# AAA Capital Investment, Inc.

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# Encompass User Guide

Contents

# Introduction

This guide is intended to help you work with our company's website, which connects directly to our loan origination system (LOS). The website provides a central online location where you can originate, process, and monitor loans. After logging into the website, you can originate new loan files or import loan files from a Fannie Mae formatted file. Once the loan is added to our website, you can submit the loan or take actions such as ordering a credit report or searching for product and pricing options. You can also use the website to monitor the loan's status. At the same time we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file on the website are reflected in the loan when opened in our LOS and vice versa.

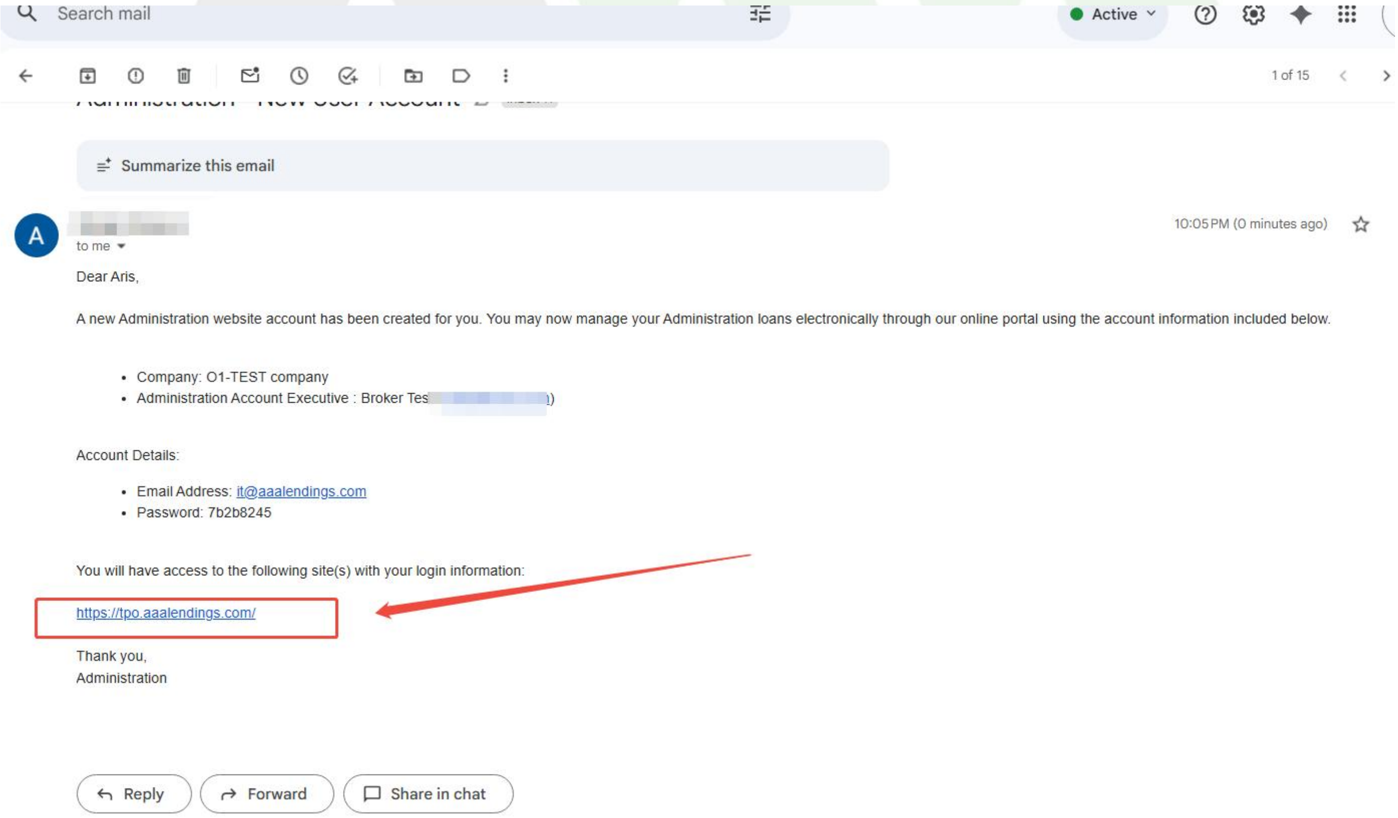
This guide provides all of the instructions necessary to log into the website and start originating and processing loans.

# Gaining Initial Access to the Website

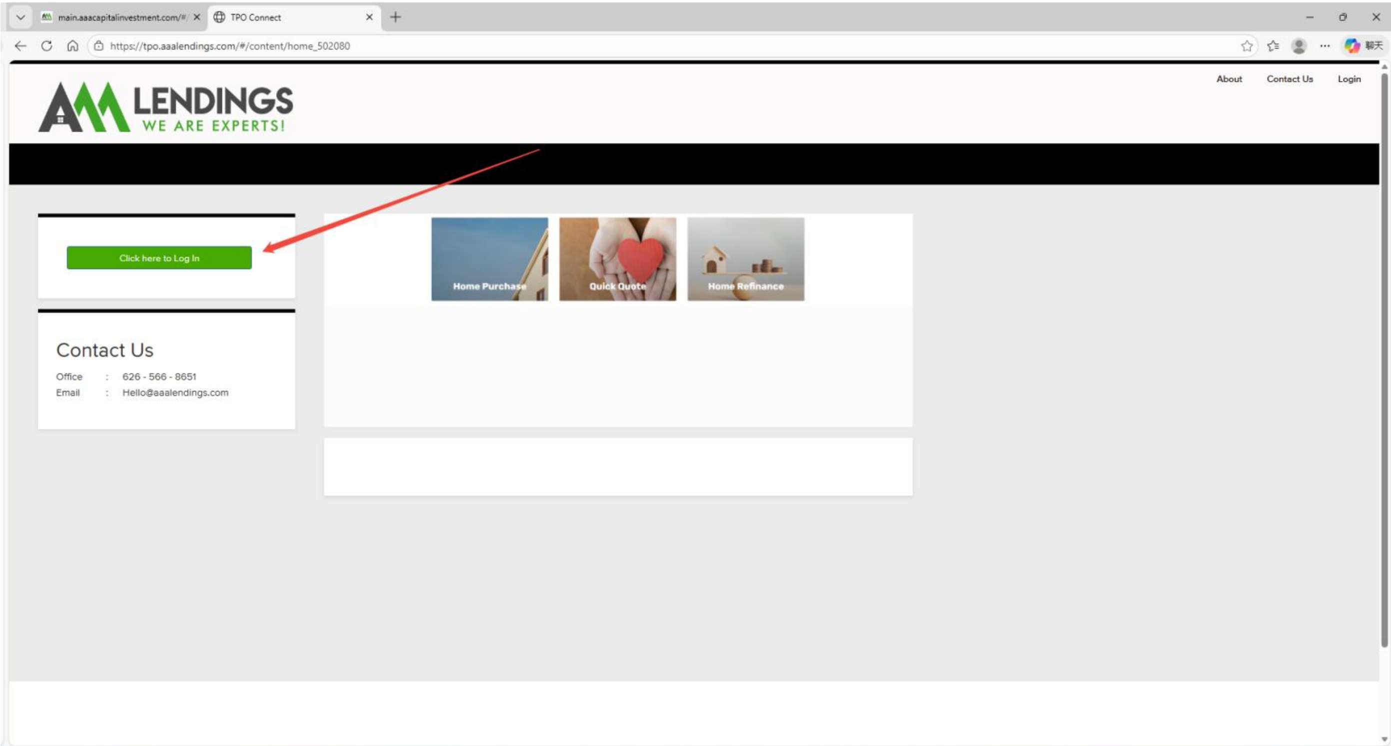
Once approved by our company, we will assign a manager from your company to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email from us that provides a link to the website, along with a log in name (the manager's email address) and a temporary password. The manager will then complete the following steps to gain access to the website.

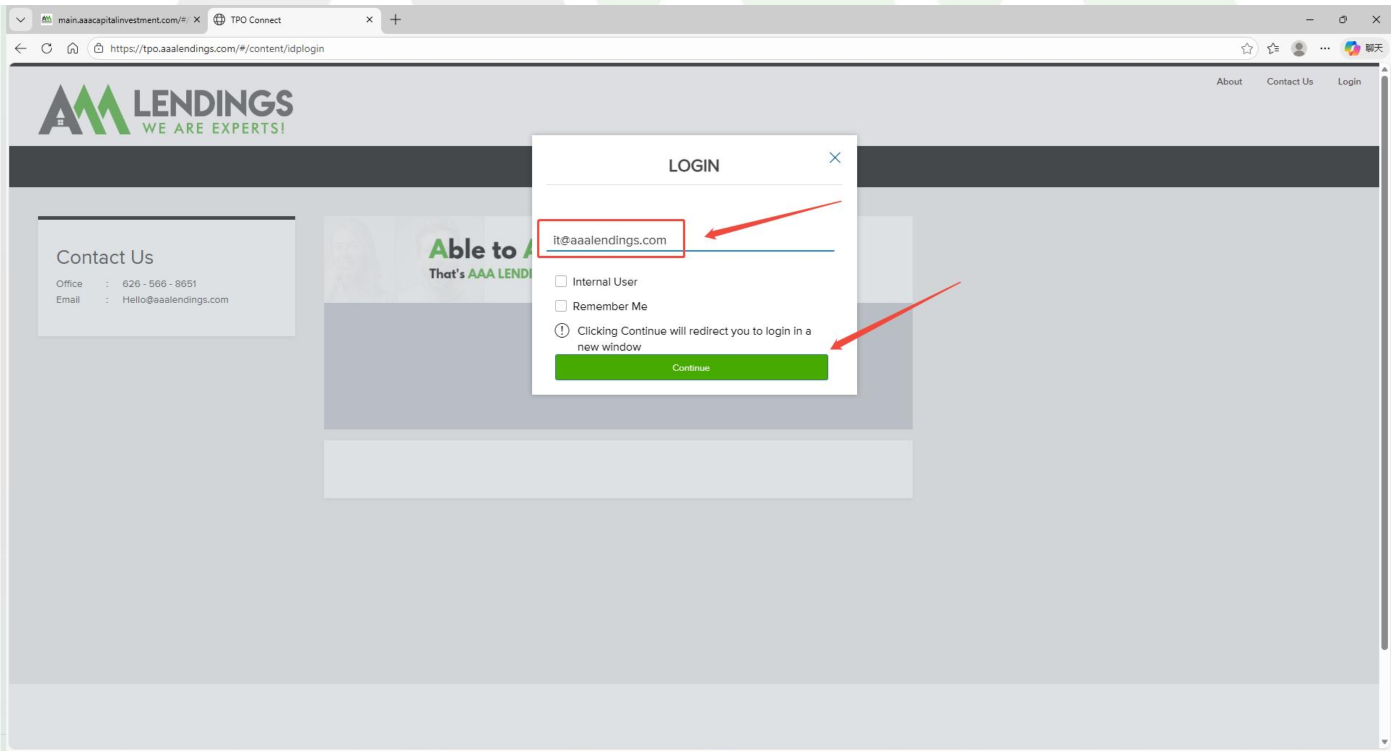
**To Gain Initial Access to the Website:**

1. Click the link provided in the email to open the website.



2. Log in to the website using your email address and the temporary password provided in the email.



3. On the Change Password page, create a new password.

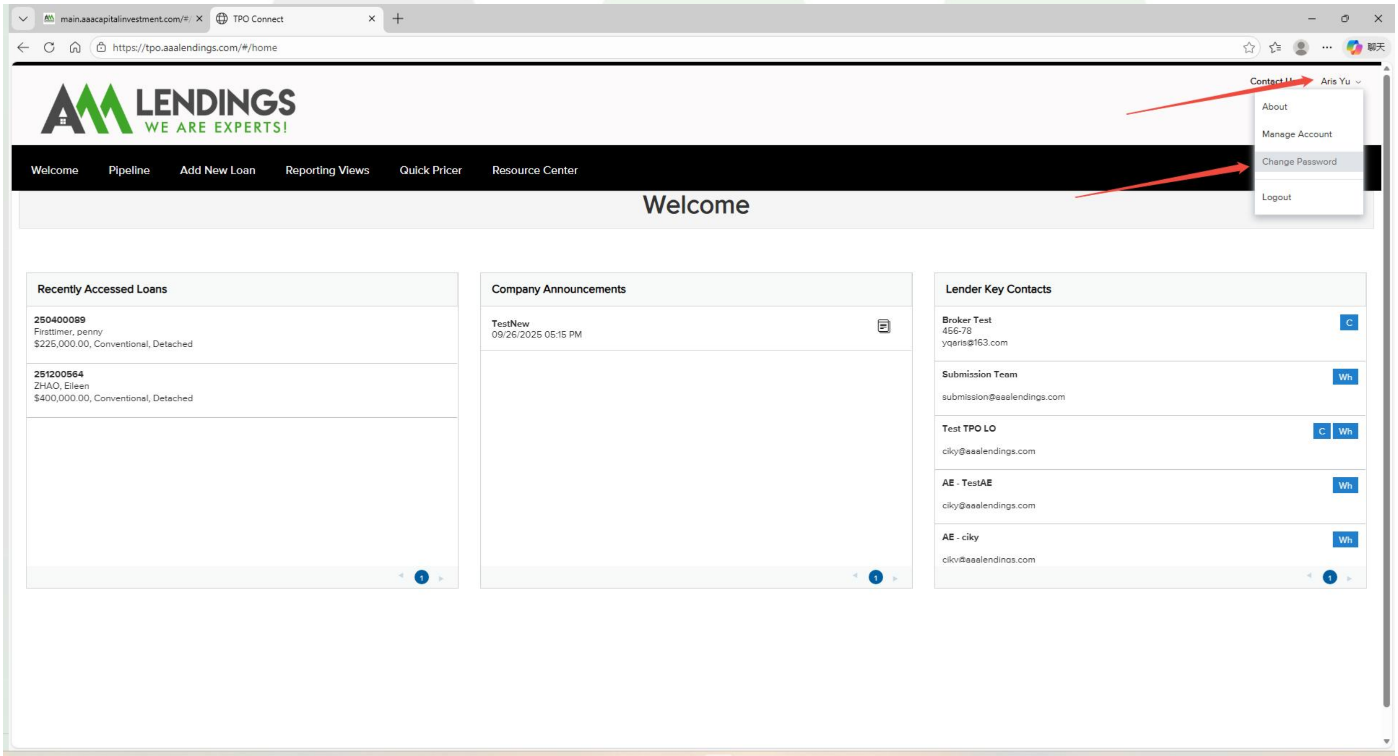
***NOTE:*** *Be sure to keep track of your new password. Our company will not have access to it.*

**Start Using the Website Tools**

Once logged in, the manager can grant users access to the site and update their account information.

**To Change Your Password:**

1. Click your user name in the top right corner of Encompass TPO Connect, and then select **Change Password**.




2. On the Change Password screen, enter your current password in the **Current Password** field.

3. Enter a new password in the **New Password** field.

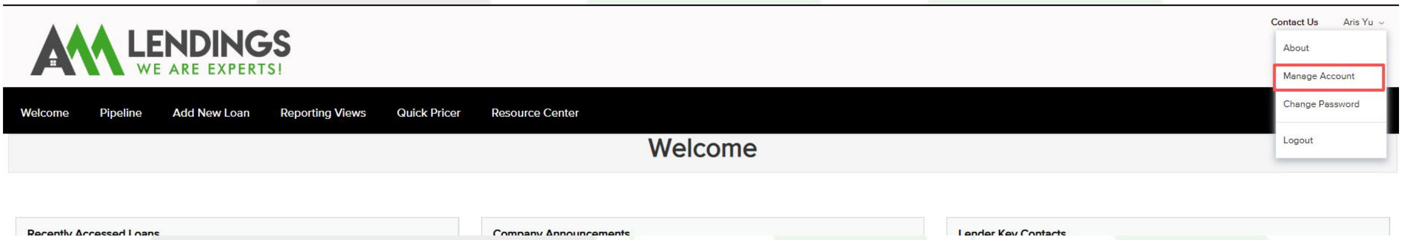
4. Re-Enter the new password in the **Re-enter New Password** field.
5. Click **Save**. Third Party Origination Website User Guide

# Add Users to the Website

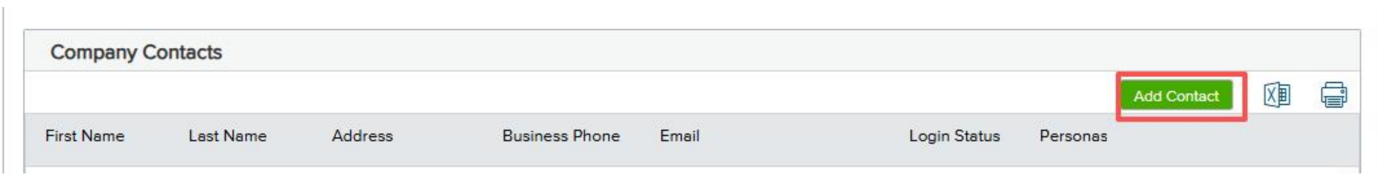
In order for other users to gain access to the website, the manager must create a contact record for each user.

**To Create a Contact Record:**

1. Click your user name in the top right corner, and then select **Manage Account**.



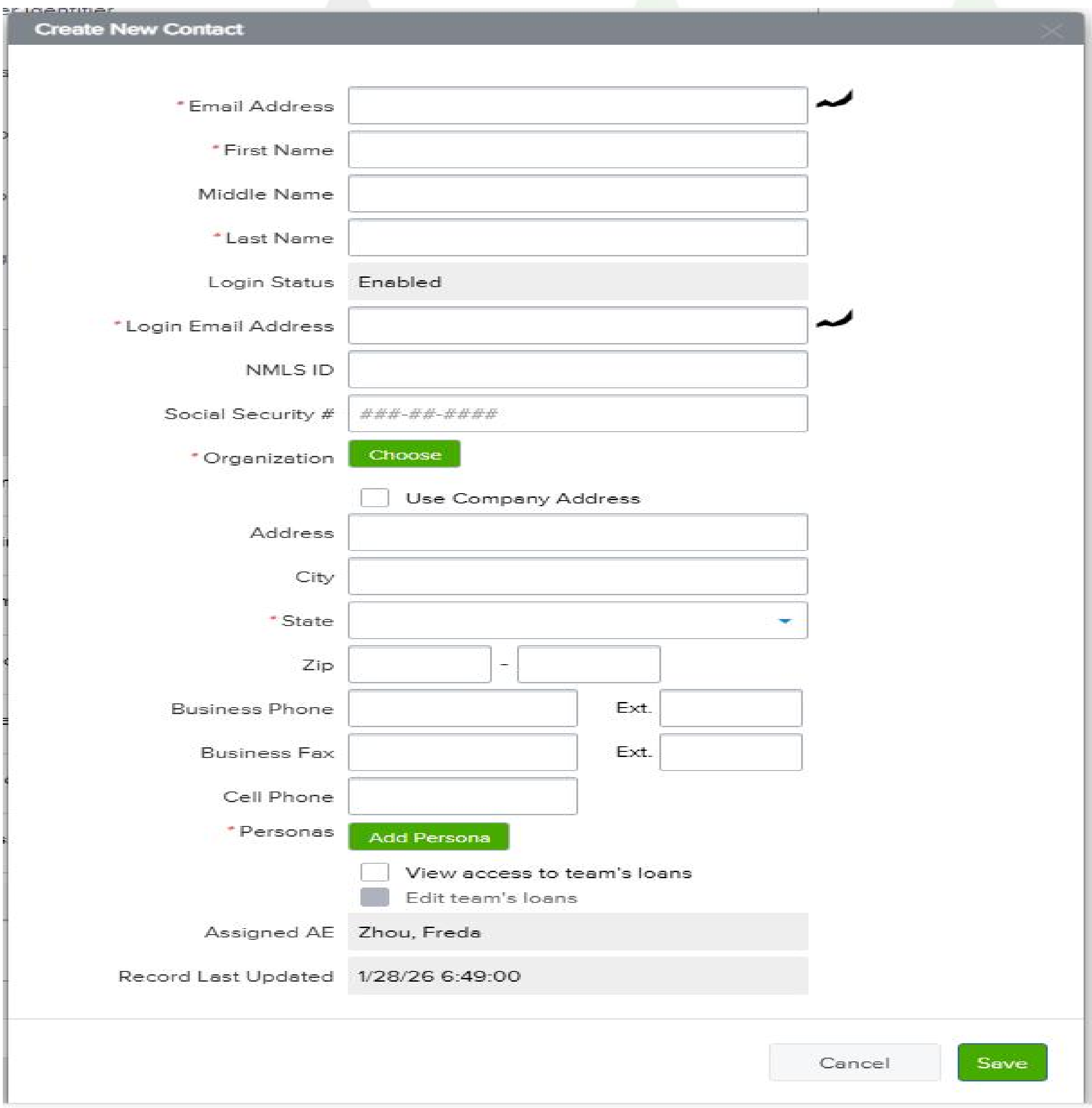

2. Click the **Company Account** tab.
3. Scroll to the Company Contacts section, and then click **Add Contact** to add a new user who will be able to use the website. Third Party Origination Website User Guide




4. Enter the required information for the user. (Required fields are marked with a red asterisk.)

- The Organization field enables you to select the branch within the TPO Company's organization where this contact should be created. Click **Choose** to select the organization option, and then select the organization entry and click **Save**.
- The Persona field enables you to select an available persona to assign to the TPO Contact. Click

**Add Persona** to select the persona for the TPO contact, and then select one or more personas and click **Save**.



**5** When finished, click the **Save** button.

The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can log in to the website, however their licensing information needs to be submitted to, and then approved by, our company before they can submit loan files. (This rule applies to branches that will use the website as well.)

