

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	
Step4. Confirm the Summary Information	5
Step5. Check & Correct the Loan Summary Information	
Step6. Upload Submission Package	



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

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essage gister New Loan	Price Engine	R	egister New Loan	View Pipeline	
w Pipeline er Center	· 0/0 Daily Rates/Matrix	E G	uideline	Forms	
	Questions & Answers	s Us	ser Instruction	My AE	
Click th	he "Drop Fannie Mae	e 3.4 files to Register	r" button		
s	Register New Loan				
sage ister New Loan	1 Step 1 Import	(2) Step 2 Select program	3 Step 3 Contact Email	(4) Step 4 Summary	5 Step 5 Upload
/ Pipeline	Step 1 - Option 1		Step 1 - Option 2		
Center	~				
	Drop Fann	ie Mae 3.4 files to register (or click to upload)		Manually register a new loan Enter 1003 Loan Application	
	Drop Fann	click to upload)	Ned	Enter 1003 Loan Application	
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e	Register New Loan	click to upload)		Enter 1003 Loan Application	(3) Step 5 Upload
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41 E Live Oak Ave, Arcadia, CA 91006

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Another way is to manually register a new loan.

	E C Home / Register New Loan	а ф ~
A Home	Register New Loan	
Tools ~		
Message	Step 1 (2) Step 2 (3) Step 3 (4) Step 4 imoot Select program Contact Email Summary	5 Step 5 Upload
Register New Loan	nagari karan prigana karan k	
View Pipeline	Step 1 - Option 1 Step 1 - Option 2	
🖫 User Center 🗸 🗸		
	Drop Fannie Mae 3.4 files to register (or click to upload) Enter 1003 Lean Application D POINTXmil ©	
	Next	

* First Name		Middle Name		* Last Name	
* SSN		Phone Number	Please enter phone	Email	
Property Address					
Zip Code		City		State	
Interest Rate	%	Loan No			
				Cle	ear Register Cancel



Step2. Select Loan Program.

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

Step 1	2 Step 2 Select program		Step 3	(4) Step 4 Summary	5 Step 5 Upload
		CHANNE	EL SELECT		
			olesale		
	1	Previous	Next		
Select Template Which You Like to Select One	o Apply/Delete				
Loan Information					
* Program	Select One Please select	~	* Appraisal Value	\$ 1,409,000.00	
* Citizenship	US Citizen	~	* Loan Amount	\$ 426,000.00	
* FICO	0		* LTV	30.235 %	
* Purpose	Rate/Term	~	Locked Period		~
* Occupancy	Investment Property	~	* Monthly Reserves	6	
* Property Type	SFR	v]	* FC/SS/DIL/BK	None	~]
* Zip Code	93534		Comp Plan	Borrower Paid	~]
State	CA				
* Impound	None	~			
				Save Template	View Programs
 Select Prop Select Imp 	ound or not				
5. Select Loan					

- 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"

DSCR 30 Yr Fixed								
Base Rate	Base Price	Final Rate	Final Price	Lender Charge/(Credit to) borrower	Comp			
5.500	98.750	5.500	98.125	\$7,987.50	Charg			
5.625	97.500	5.625	98.875	\$4,792.50	Charg			
5.750	97.750	5.750	99.125	\$3,727.50	Charg			
5.875	98.250	5.875	99.625	\$1,597.50	Charg			
6.000	98.625	6.000	100.000	\$0.00	Charg			
6.125	99.000	6.125	100.375	(\$1,597.50)	Charg			
6.250	99.375	6.250	100.750	(\$3,195.00)	Charg			
6.375	99.625	6.375	101.000	(\$4,280.00)	Charg			
6.500	100.000	6.500	101.375	(\$5,857.50)	Charg			
6.625	100.375	6.625	101.750	(\$7.455.00)	Charg			
6.750	100.875	6.750	102.000	(\$8,520.00)	Charg			
6.875	101.375	6.875	102.000	(\$8,520.00)	Charg			
7.000	101.875	7.000	102.000	(\$8,520.00)	Charg			
7.125	102.250	7.125	102.000	(\$8,520.00)	Charg			
7.250	102.625	7.250	102.000	(\$8,520.00)	Charg			
7.375	103.125	7.375	102.000	(\$8,520.00)	Charg			
7.500	103.500	7.500	102.000	(\$8,520.00)	Charg			
7.625	103.875	7.625	102.000	(\$8,520.00)	Charg			
7.750	104.250	7.750	102.000	(\$8,520.00)	Charg			
7.875	104.625	7.875	102.000	(\$8,520.00)	Charg			
8.000	105.000	8.000	102.000	(\$8,520.00)	Charge			

