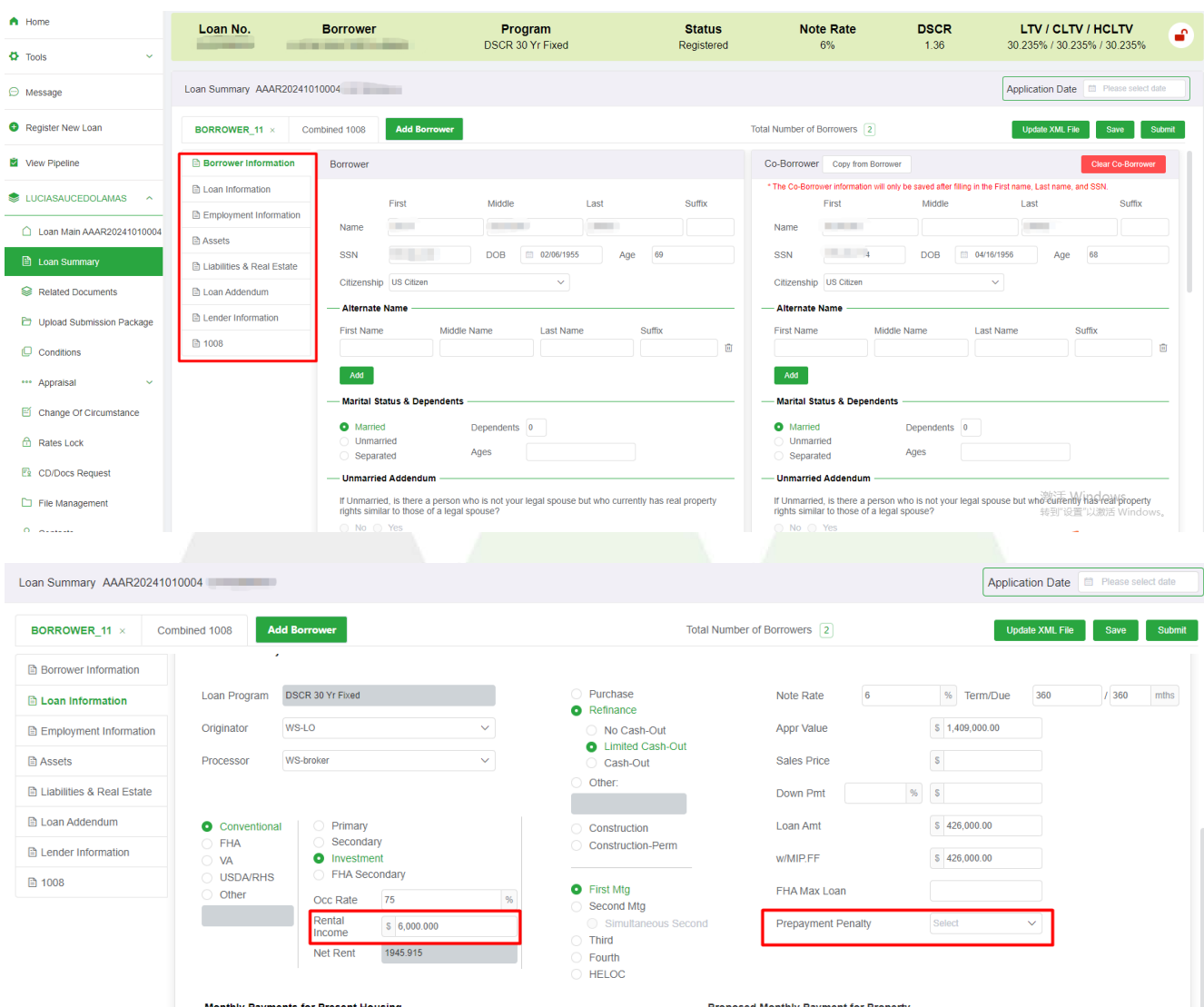| Borrower				System ID	AAAR20241010004
Property Address				Property Type	SFR
Program	DSCR 30 Yr Fixed			Interest Rate	6%
Purpose	Rate/Term	Appraised Value	1,409,000.00	DTI	0%
Occupancy Type	Investment Property	Sale Price		Impounds	Tax and Insurance
Documentation	Alternative Docs	Loan Amount	426,000.00		
FICO	740	LTV/CLTV	30.235% / 30.235%	Comp Plan	Borrower Paid
Channel	Wholesale			Loan No	

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 form 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

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

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