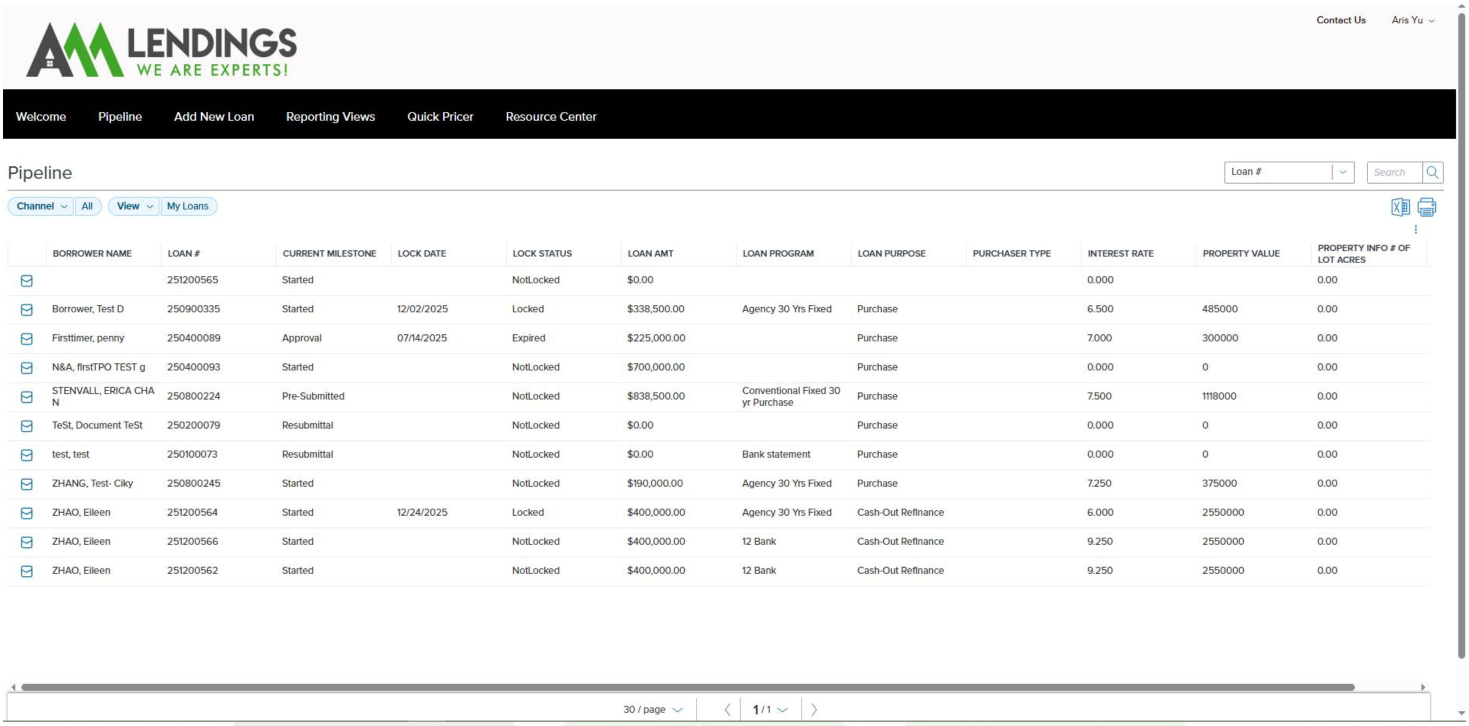
Submit user or branch licensing information to: it@aaalendings.com

*Add contact information for licensing information reviewer(s)*

# View the Pipeline

Click the **Pipeline** link on the Welcome page to view your pipeline of loans. As you create new loans, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in TPO Connect.

## Pipeline Grid View Example:

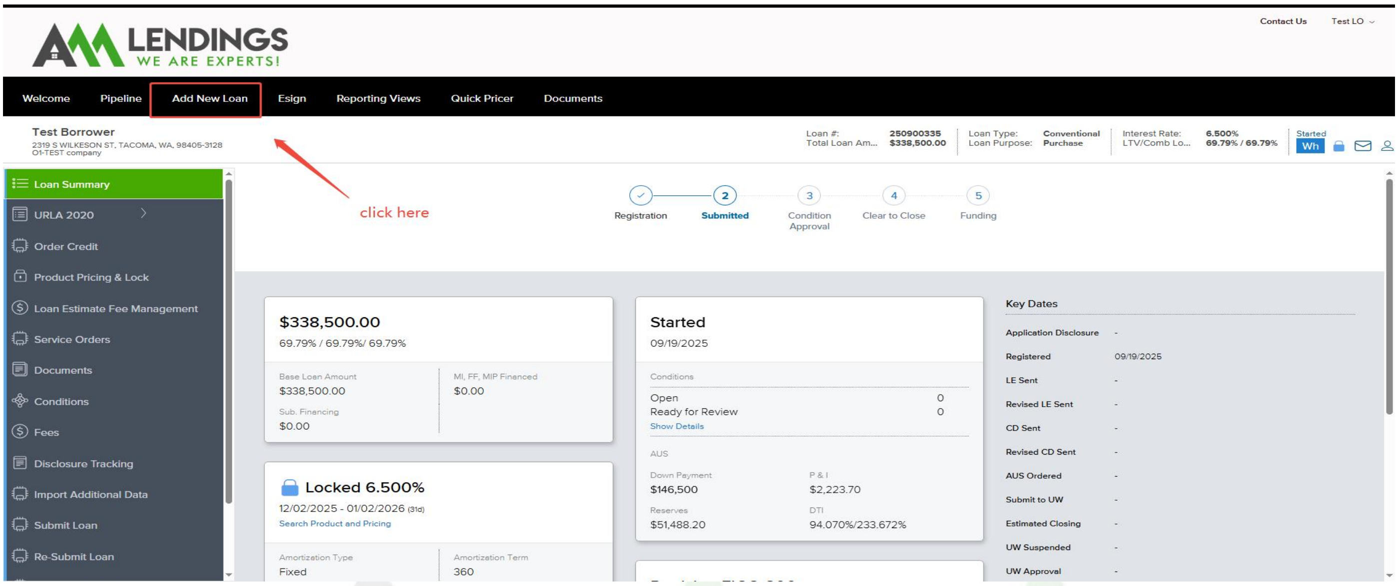



| BORROWER NAME | LOAN # | CURRENT MILESTONE | LOCK DATE | LOCK STATUS | LOAN AMT | LOAN PROGRAM | LOAN PURPOSE | PURCHASER TYPE | INTEREST RATE | PROPERTY VALUE | PROPERTY INFO # OF LOT ACRES |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 251200565 | Started | | NotLocked | $0.00 | | | | 0.000 | | 0.00 |
| Borrower, Test D | 250900335 | Started | 12/02/2025 | Locked | $338,500.00 | Agency 30 Yrs Fixed | Purchase | | 6.500 | 485000 | 0.00 |
| Firsttimer, penny | 250400089 | Approval | 07/14/2025 | Expired | $225,000.00 | | Purchase | | 7.000 | 300000 | 0.00 |
| N&A, firstTPO TEST g | 250400093 | Started | | NotLocked | $700,000.00 | | Purchase | | 0.000 | 0 | 0.00 |
| STENVALL, ERICA CHA N | 250800224 | Pre-Submitted | | NotLocked | $838,500.00 | Conventional Fixed 30 yr Purchase | Purchase | | 7.500 | 1118000 | 0.00 |
| TeSt, Document TeSt | 250200079 | Resubmittal | | NotLocked | $0.00 | | Purchase | | 0.000 | 0 | 0.00 |
| test, test | 250100073 | Resubmittal | | NotLocked | $0.00 | Bank statement | Purchase | | 0.000 | 0 | 0.00 |
| ZHANG, Test- Ciky | 250800245 | Started | | NotLocked | $190,000.00 | Agency 30 Yrs Fixed | Purchase | | 7.250 | 375000 | 0.00 |
| ZHAO, Eileen | 251200564 | Started | 12/24/2025 | Locked | $400,000.00 | Agency 30 Yrs Fixed | Cash-Out Refinance | | 6.000 | 2550000 | 0.00 |
| ZHAO, Eileen | 251200566 | Started | | NotLocked | $400,000.00 | 12 Bank | Cash-Out Refinance | | 9.250 | 2550000 | 0.00 |
| ZHAO, Eileen | 251200562 | Started | | NotLocked | $400,000.00 | 12 Bank | Cash-Out Refinance | | 9.250 | 2550000 | 0.00 |

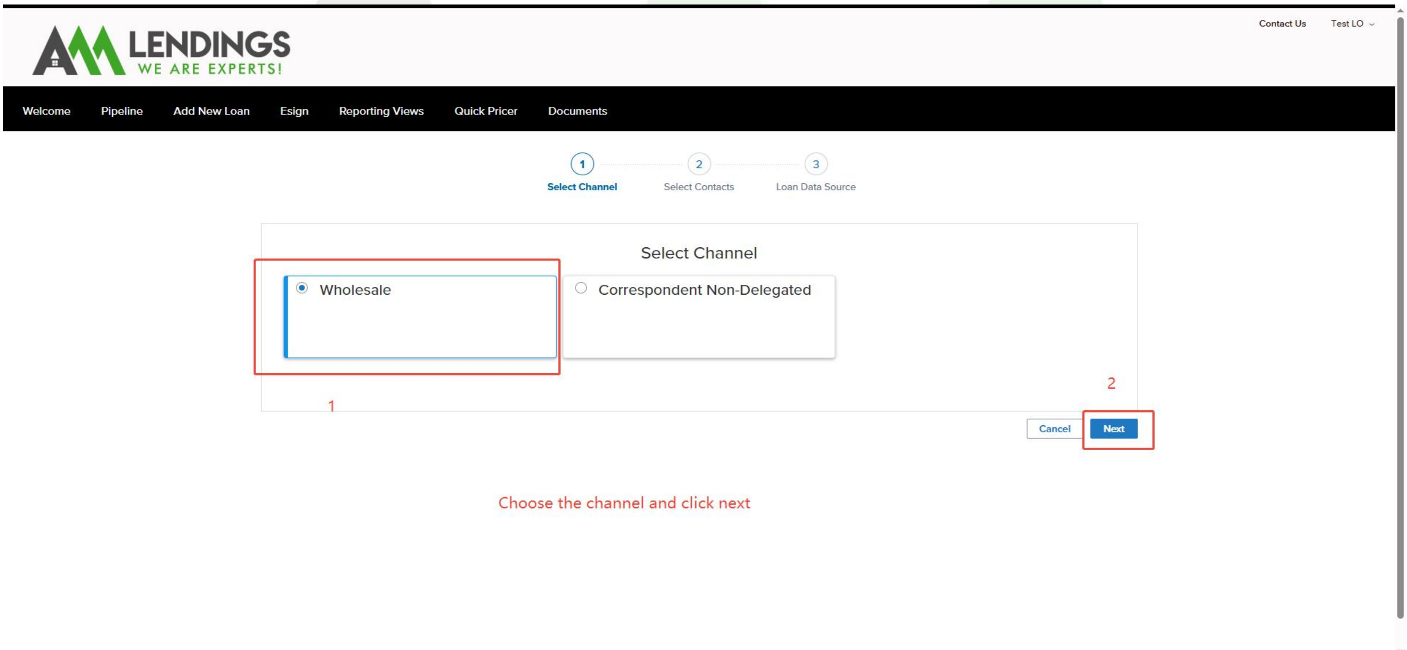
# Start a New Loan

There are two ways to originate a loan in TPO Connect: Importing a Fannie Mae DU "3.2 or 3.4 MISMO" file or by manually filling out an online 1003.

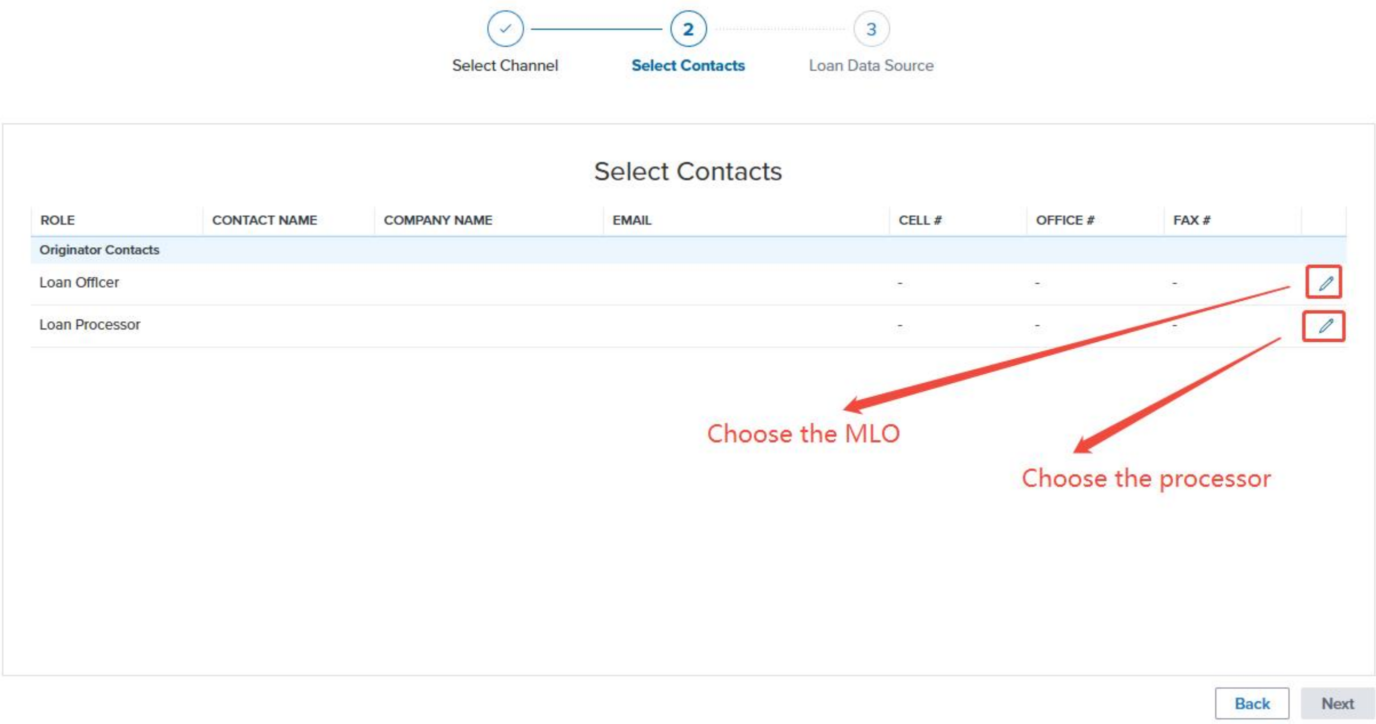
1. Click **"Add New Loan"** to start a new file registration.

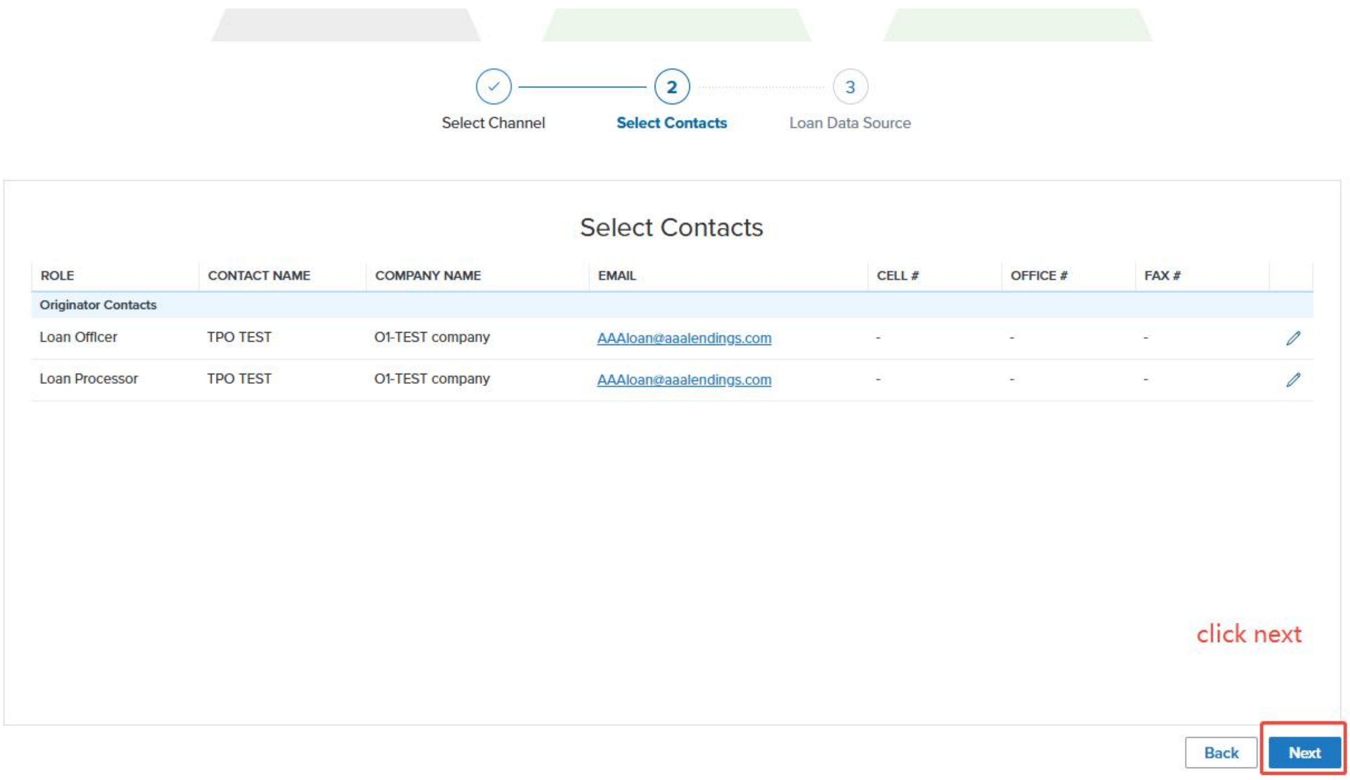



2. Select the appropriate **Channel**, then click **"Next."**




3. Select the **MLO** and **Processor**, then click **"Next."**

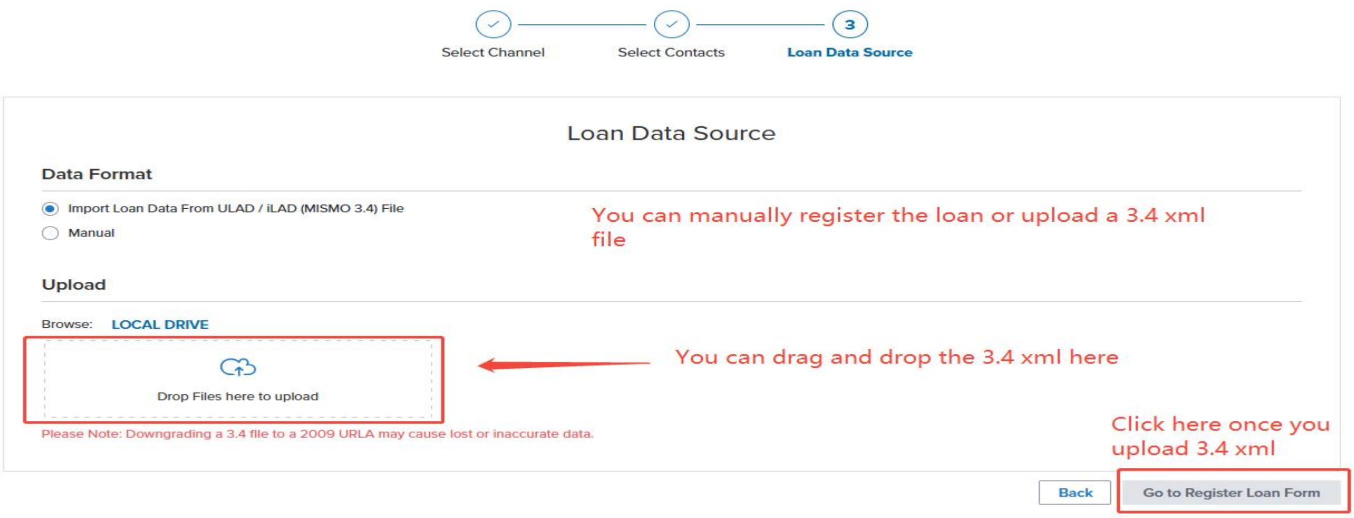


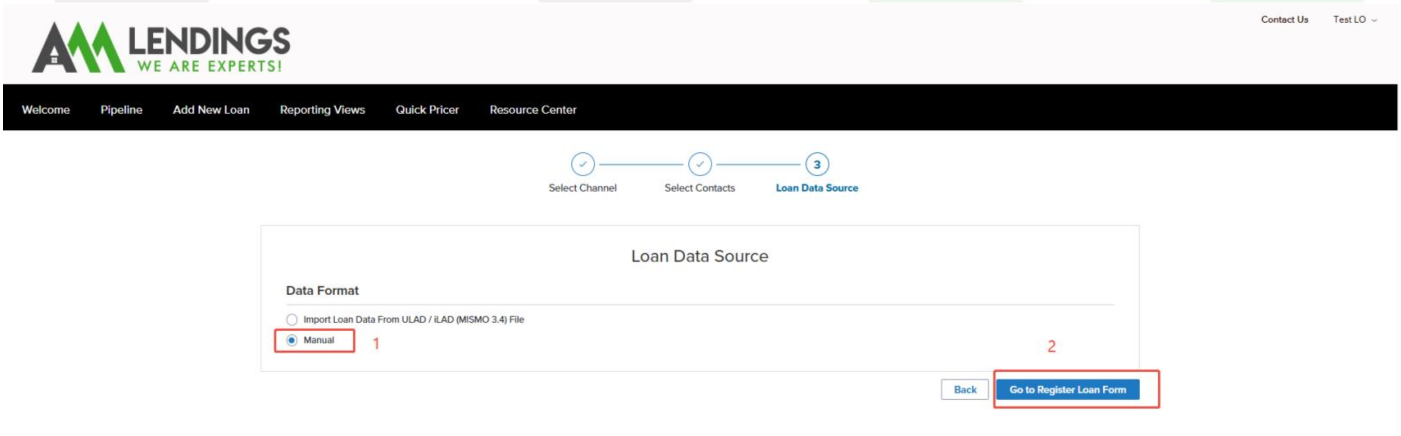

4. Upload the **3.4 XML file** *or* manually start a new application.

Where to get MISMO 3.4 - If you use mortgage software like **Encompass** or **LendingPad**, MISMO 3.4 is already built-in.