		53 Ú
Please call for price if:		
ICO 620-659		
lortgage Late Payment		
an amt >\$2.0 million		
hort term rental		
oreign National LTV >70%.		
States Where Prepayment Penal	ties are Allowed with Restrictions:	
RI: Maximum 2% for 12 months		
MS: Declining structure only		
Prepaid Payment Penalty is 5% of	of the amount prepaid	
djustment Descriptions		
Description	Rate	Price
	LTV 0.00	1.0000
80.00	LTV 0.00	1.0000 0.3750
80.00 DSCR, DSCR >≈ 1.25, LTV<=85	LTV 0.00	
DSCR, Non-Foreign National, FICO 740 Plus, 4800 DSCR, DSCR >= 1.28, LTV<=85 Star discount Total adjustment	0	0.3750
-80.00 DSCR, DSCR >= 1.25, LTV<=85 Star discount		0.3780
-60.00 DSCR, DSCR >= 1.25, LTV<=65 Star discount Total adjustment		0.3780
80.00 DSCR, DSCR >= 1.25, LTV<=85 Star discount Total adjustment		0.3780
50.00 DSCR, DSCR >= 1.25, LTV=r65 Bar discurit Total adjustment tonthly Payments	٥	0.3750 -0 1.375
-50.00 BSCR, DSCR Ht 125, LTV-re65 Ster discourt Total adjustment Aonthhy Payments Description	0 Price	0.3750 -0 1.375
30.00 SIGIR, DECK 1= 1.26, LTV-edd Siter Assume Siter Assume Conthly Payments Description Description	0 Proce 52554.00	0.3750 -0 1.375
49.00 Stock, Disck, Tick, LTV-ved5 Stork discuss Star discuss Conthly Payments Description Northy Payments Nor	0 0 20 20 20 20 20 20 20 20 20 20 20 20	0.3750 -0 1.375
-80.00 DSCR, DSCR >= 1.25, LTV<=85 Star discount	0 Proce 52554.00	0.3750 -0 1.375



Step3. Select Contact Information

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

Step 1	Step 2 Select program	3 Step 3 Contact Email	(4) Step 4	(5) Step 5 Upload
ntact Email				
Borrower	R 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	V Please enter phone		

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

Step 1 Step 2 - Import Select prog						- 👍 Ste Sur	ep 4 nmary	(5) Step 5 Upload
Summary								
AAAR20241010004 I	LUCIA SAUCEDO LAMAS							
Borrower				System ID AAAR20241010004		AAAR2024101000	4	
Property Address					Property Type SFR			
Program	DSCR 30 Yr Fixed				Interest Rate 6%			
Purpose	Rate/Term		Appraised Value 1,409,000.00		ITD			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 P	lan	Borrower Paid
Channel	Wholesale					Loan No)	
			Previous	Next				



Step4. Check the Summary Information.

