

## 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.

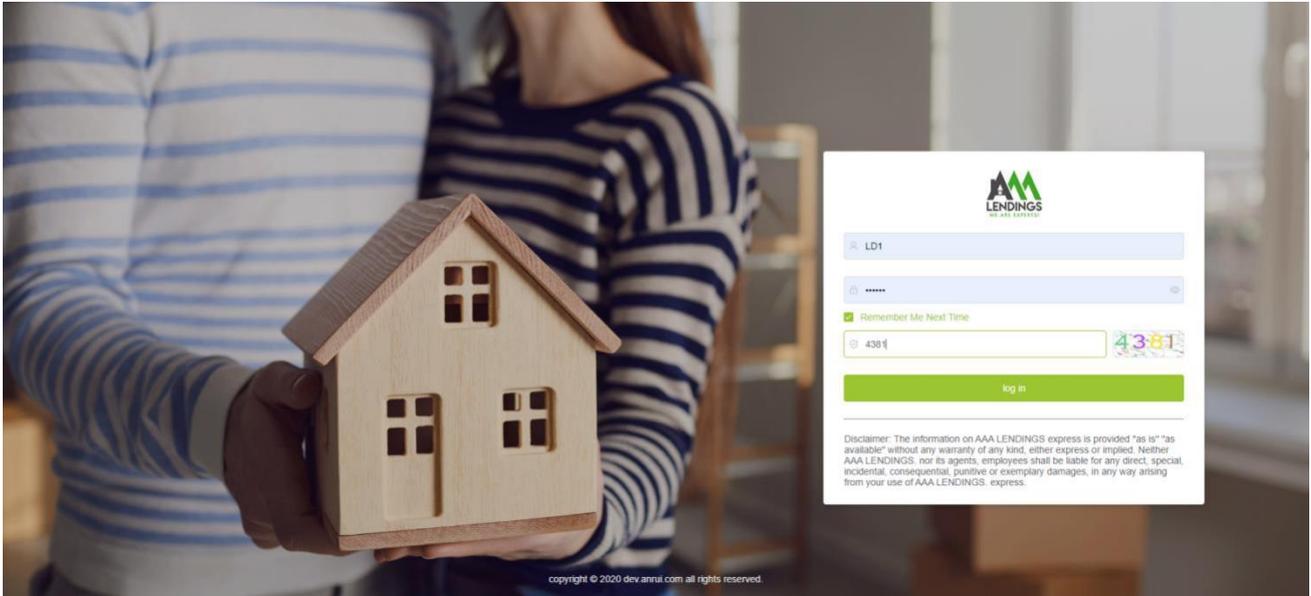
If you have any questions, please contact your Account Executive or Loan Coordinator ([coordinator@aaalendings.com](mailto:coordinator@aaalendings.com)).

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](mailto:lockdesk@aaalendings.com)) for help.