- **What you get:** A "Export to MISMO 3.4" button.
- **Example:** You click "Export," and the software automatically turns your loan data into a MISMO 3.4 file for you.

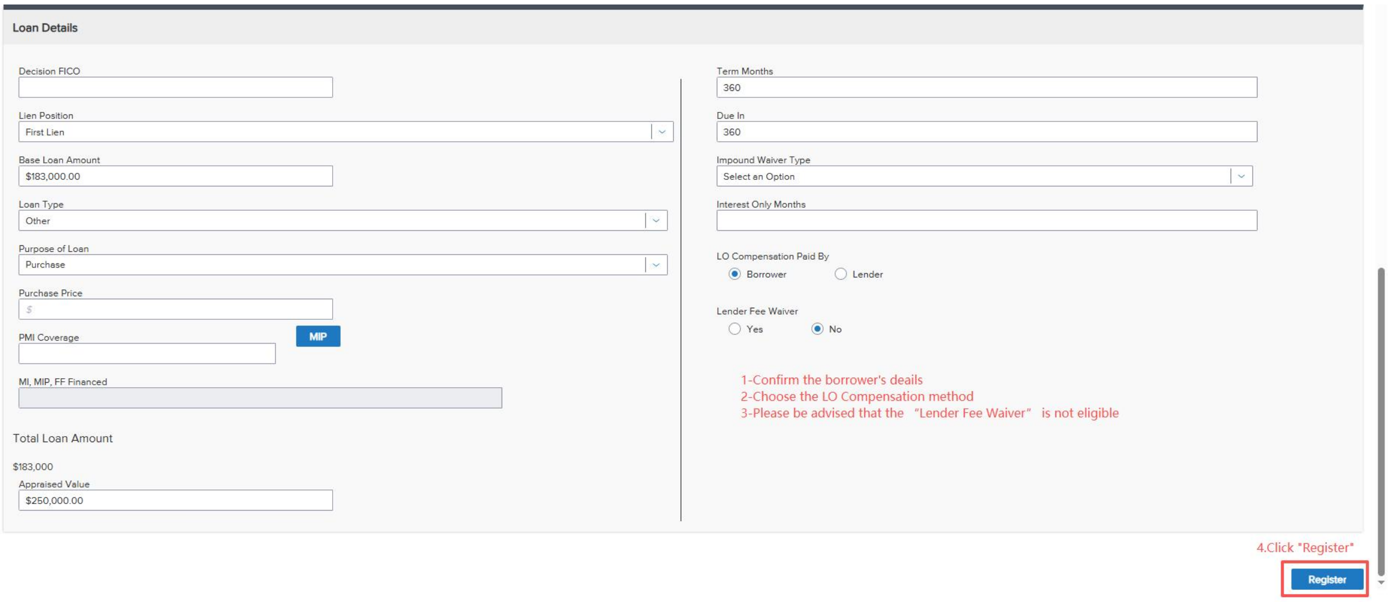



If you have no MISMO 3.4 – Choose "**Manual**" then click "**Go to Register Loan Form**" to start

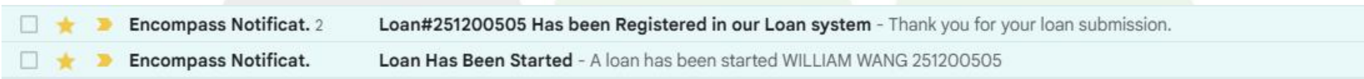



5. Complete & confirm the borrower's information and select your compensation method, t

hen click "**Register**".

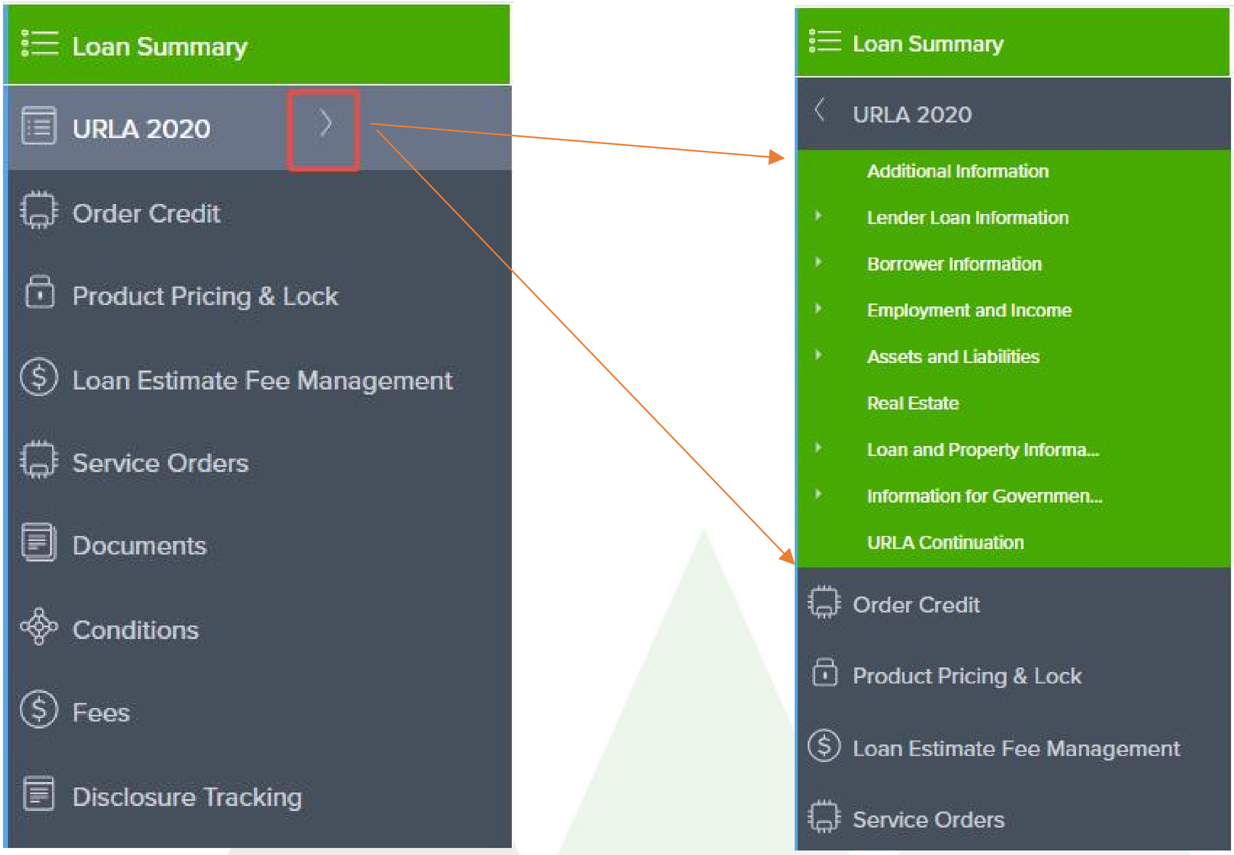



You will receive an email notification confirming that the file has been registered with **AAA LENDINGS**.

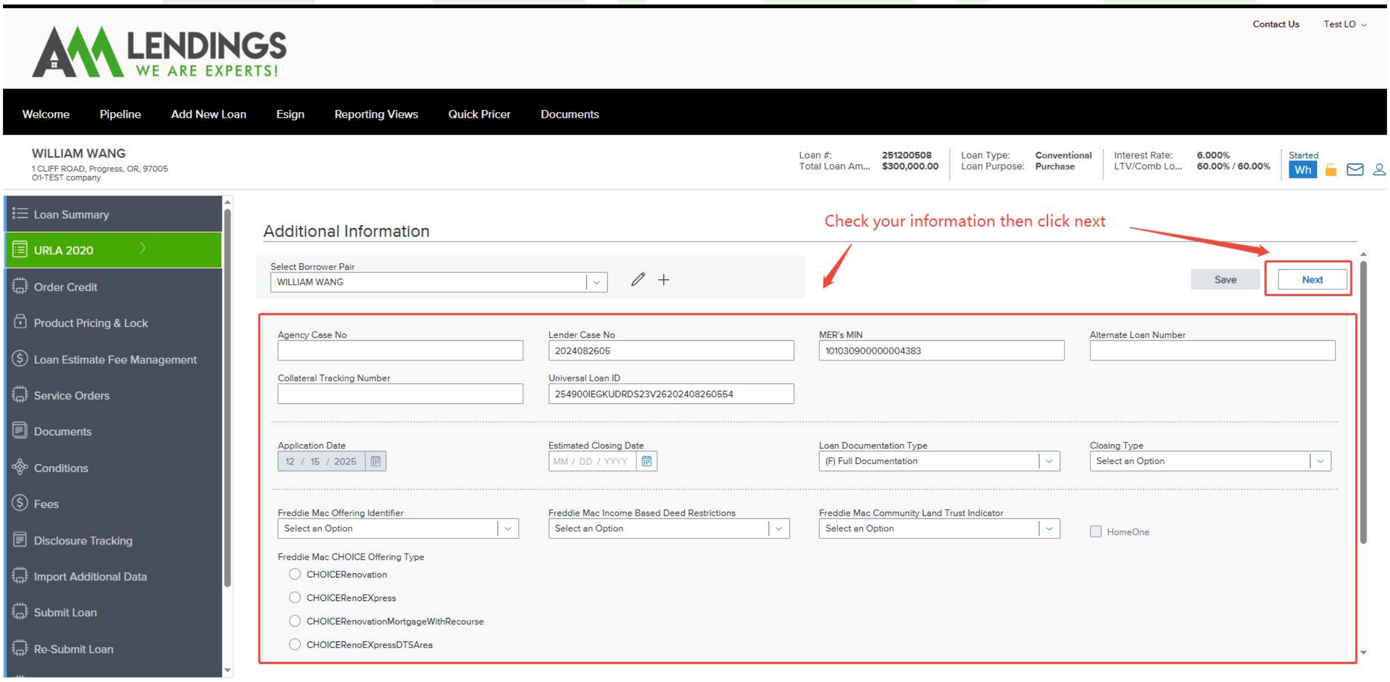



6. Complete the **URLA (Uniform Residential Loan Application)**.

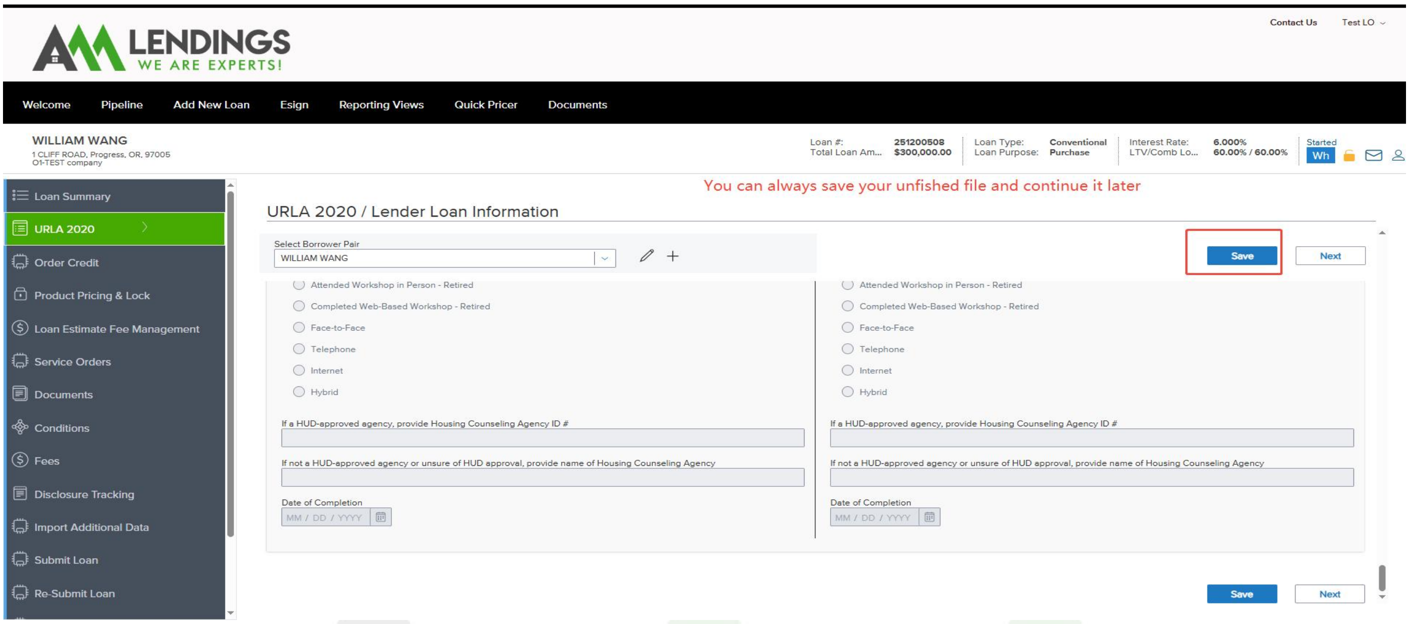
Clicking the arrow/bracket will expand each section, allowing you to input and review data.




Fill in all required information and click **"Next."**

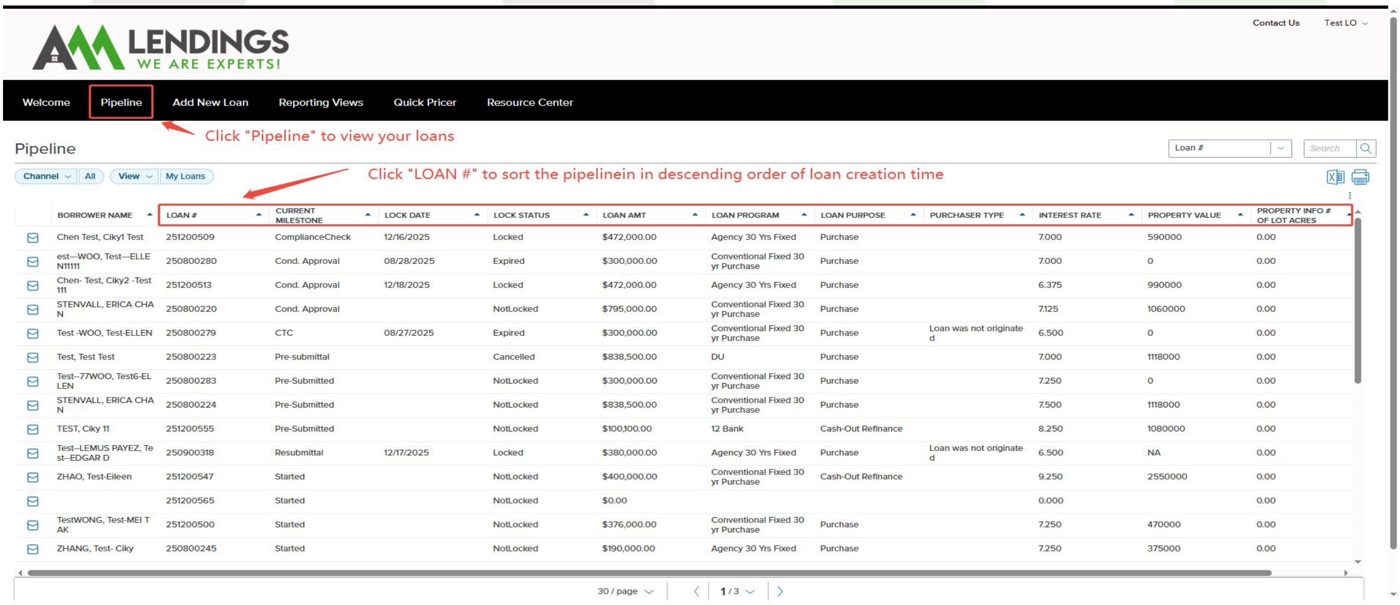



You may save your progress at any time by clicking **"Save."**

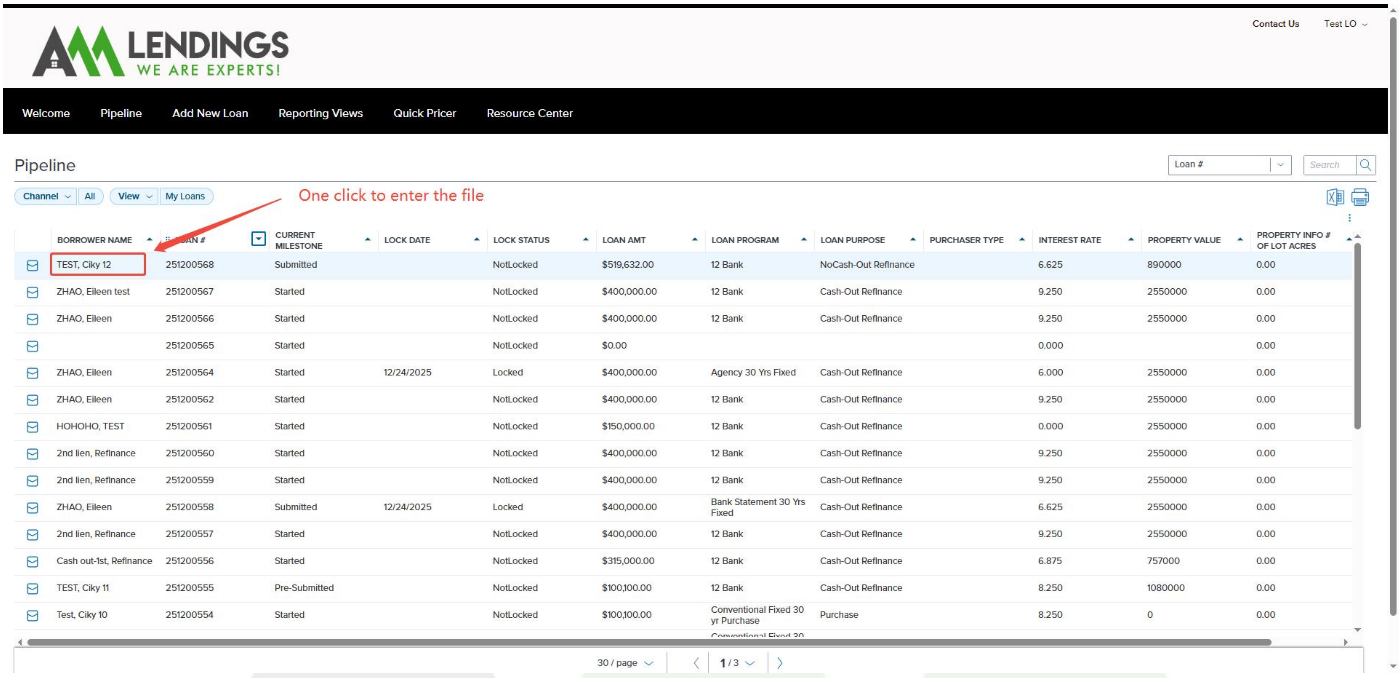



7. Once the URLA is complete, the loan will appear in your **Pipeline**. Click the **Pipeline** link on the Welcome page to view your pipeline of loans.

- Here you can check loan status, lock status, and some basic loan information.
- You can sort the pipeline in different ways by clicking on the different **Column Headers.**
- We recommend clicking the **'LOAN #'** column header to sort the most recent loans to the top.