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

- 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

A Home		Borrower	Program	Status	Note Rate	DSCR	LTV / CLTV		•
O Tools ~			DSCR 30 Yr Fixed	Registered	6%	1.36	30.235% / 30.235	% / 30.235%	
💬 Message	Loan Summary AAAR20241010	0004					Application Date	Please select date	
Register New Loan	BORROWER_11 × Com	bined 1008 Add Borrower			Total Number of Borrowers 2		Update XML File	Save Submit	
View Pipeline	Borrower Information	Borrower			Co-Borrower Copy from Borro	wer		Clear Co-Borrower	
S LUCIASAUCEDOLAMAS ^	Loan Information	First	Middle La	ast Suffix	* The Co-Borrower information will First	only be saved after filling in Middle	the First name, Last name, and Last	I SSN. Suffix	
Loan Main AAAR20241010004	Employment Information Assets	Name			Name		(100)		
Loan Summary	E Liabilities & Real Estate	SSN	DOB 🗰 02/06/1955	Age 69	SSN 4	DOB 🗎 0		68	
Related Documents	🗈 Loan Addendum	Citizenship US Citizen	~		Citizenship US Citizen		~		Ŀ
Dupload Submission Package	Lender Information	Alternate Name First Name Middle	Name Last Name	Suffix	Alternate Name	Idle Name L	ast Name Su	ffix	
Conditions	1008			Ē				۵	
••• Appraisal V		Add			Add				
Change Of Circumstance		— Marital Status & Dependents			— Marital Status & Depender				
Rates Lock		Married Unmarried	Dependents 0 Ages		Married Unmarried	Dependents 0 Ages			
D CD/Docs Request		Separated Unmarried Addendum	Ages		Separated Unmarried Addendum —	Ages			
File Management		If Unmarried, is there a person v	who is not your legal spouse but	who currently has real property	If Unmarried, is there a perso	on who is not your legal	spouse but who currently	as real property	
0 0		rights similar to those of a legal	spouse?		rights similar to those of a leg	gai spouse?	转到 设直	以激活 Windows。	
Loan Summary AAAR202410 BORROWER_11 × Coi	10004 mbined 1008 Add Borrov	ver		Total Numb	er of Borrowers 2		Application Date	Please select date	nit
Borrower Information									T
Loan Information	Loan Program DSCR 30	Yr Fixed		Purchase	Note Rate 6	% Ter	m/Due 360	/ 360 mths	
Employment Information	Originator WS-LO			Refinance No Cash-Out	Appr Value	\$ 1,409,00	00.00		
Assets	Processor WS-brok	Ðr		Limited Cash-Out Cash-Out	Sales Price	S			
Liabilities & Real Estate			0 0	Other:	Down Pmt	% \$			
Loan Addendum	-	Primary	0.0	Construction	Loan Amt	\$ 426,000	.00		
Lender Information		Secondary Investment	0 0	Construction-Perm	w/MIP.FF	\$ 426,000	.00		
1008	Other	FHA Secondary	96 O F	irst Mtg	FHA Max Loan				
	R	ental come \$ 6,000.000	O S	Second Mtg) Simultaneous Second Third	Prepayment Penalty	Select	~		
	N	et Rent 1945.915	0 F 0 F	ourth IELOC					
	Monthly Payments for F	Present Housing		Propos	sed Monthly Payment for Pror	nertv			



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".

Tools ~	Loan No.	Borrower	Program DSCR 30 Yr Fixed	Status Registered	Note Rate 6%	DSCR 1.36	LTV / CLTV / HCLTV 30.235% / 30.235% / 30.235%	
💬 Message								
Register New Loan			Drop PDF files o	or Click to upload Submis	sion Package.			
View Pipeline	Please Enter							
LUCIASAUCEDOLAMAS ^	NOTE! If you are ready to s	ubmit a loan, please click the "Submit to	Loan Set-Up" button.				Upload Go to the File Ma	lanagement i
Loan Main AAAR20241010004							Submit to Lo	.oan Set-Up
Loan Summary	Upload History							~
Related Documents	Time Created	Uploader	Condition					
D Upload Submission Package				No Data				
Conditions								
••• Appraisal V								

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

	Loan No. ≑	Channel	Borrower ≑	Current Status ≑	Status Dat e	Loan Type 🌩	Loan Purpose	Loan Amount	Rate	Lock Exp.	Action
>		Wholesale // Wholesale Only Test		Registered	10/10/2024	DSCR 30 Yr	Rate/Term	\$426,000.00	6.000		Status
>		Wholesale // Wholesale Only Test		Registered	10/10/2024	Prime Full D	Purchase	\$1,500,000.00	6.500	11/04/2024	Status
>	-	Wholesale // Wholesale Only Test		Registered	10/09/2024	FNMA/FHLM	Purchase	\$261,000.00	5.250		Status
>		Wholesale // Wholesale Only Test	-	Registered	10/09/2024	Expanded Fu	Purchase	\$1,500,000.00	6.625		Status
>	-	Wholesale // Wholesale Only Test		Pending Denied	10/09/2024	Expanded Fu	Purchase	\$1,200,000.00	6.625	11/03/2024	Status
>		Wholesale // Wholesale Only Test		стс	10/09/2024	QM Commun	Purchase	\$822,375.00	7.000	11/18/2024	Status
>		Wholesale // Wholesale Only Test		Funded	10/02/2024	DSCR 30 Yr	Cash Out	\$236,250.00	7.500	11/07/2024	Status
>		Wholesale // Wholesale Only Test		Registered	09/21/2024	FNMA/FHLM	Purchase	\$300,000.00	5.125		Status

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