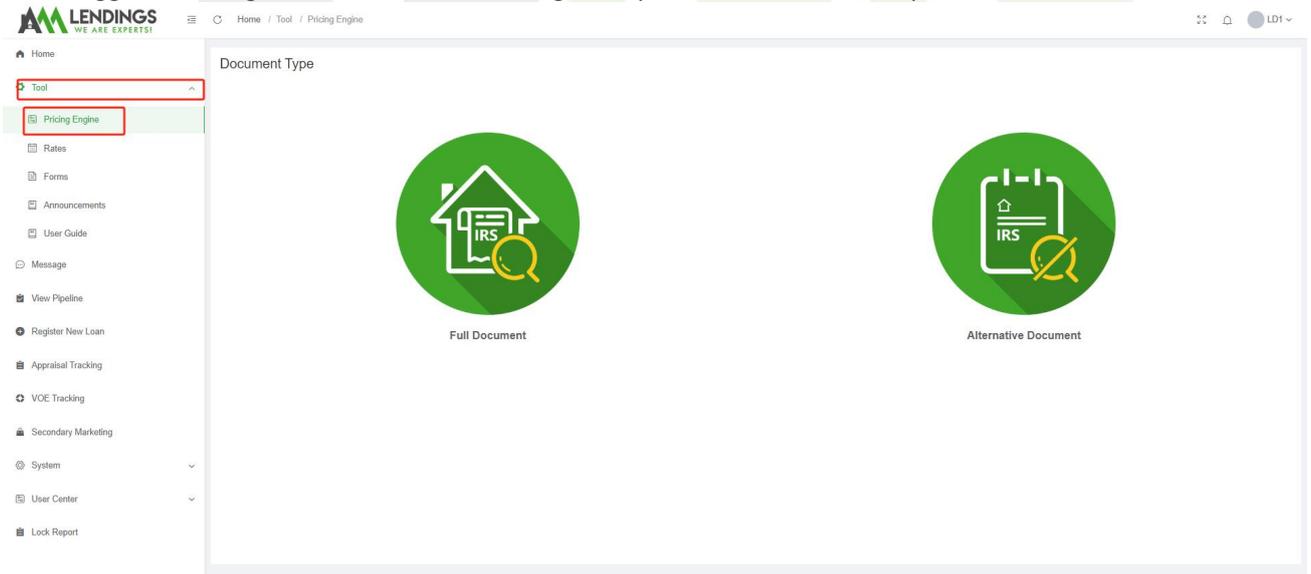
## Step1. Log In to Your Account

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

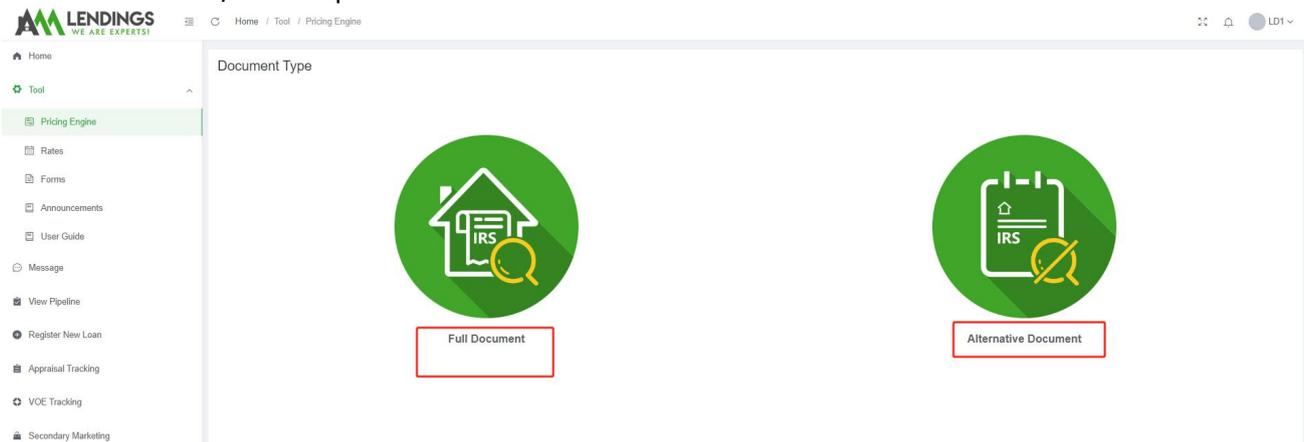
Based on the program you need to quote, choose either “Full Doc” or “Alt Doc”.

**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.

### 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.

### 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 Run

Eligible Programs 2023-11-16

| Program Name    | Code    | Rate  | Price  |
|-----------------|---------|-------|--------|
| DSCR 30yr Fixed | AAAP007 | 7.375 | 95,000 |

[Click Here](#)

Run Run

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                           |          | -1,000.00     |
| DSCR, Non-Foreign National, FICO 740 Plus, LTV 65.01-70.00 |          | -1,000.00     |
| DSCR, Escrow Waiver  |          | -0,125.00     |
| DSCR, No PPP   |          | -2,000.00     |
| <b>Total adjustment</b>                                    | <b>0</b> | <b>-4,125</b> |

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      | 96,000      | \$28,000.00  |
| 7.875     | 100,375    | 7.875      | 96,250      | \$26,250.00  |
| 8.000     | 100,625    | 8.000      | 96,500      | \$24,500.00  |
| 8.125     | 101,000    | 8.125      | 96,875      | \$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     | (\$3,900.00) |
| 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.