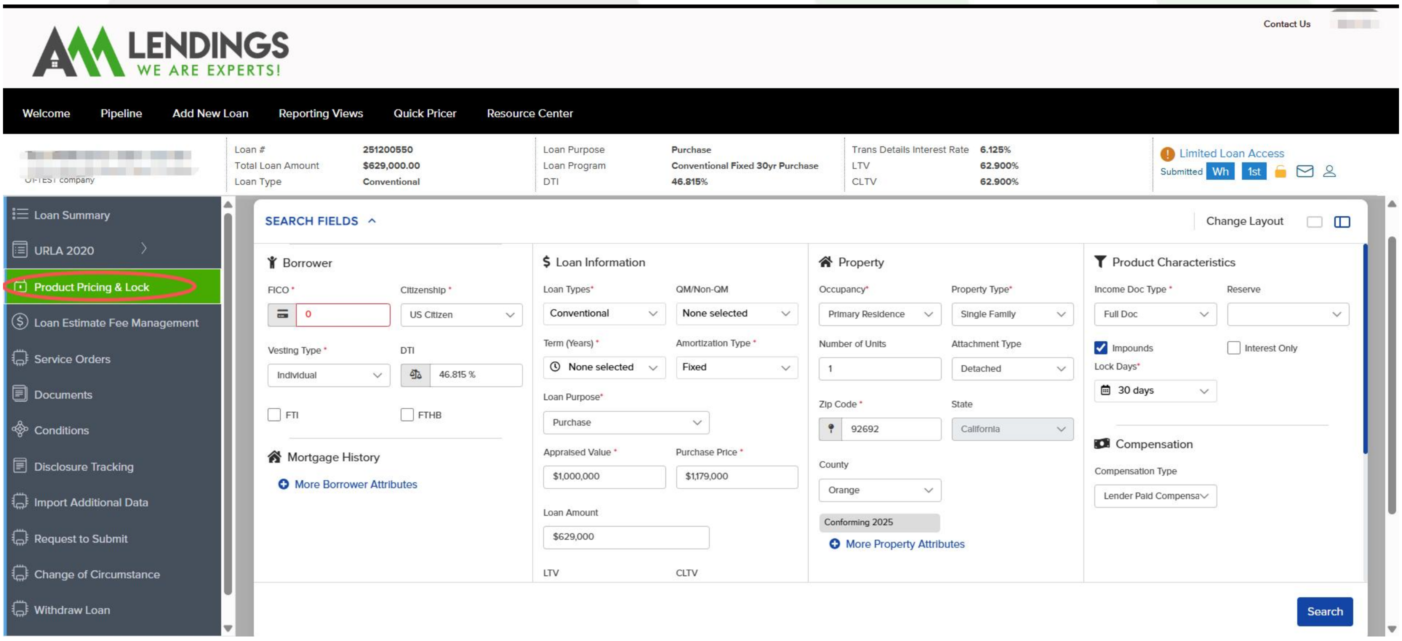


Open the file with a single click.




## 8. Product Pricing & Lock

Step 1: Open your loan file in TPOC. Navigate to **Product Pricing & Lock**, then select the appropriate loan program.

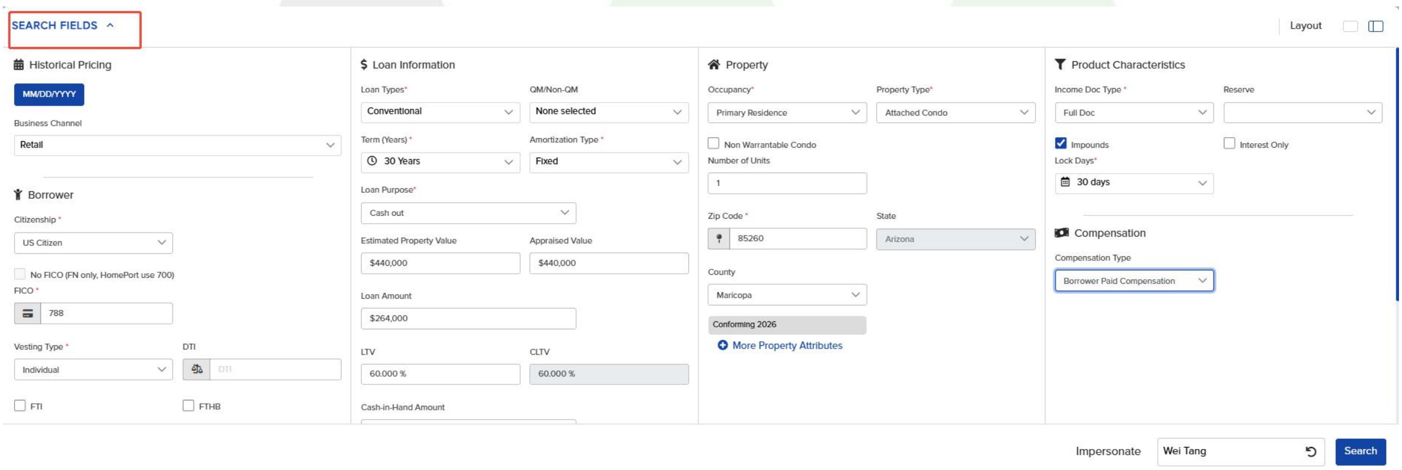


**Note:** Ensure you are in the correct loan file, as the system will pull the subject property and borrower data automatically

Step2: Once the Pricing Engine launches, you will see the **Search Fields** interface. This is where you validate the loan parameters before generating a quote.

Review the **Search Fields** section.

- Double-check critical information such as **Loan Type**, **Loan Purpose**, **FICO**, **LTV/CLTV**, and **Property Type**.

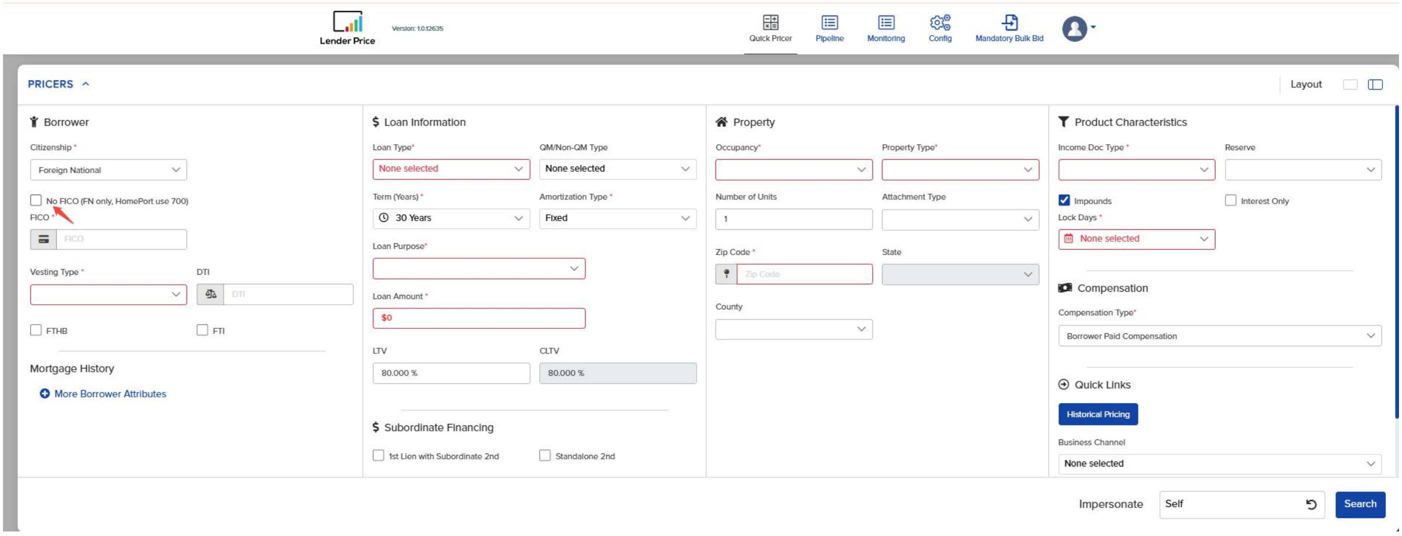



- Ensure all data pulled from TPOC is accurate.

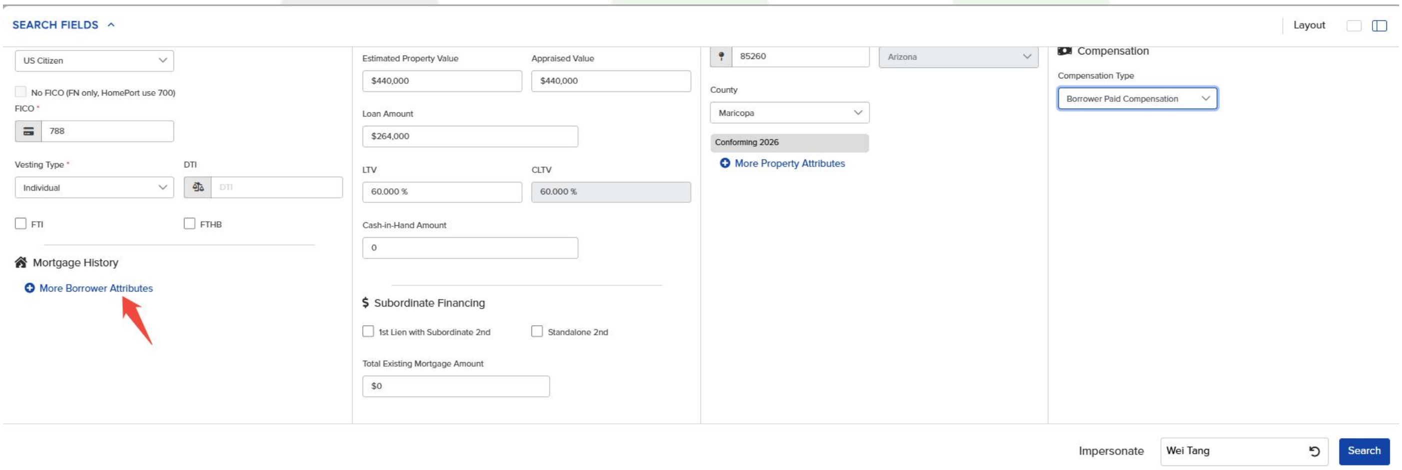
- Foreign National FICO Requirements:

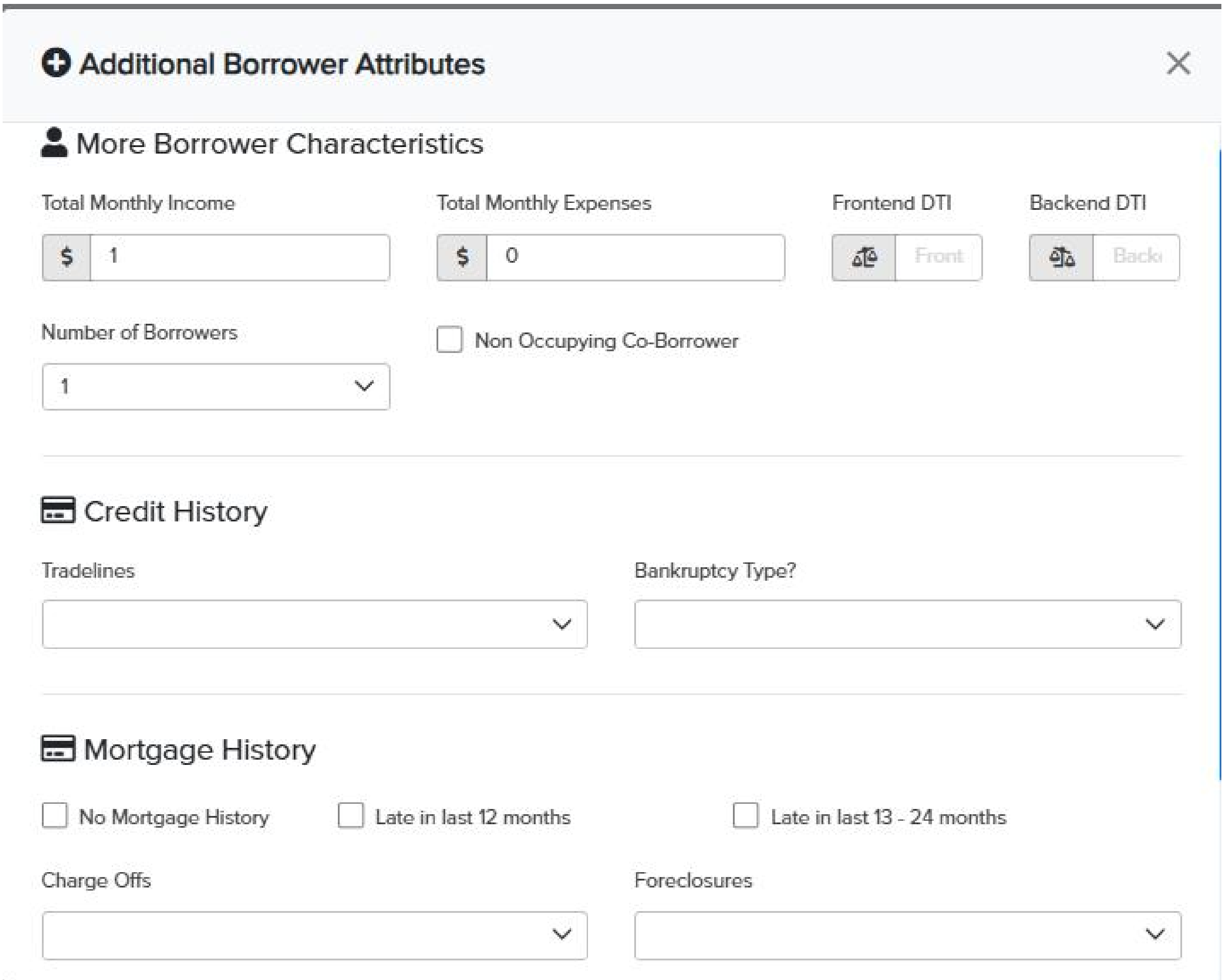
For Standard Foreign National programs, please check the "No FICO" box.

Once "No FICO" is checked, the FICO input field should be hidden automatically



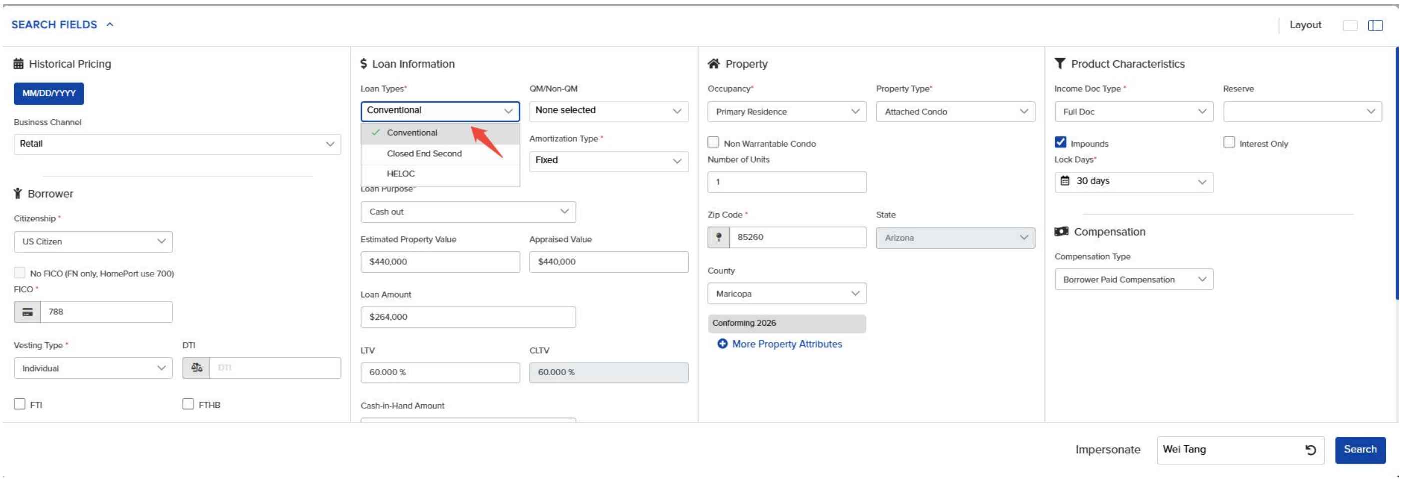

● Mortgage History: If the borrower has mortgage history, click "More Borrower Attributes" within the Mortgage History module to input the details.



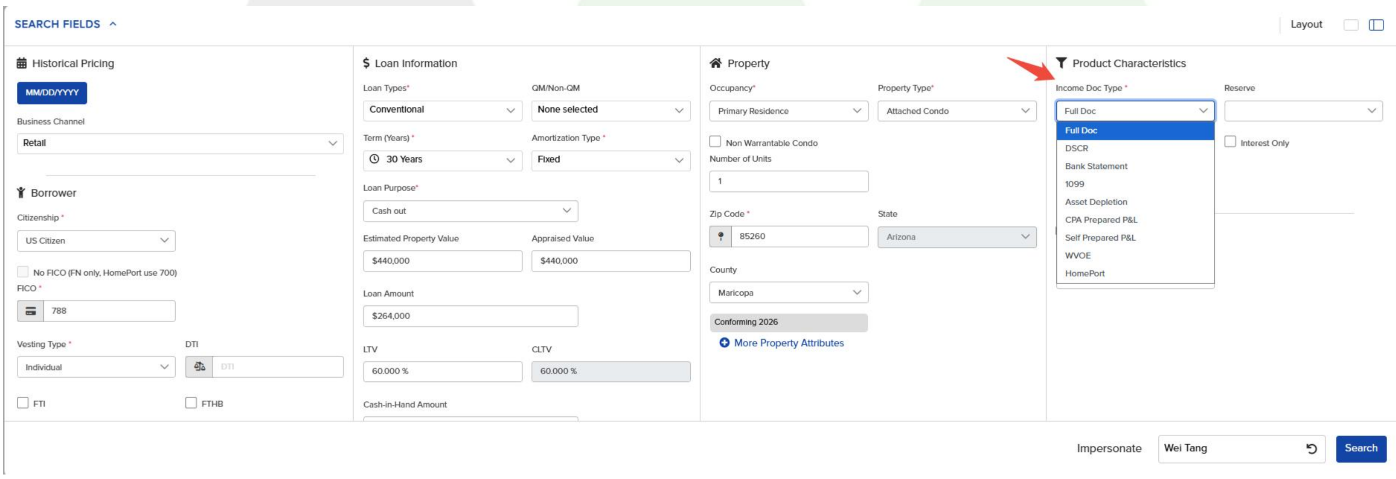



- Loan Types Selection: Only Conventional, Closed End Second, and HELOC are available.

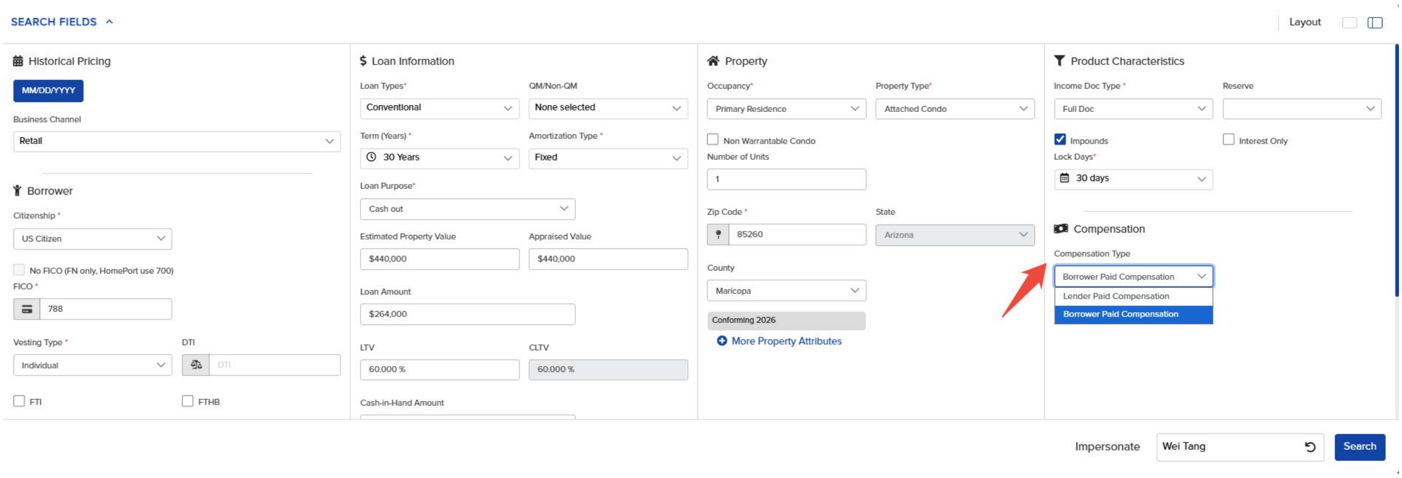
  Please select Conventional for all first lien loans.



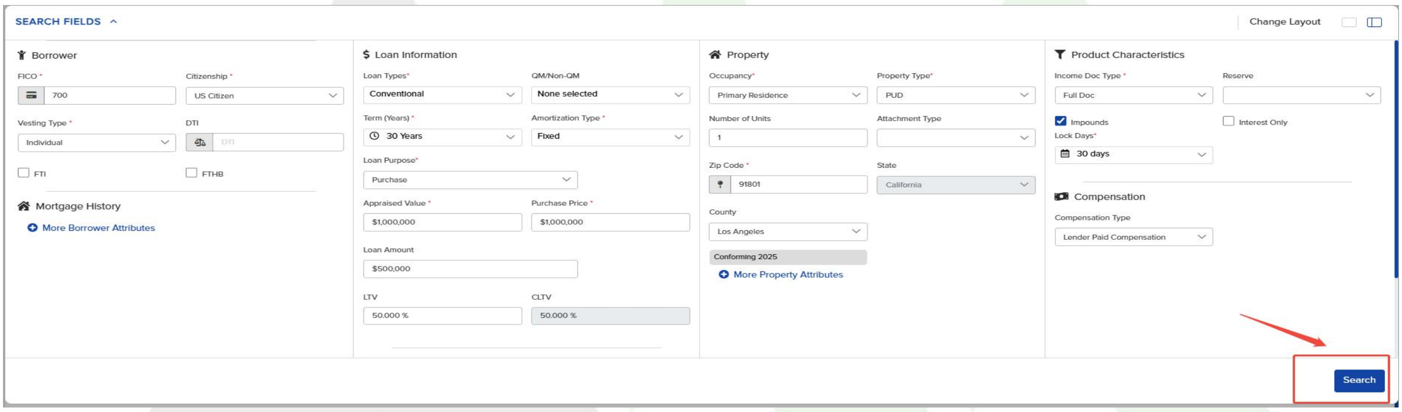

● Income Doc Type: Please note that Income Doc Type represents the income category rather than a Program option. This field will not auto-populate from loan data and must be selected manually.



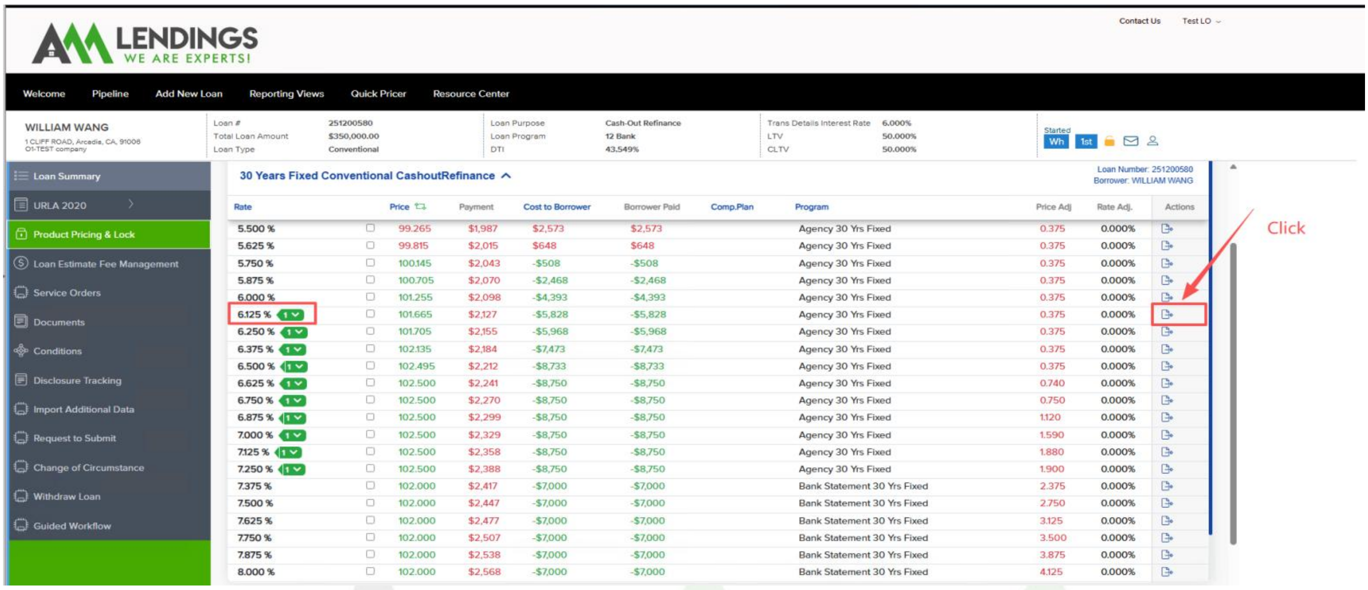

● Compensation Type: Please verify that the Compensation Type has been selected correctly.

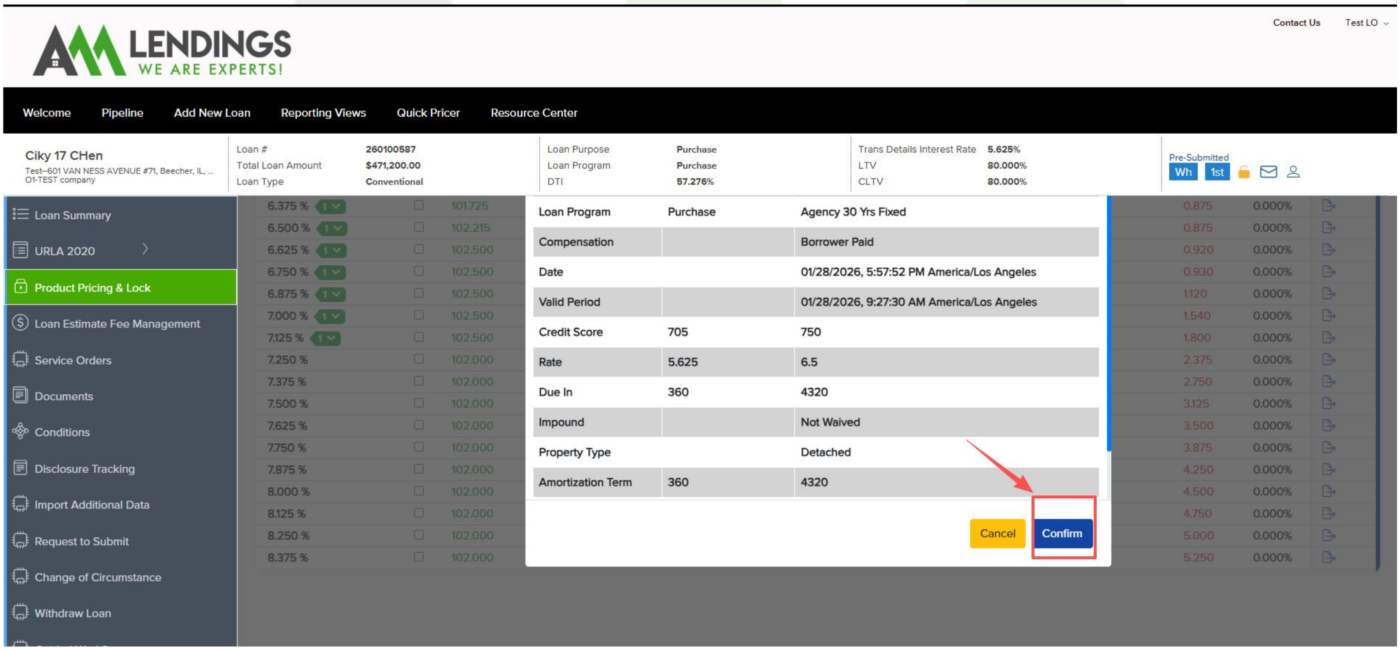



**Then** Click the **Search** button to generate real-time pricing results.



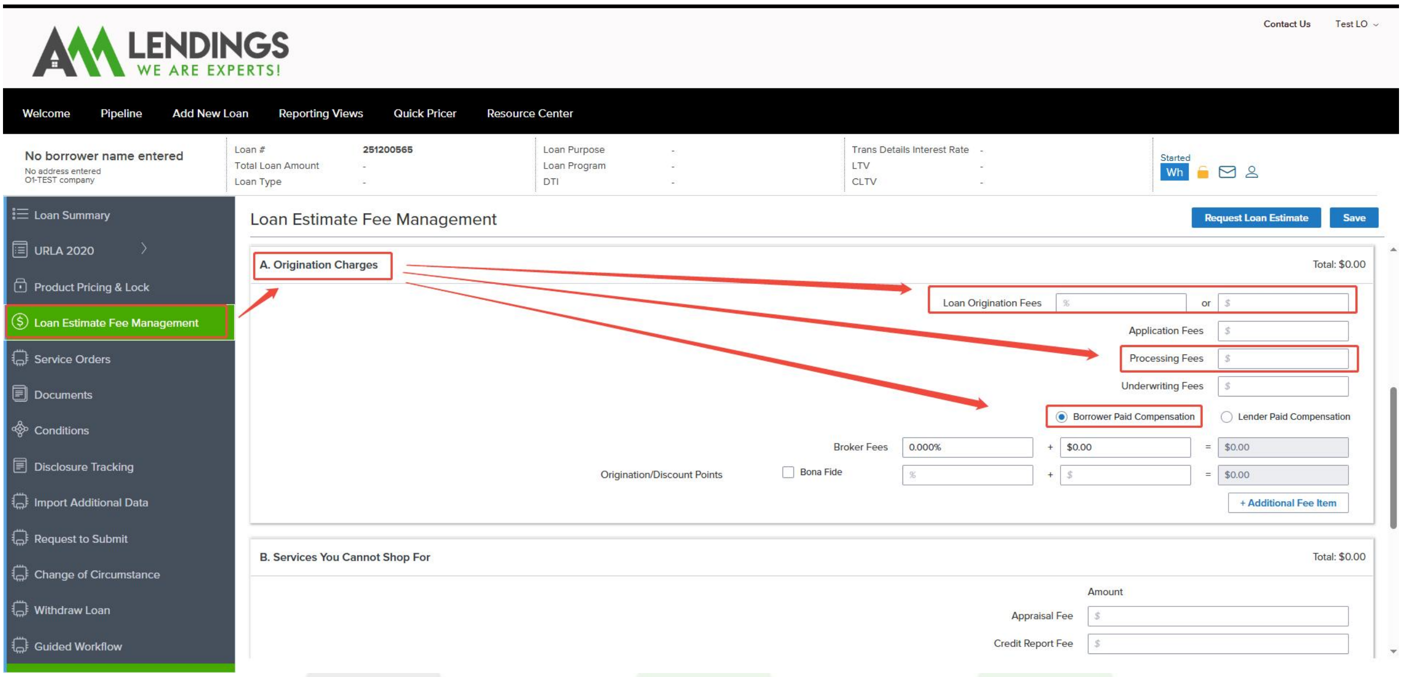

Step3: The system will display a list of eligible products and interest rates based on your search criteria. In the results grid, locate the product you wish to review (e.g., "Agency 30 Yrs Fixed; Rate 6.125% "). Click the **Export** button. A confirmation screen will appear. Click Confirm to export the pricing data back to the loan file and finalize the program selection.



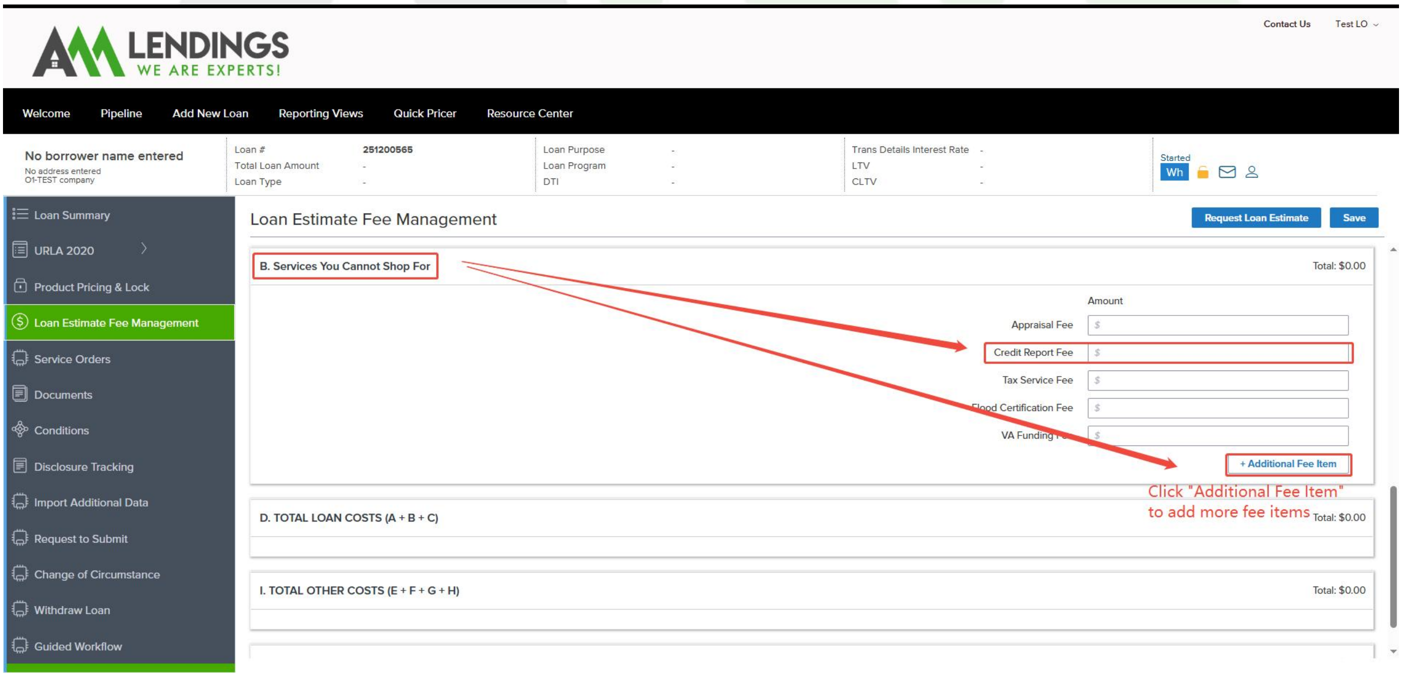




9. Check & Edit the Fees section:

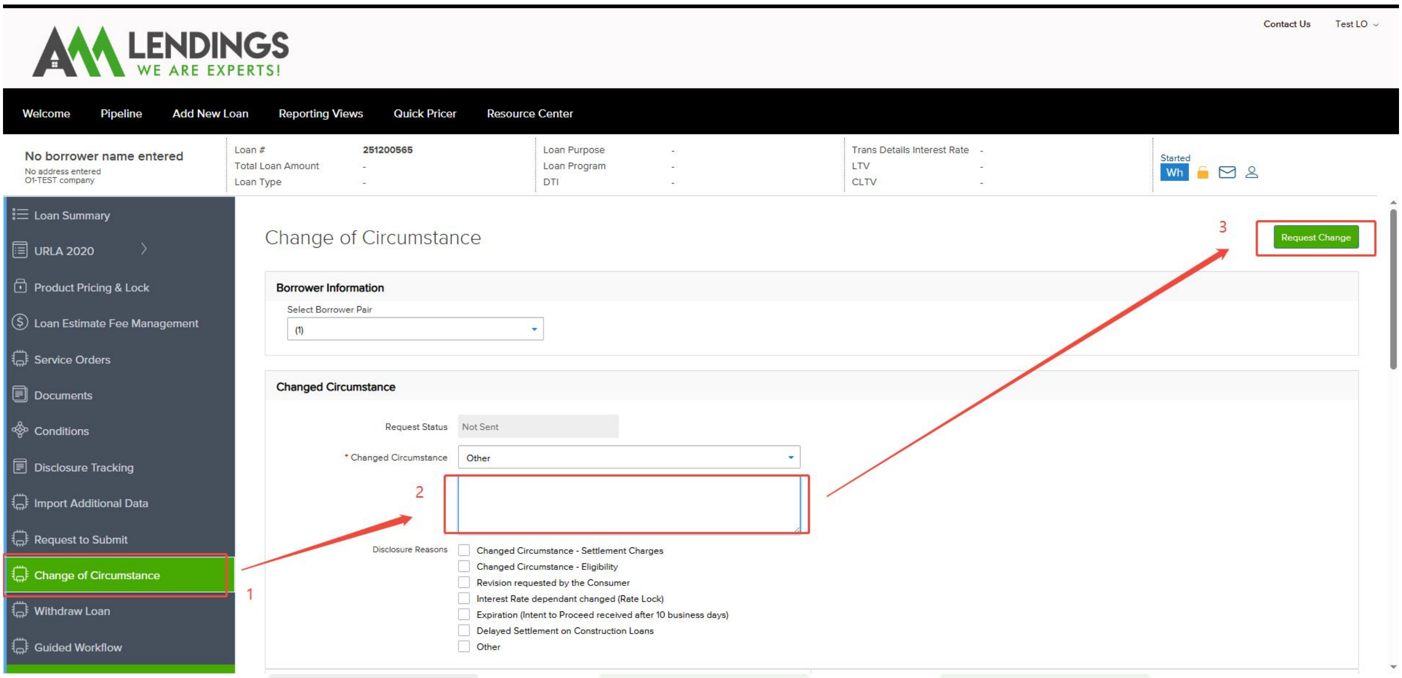
If Borrower-Paid is selected, enter the Origination Fee and Processing Fee in Section A.



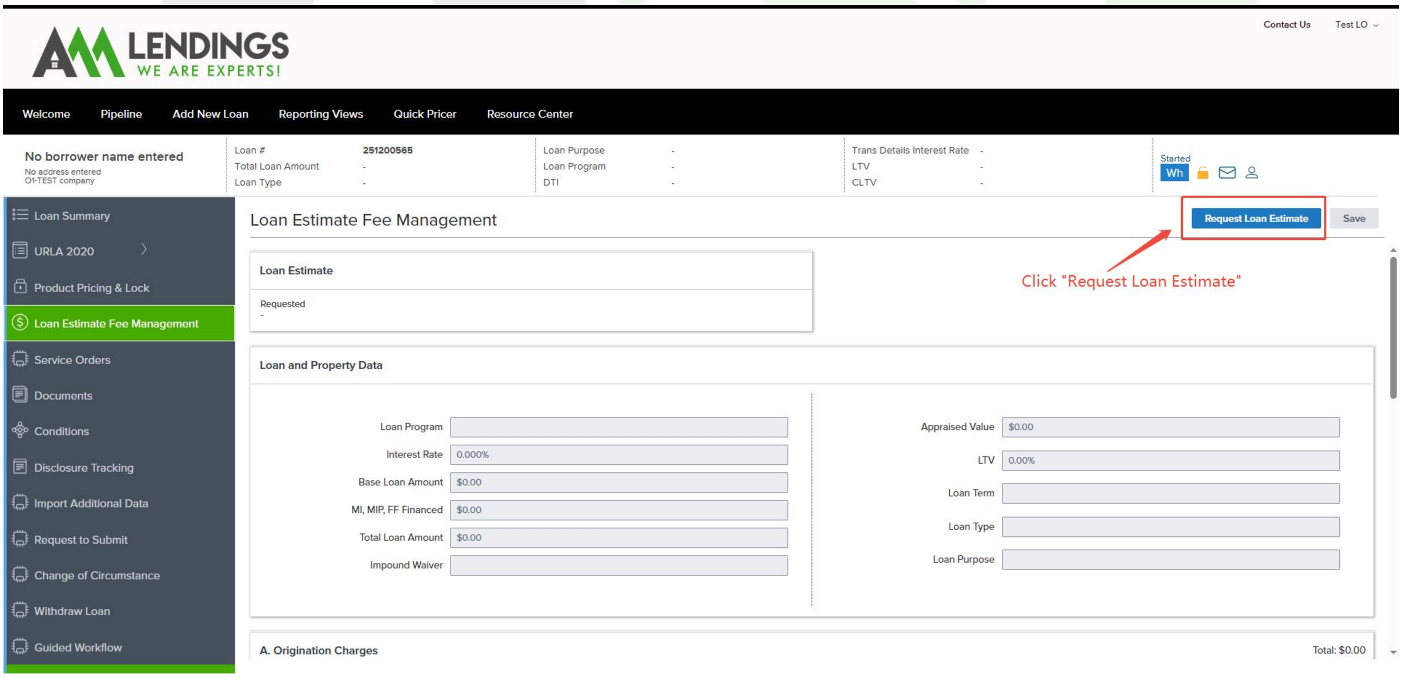

Section B is editable, allowing you to add fees for Credit Reports, Condo Certifications, or Third-Party Processing as needed.



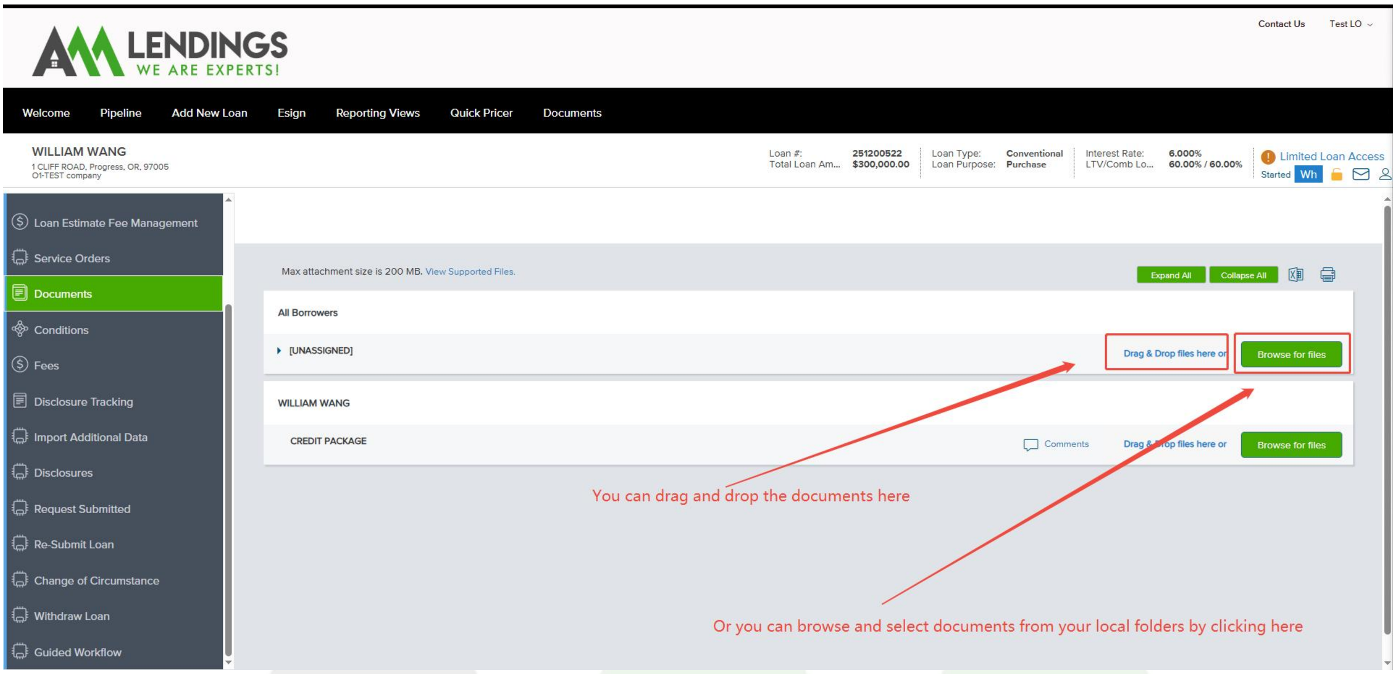

Other fee sections are non-editable. Please request a Change of Circumstance (COC) if you need to add additional fees.




When the fees are all set, you can request to send the Loan Estimate by clicking "Request Loan Estimate".

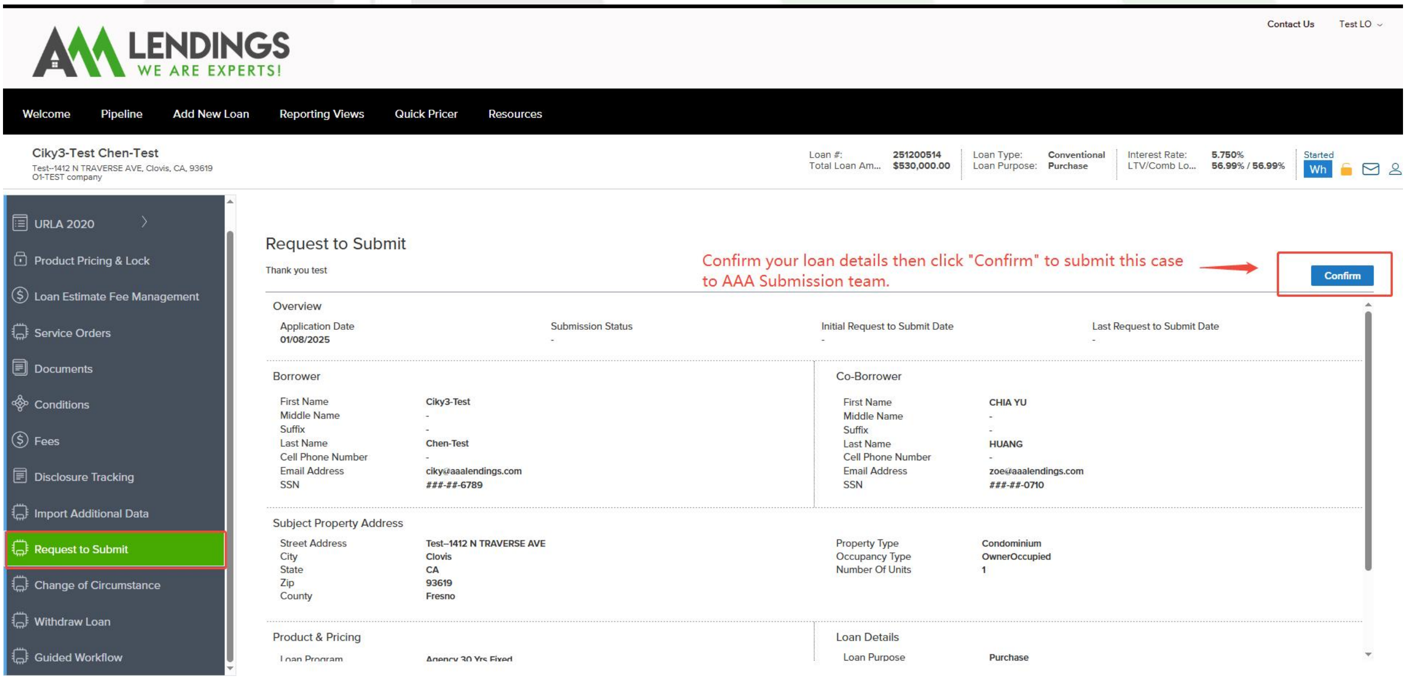


10. Upload all required **loan documents**.

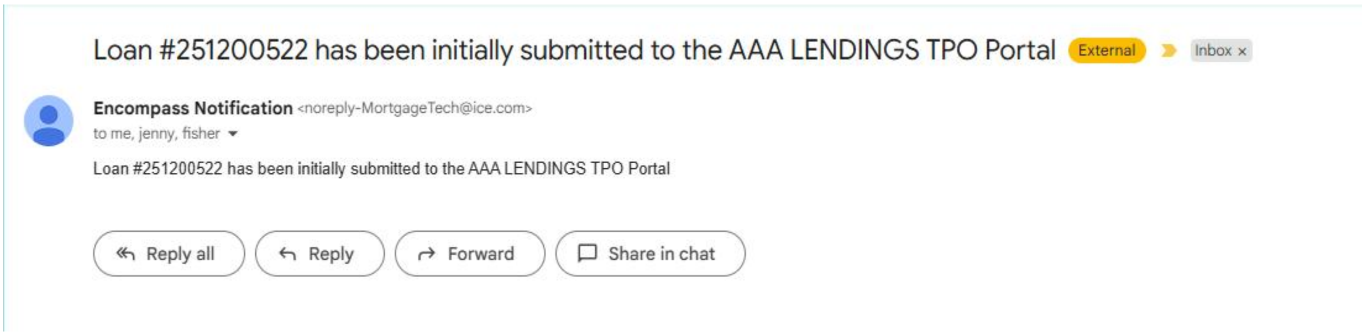



11. Once everything is complete, **request submission** of the loan by clicking "**Request to Submit**".

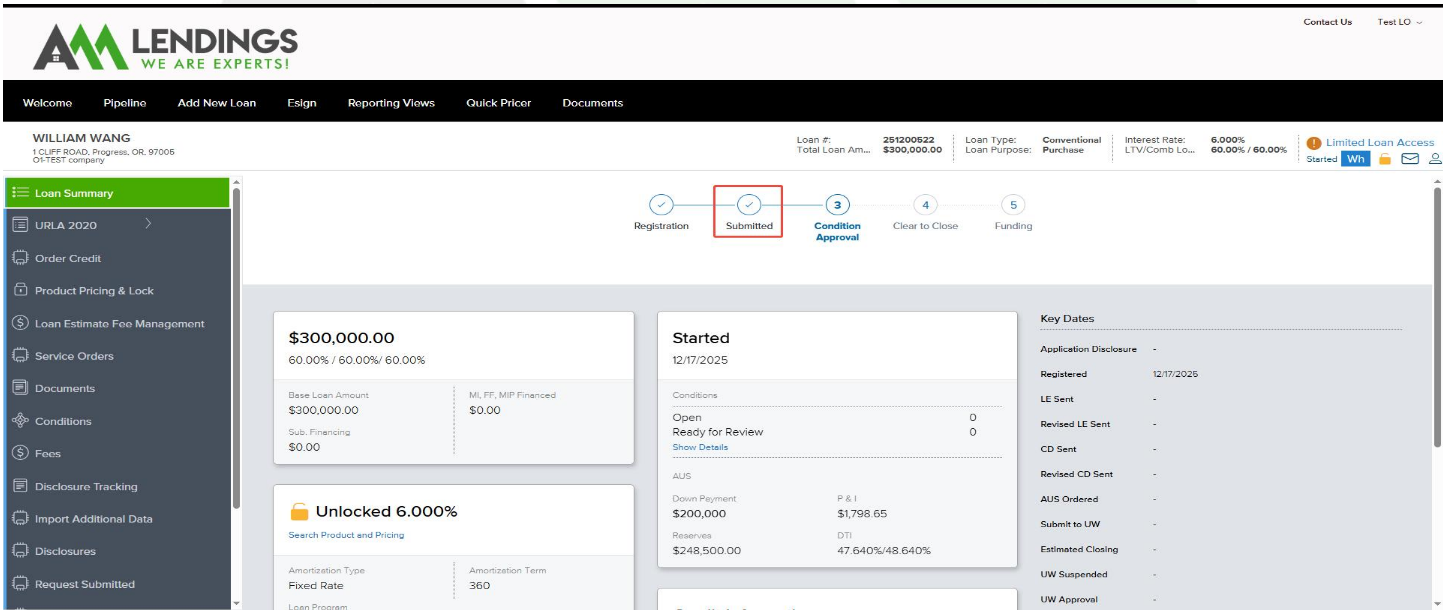
After submission, the file will be **no longer editable**.



In the meantime, you will receive a system-generated email notification.

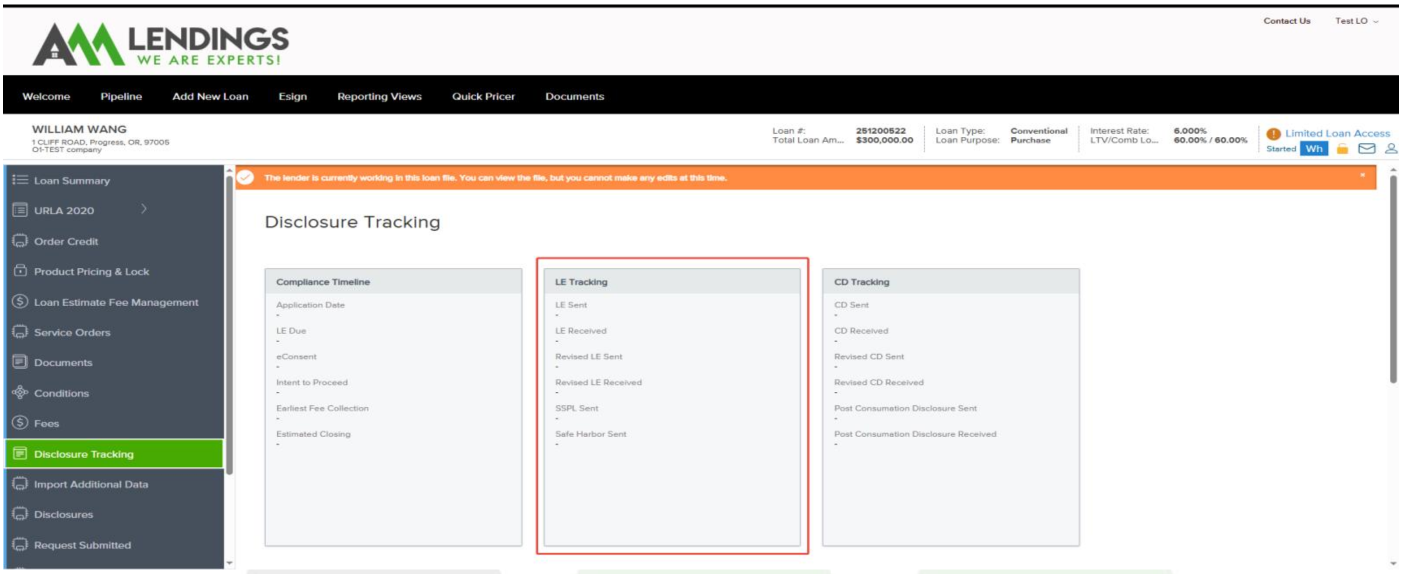



12. Verify submission by checking the **Loan Status** on the **Loan Summary** page.

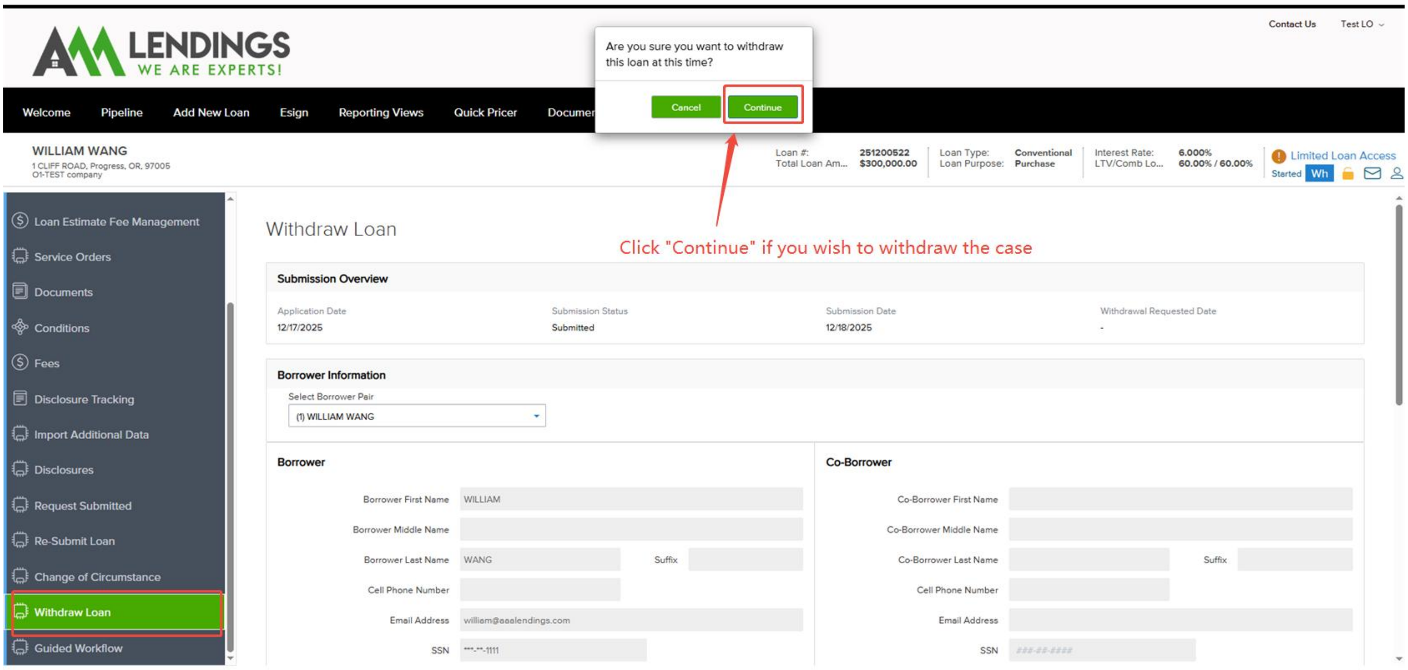



13. Track the borrower's **Disclosure Status** under **"Disclosure Tracking"** on the menu on the left.

The Disclosure Tracking page provides you with disclosure timelines, tracking dates, and the latest disclosure details. The information on this page is populated by AAA and provides important dates related to the Compliance Timeline, Loan Estimate (LE) Tracking, Closing Disclosure (CD) Tracking, eConsent Tracking, eSigned Tracking, and more.



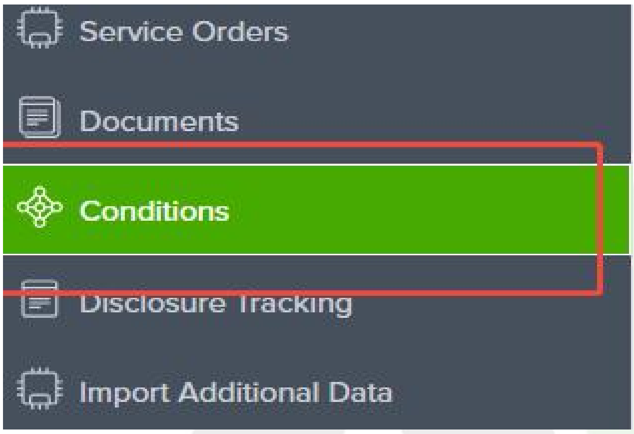

14. To withdraw a loan, select **"Withdraw Loan"** from the navigation options.



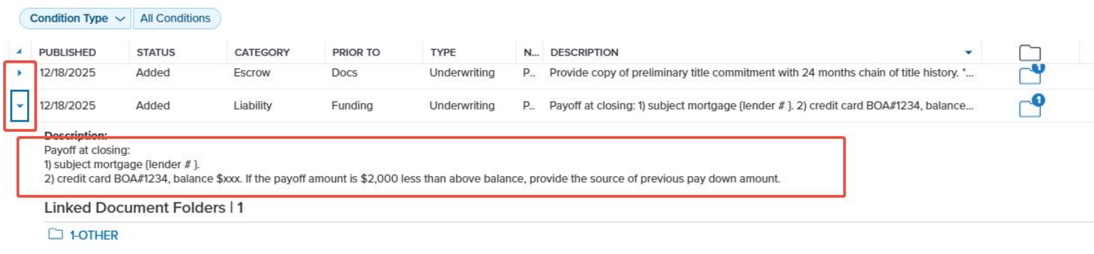
# Viewing and Upload Conditions

Once the loan has been underwritten, you can view the conditions that have been added in the Conditions section. There you can view condition details and upload documents to satisfy the conditions.

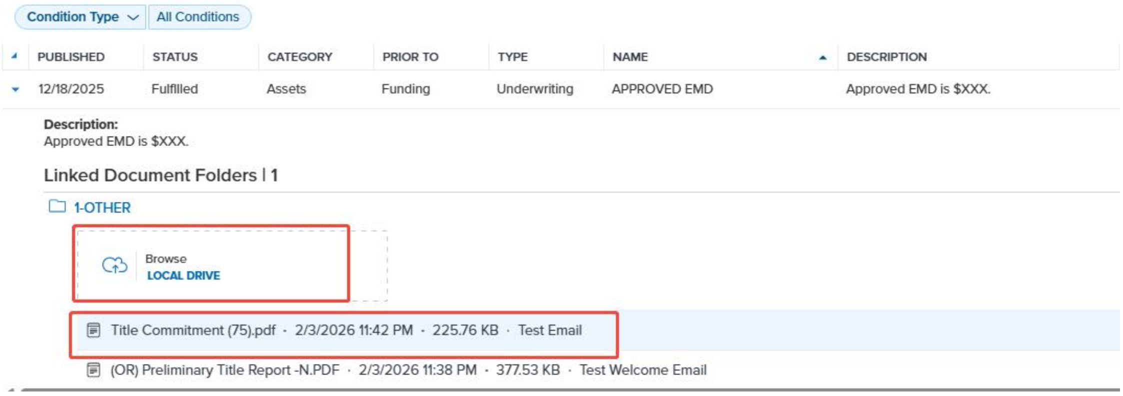
1. On the menu on the left, click the Conditions button




2. Click the Expand Icon ( ► ) to view the condition details.



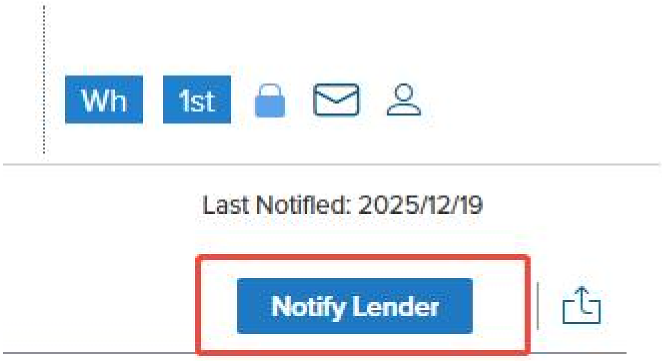

3. Browse for the required documents and upload them to the folder, or drag and drop the documents directly into the folder. Once uploaded, the documents will appear below.

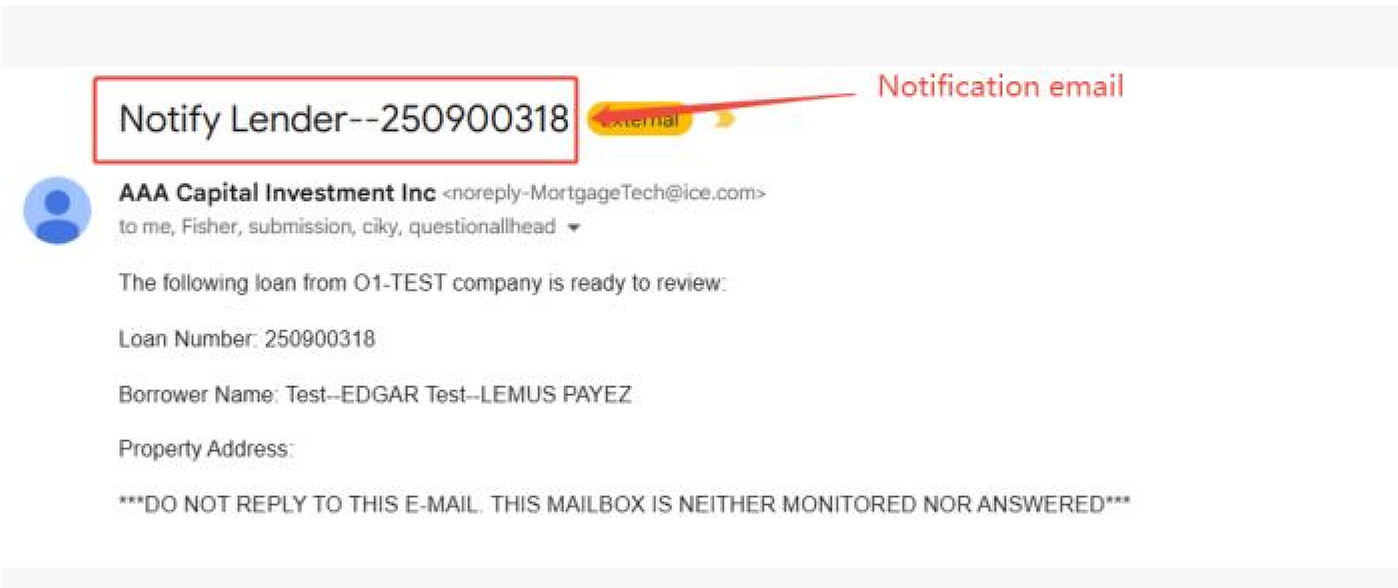



4. When you are finished adding supporting documents, click Ready for Review to indicate that the conditions have been satisfied.


5. Repeat this process to upload documents for all other conditions one by one.

6. After all documents uploaded, click Notify Lender to notify the Underwriter that there are conditions ready for review. You will receive an email notification once the button has been clicked, notification email as below. If this step is not completed, the underwriter will not receive the notification to review the documents. After click the button, please exit the file; otherwise, the underwriter will be unable to update the loan because it will remain in read-only status.



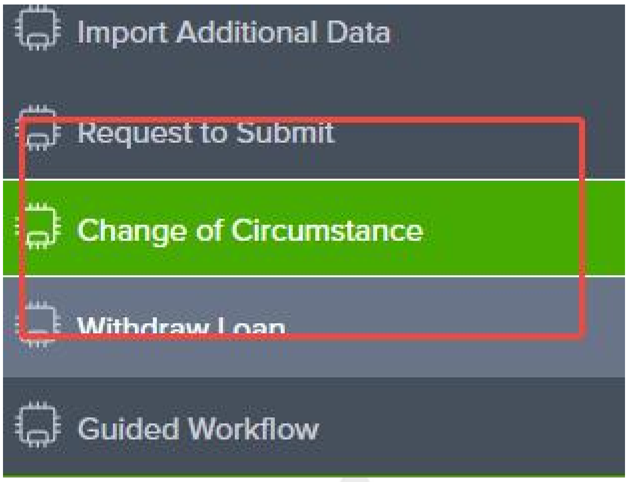




# Request Change of Circumstance

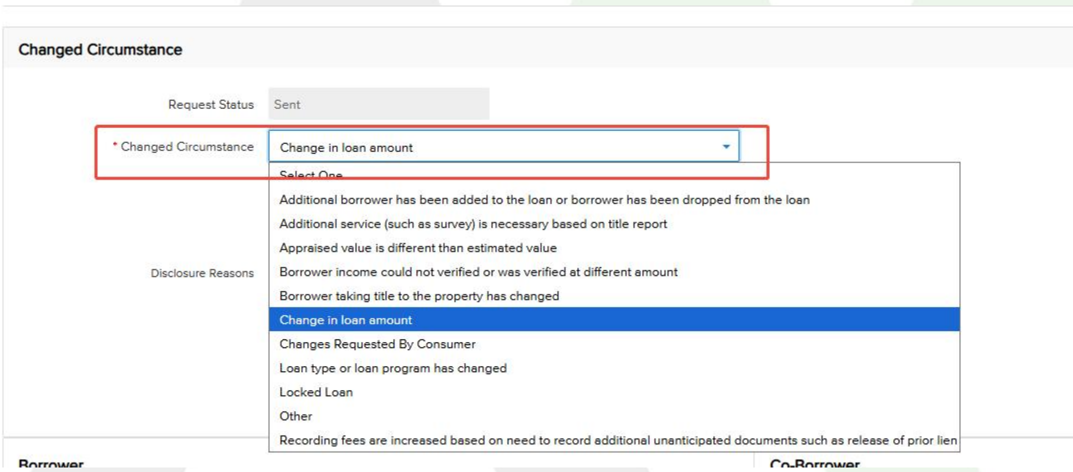
After submitting the loan, you may need to change loan information. When certain loan information changes, such as the loan amount. Use the Change of Circumstance action to re-submit the updated information to the underwriter.

1. Locate the “Change of Circumstance” button in the Loan Navigation section on the left

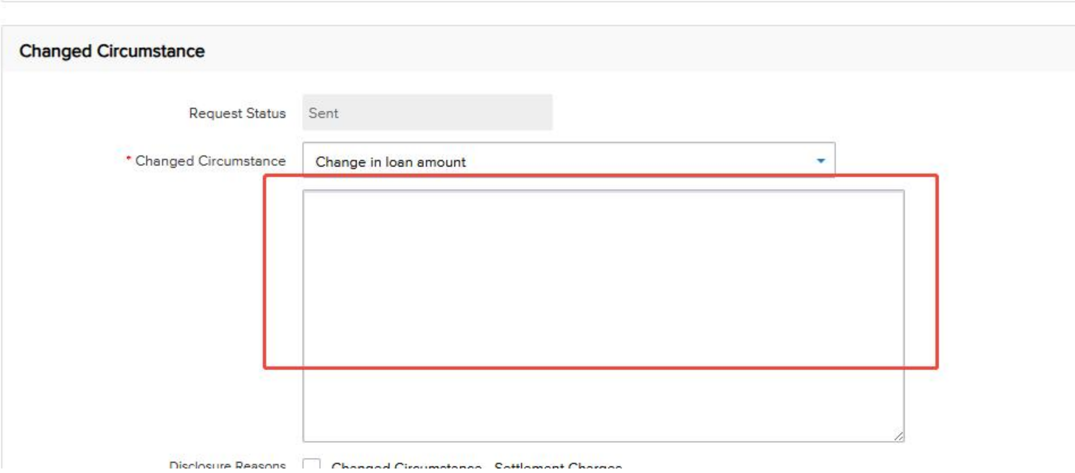
menu.



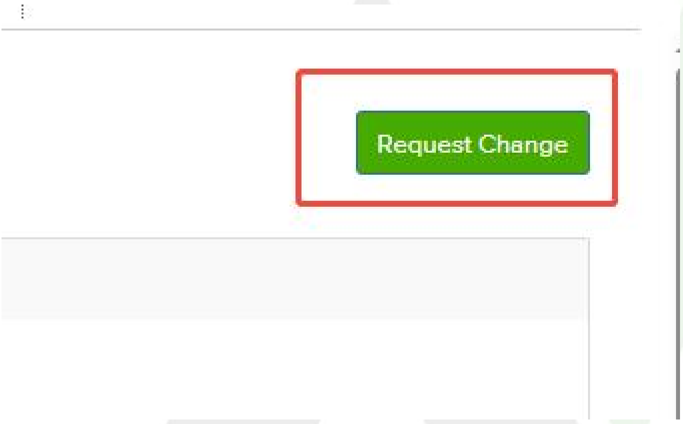

2. On the Change of Circumstance page, select a description of the circumstance from the Changed Circumstance drop-down list.



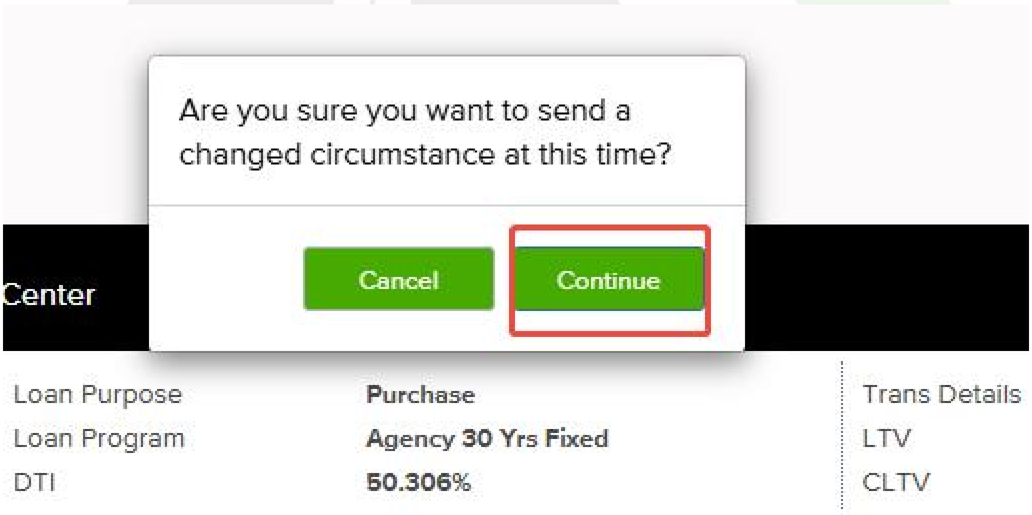

3. Enter detailed information in the blank box below the list.



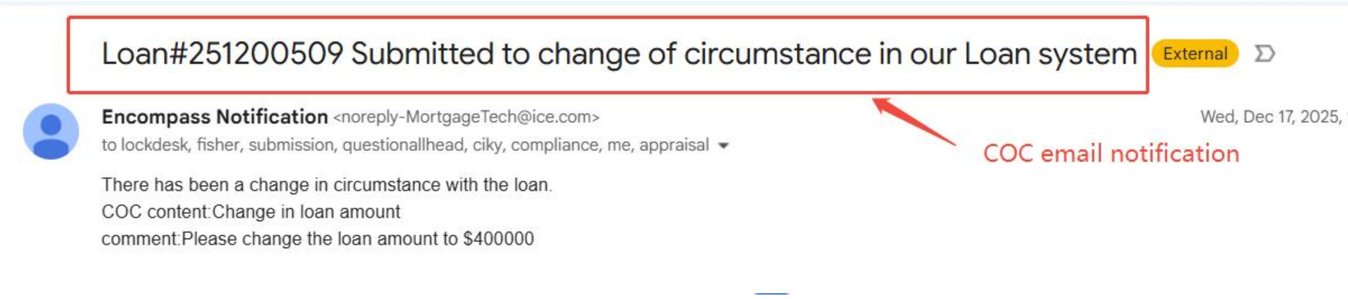

4. Click the Request Change button on the top right




5. Click Continue button to proceed.




6. You will receive an email notification once the request has been successfully submitted.

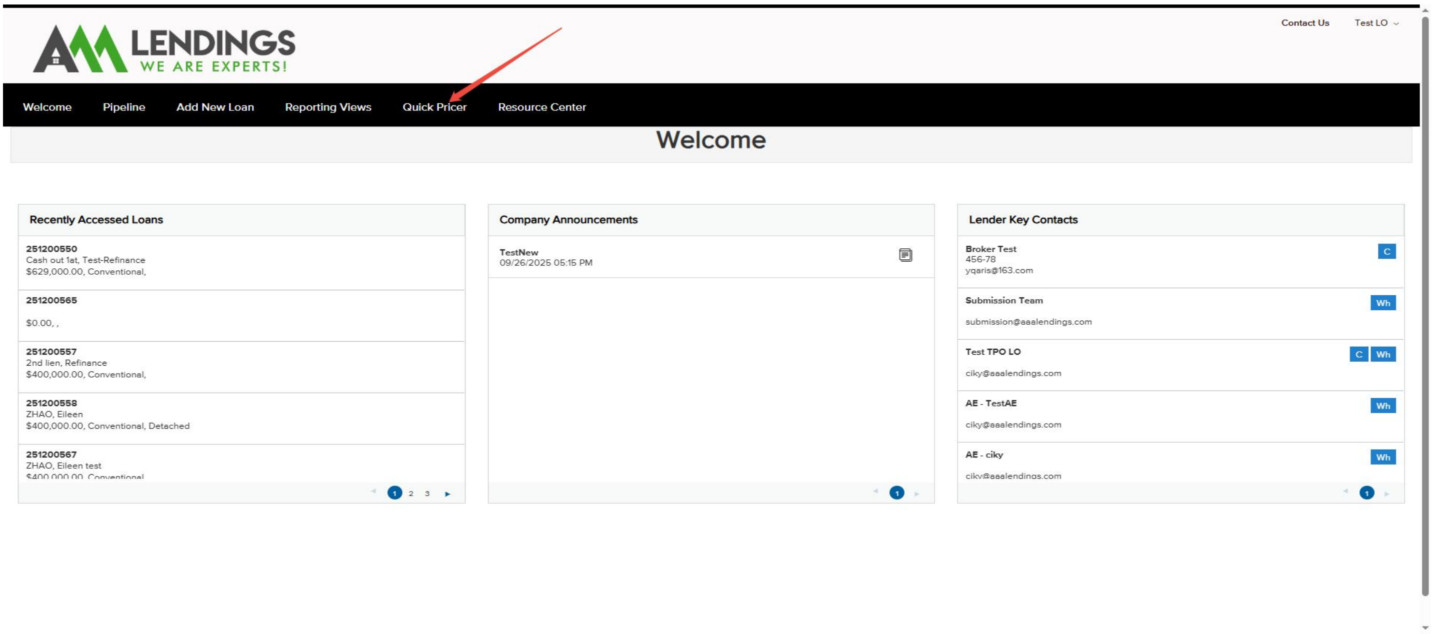



7. After complete the request, please exit the file; otherwise, the underwriter will be unable to update the loan because it will remain in read-only status.

8. After the COC approved, UW will update the related approval conditions; if not, the UW will inform you accordingly.

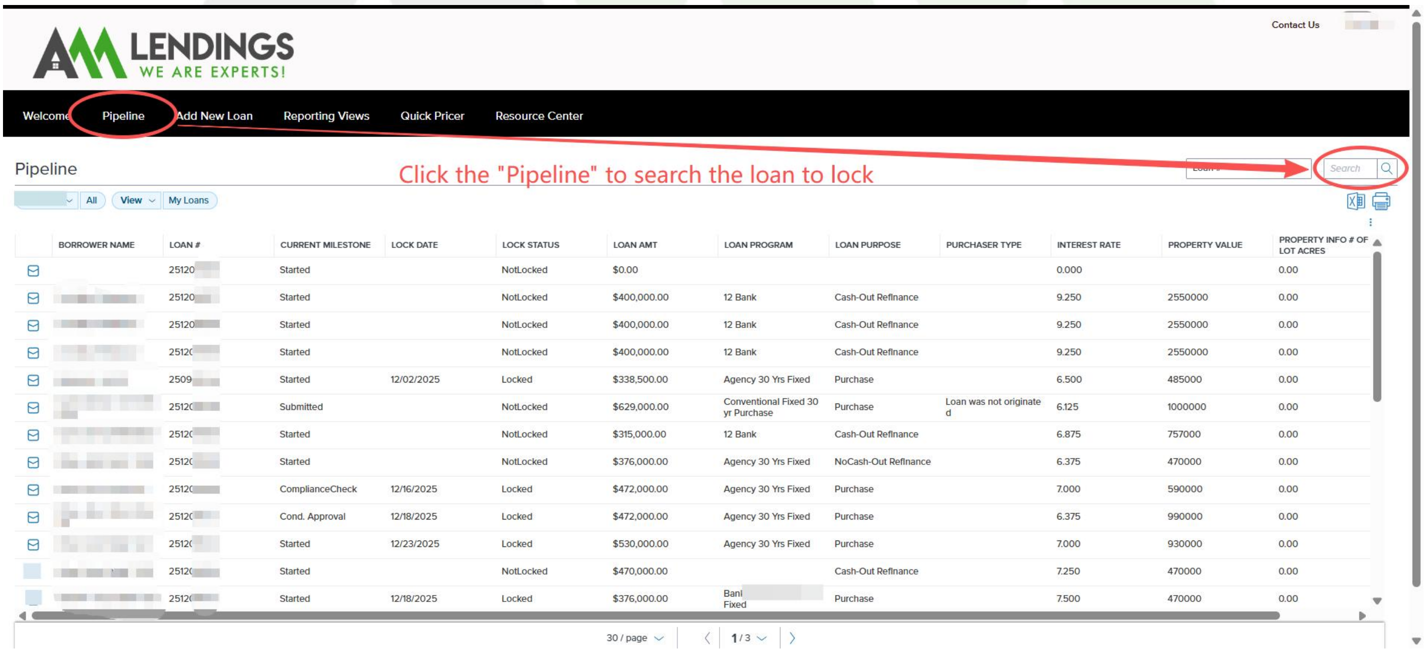
# Moving on to Price Engine & Lock

- **To run scenarios with the price engine:** use the **"Quick Pricer"** option at the top of the TPO page. A window very similar to Search Field Interface will pop up. Fill in the required information and you will have a list of rates and programs returned.

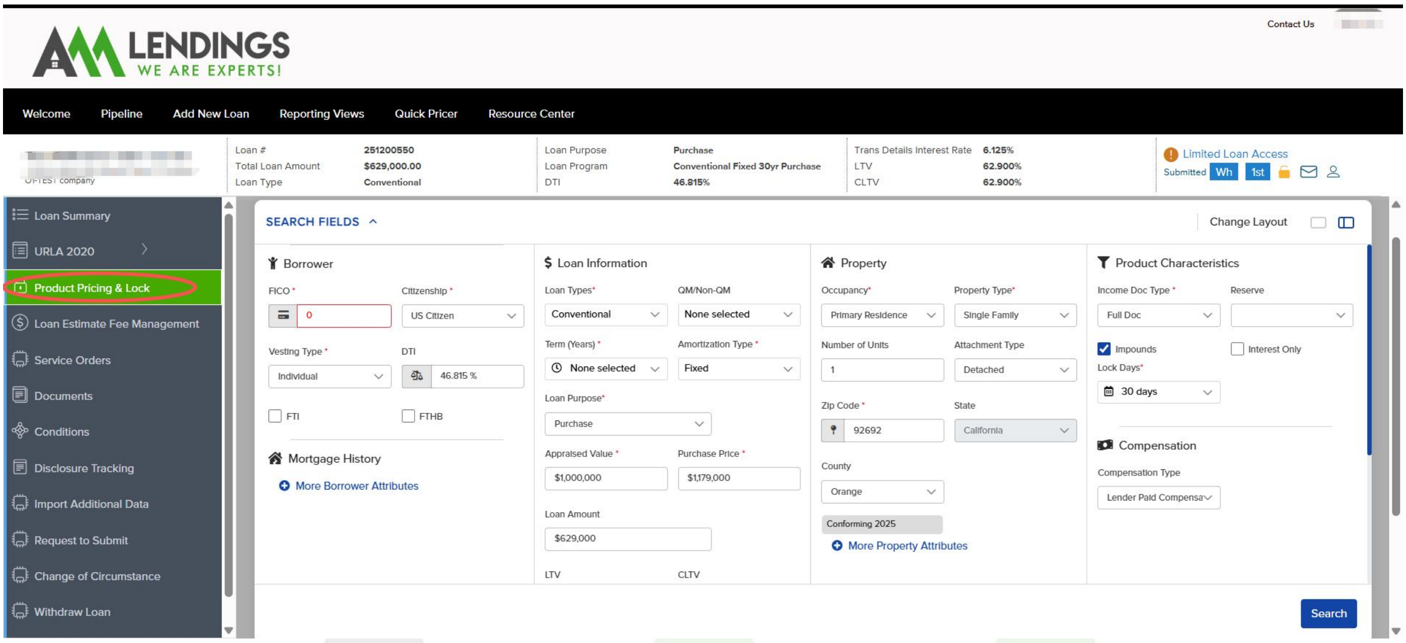



● **To check rates and prices for a specific loan:**

**You need to** Find the loan in the "Pipeline" first.




Open your loan file with a single click. Then navigate to the **"Product Pricing & Lock".**



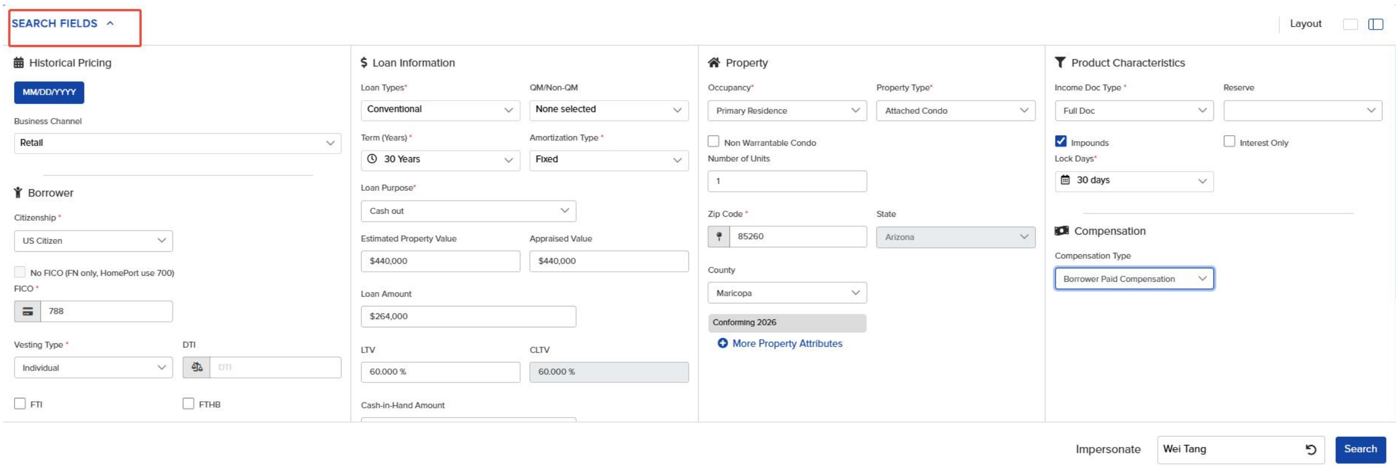

**Note:** Ensure you are in the correct loan file, as the system will pull the subject property and borrower data automatically.

## Running a Scenario & Pricing Search

Once the Pricing Engine launches, you will see the **Search Fields** interface. This is where you validate the loan parameters before generating a quote.

**Step 1:** Review the **Search Fields** section.

● Double-check critical information such as **Loan Type**, **Loan Purpose**, **FICO**, **LTV/CLTV**, and **Property Type**.

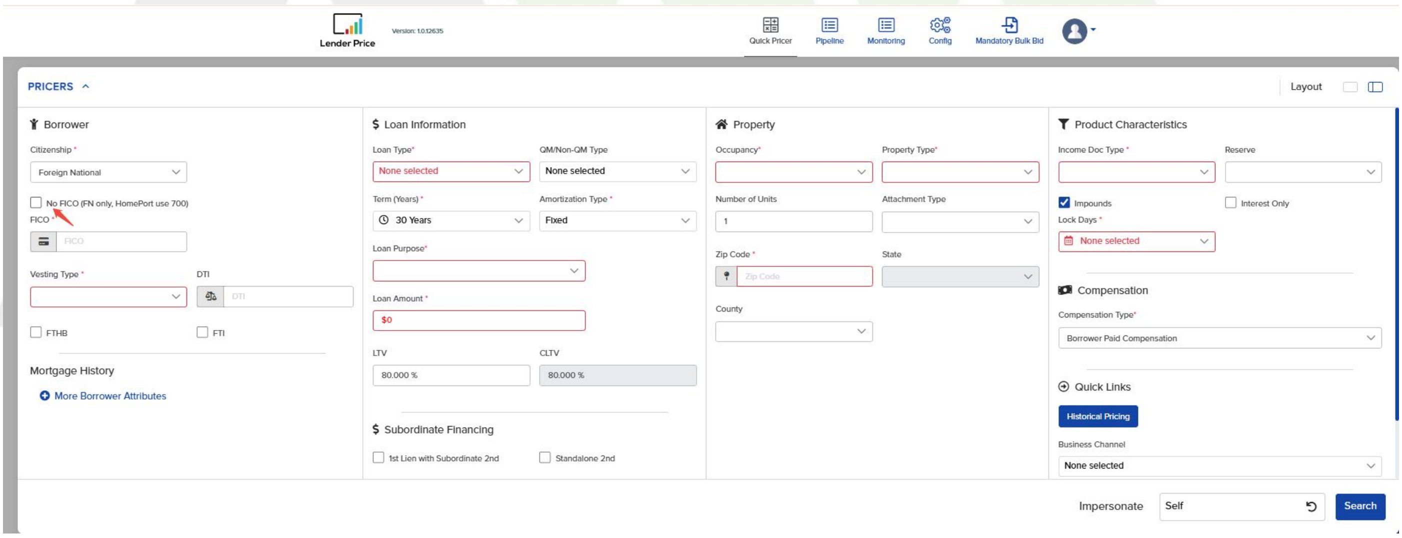



● Ensure all data pulled from TPOC is accurate. The Citizenship types don't fully align with Encompass, so there's no auto-fill. Please select it manually.

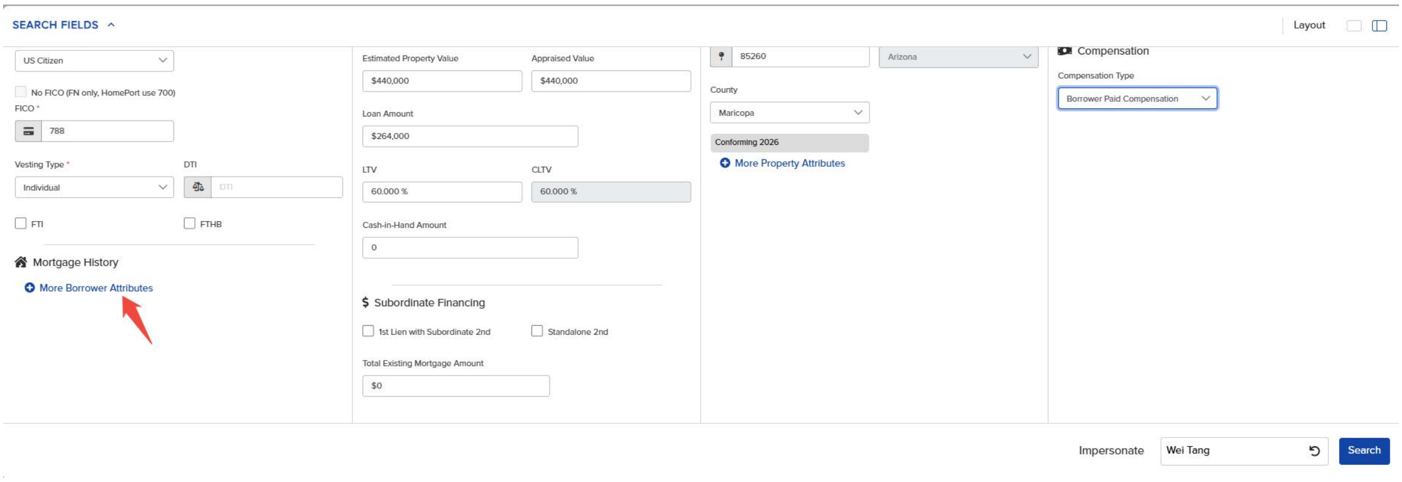
- Foreign National FICO Requirements:

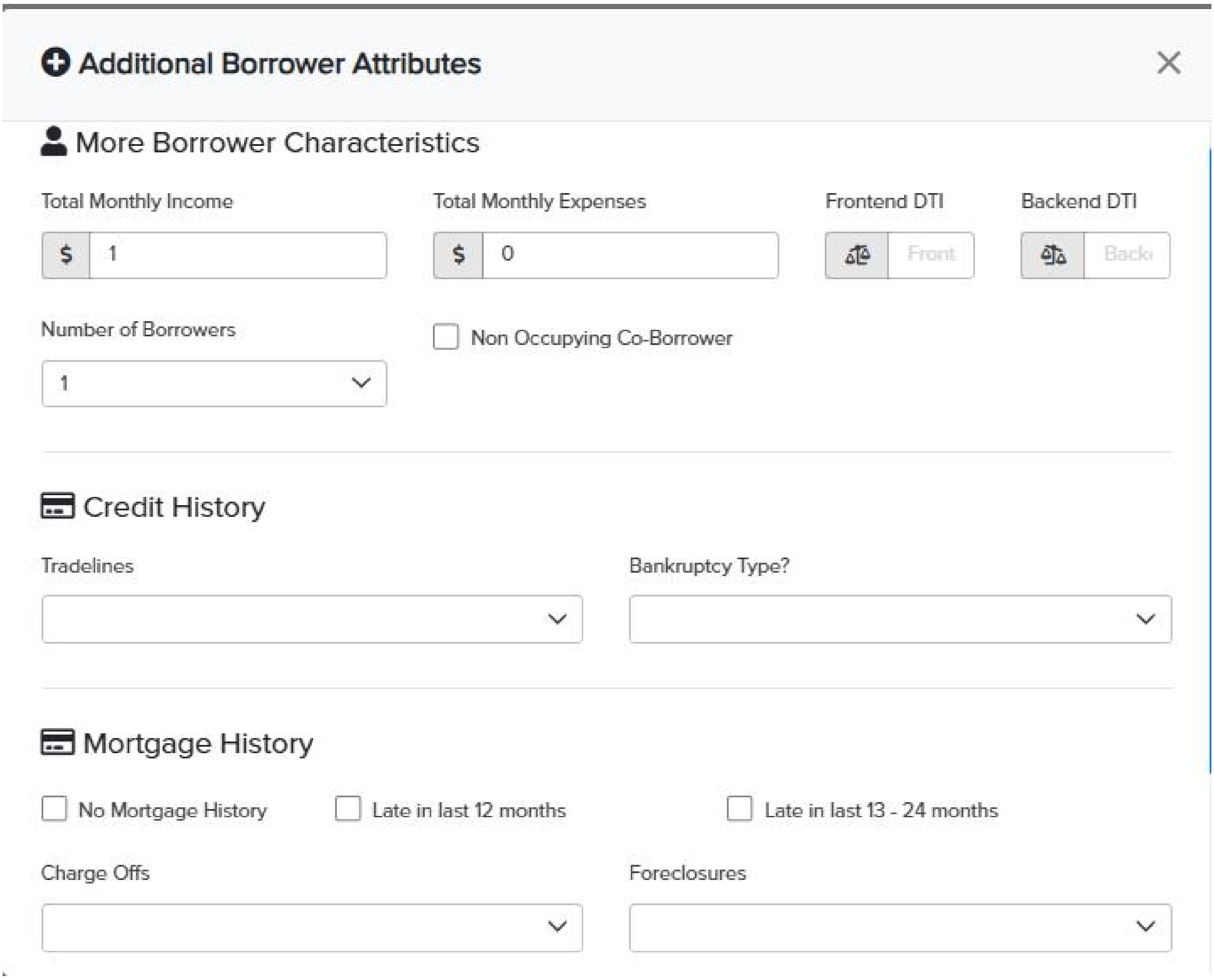
  For Standard Foreign National programs, please check the "No FICO" box.

  Once "No FICO" is checked, the FICO input field should be hidden automatically.



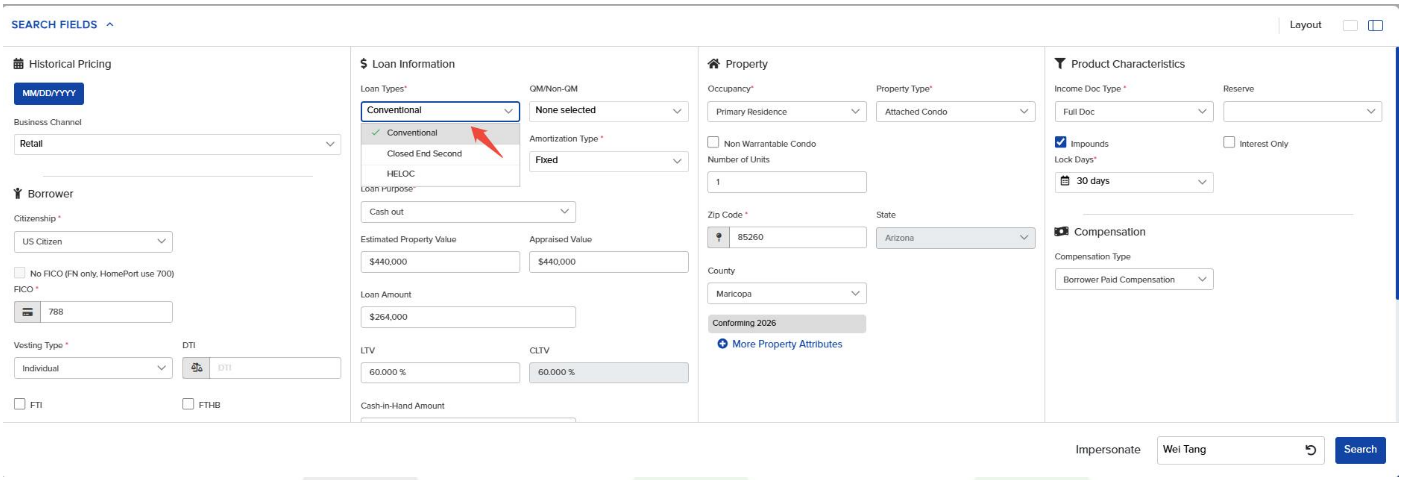

Mortgage History: If the borrower has mortgage history, click "More Borrower Attributes" within the Mortgage History module to input the details.


SEARCH FIELDS
Layout
US Citizen
No FICO (FN only, HomePort use 700)
FICO *
788
Vesting Type *
Individual
DTI
DTI
FTI
FTHB
Mortgage History
More Borrower Attributes
Estimated Property Value
$440,000
Appraised Value
$440,000
Loan Amount
$264,000
LTV
60.000 %
CLTV
60.000 %
Cash-in-Hand Amount
0
Subordinate Financing
1st Lien with Subordinate 2nd
Standalone 2nd
Total Existing Mortgage Amount
$0
85260
Arizona
County
Maricopa
Conforming 2026
More Property Attributes
Compensation
Compensation Type
Borrower Paid Compensation
Impersonate
Wei Tang
Search


Additional Borrower Attributes
More Borrower Characteristics
Total Monthly Income
$
1
Total Monthly Expenses
$
0
Frontend DTI
Front
Backend DTI
Back
Number of Borrowers
1
Non Occupying Co-Borrower
Credit History
Tradelines
Bankruptcy Type?
Mortgage History
No Mortgage History
Late in last 12 months
Late in last 13 - 24 months
Charge Offs
Foreclosures

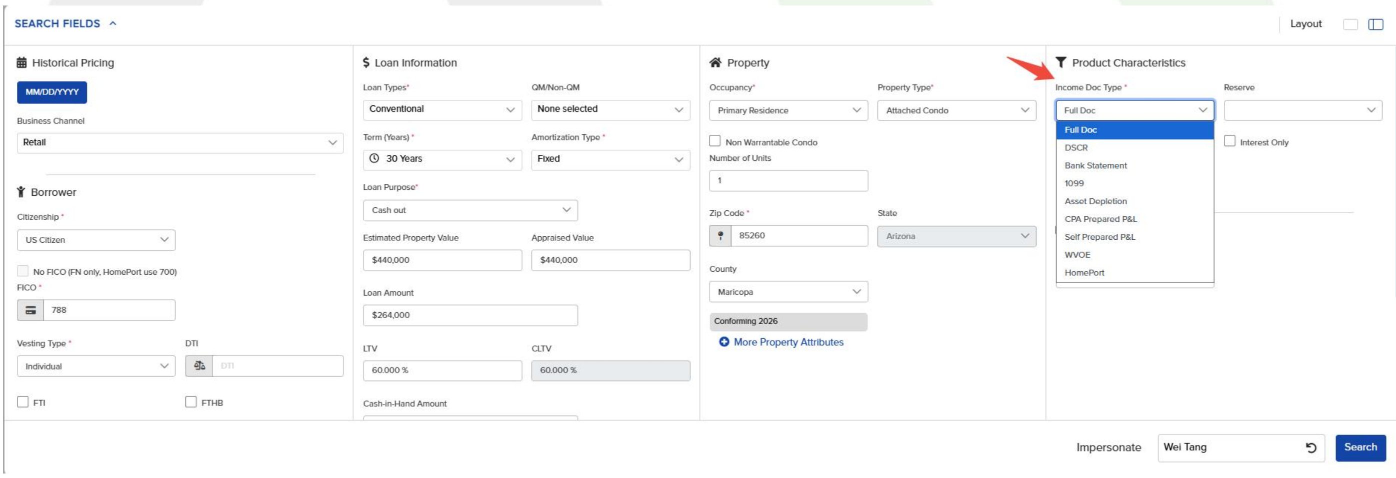
● Loan Types Selection: Only Conventional, Closed End Second, and HELOC are available.

Please select Conventional for all first lien loans.

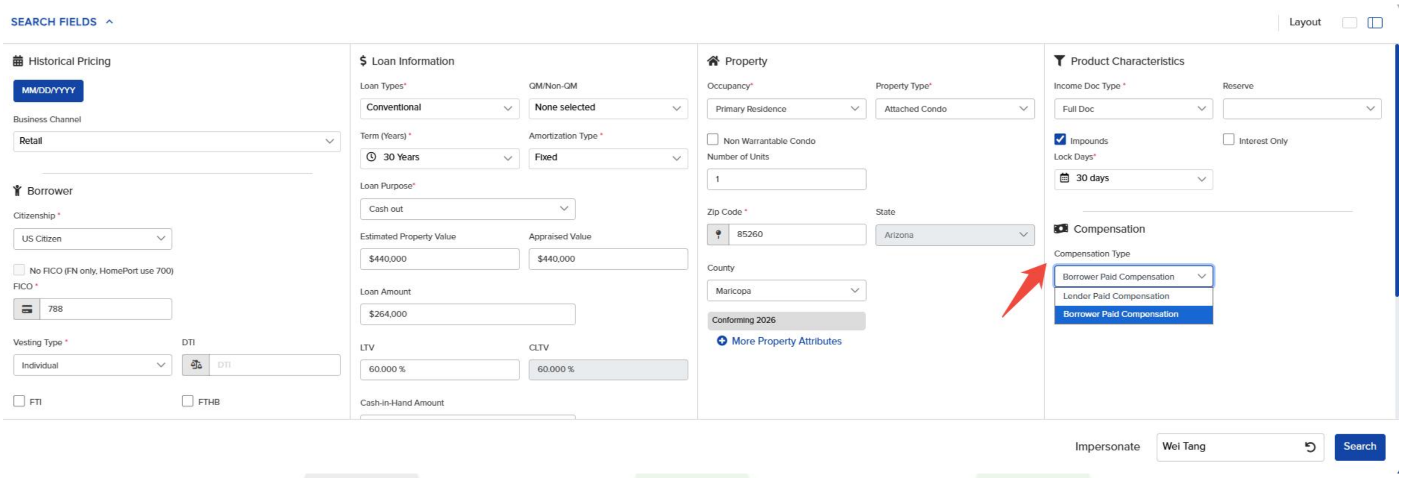



● Income Doc Type: Please note that Income Doc Type represents the income category rather than Program option. This field will not auto-populate from loan data and must be selected manually.

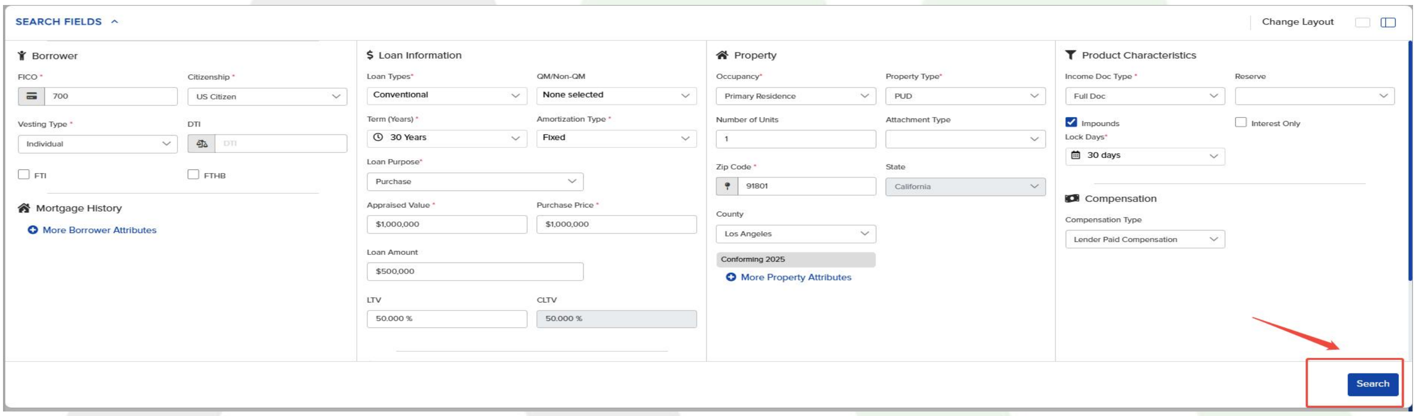
Additionally, the Income Doc Type will display all available options, including those not offered under this specific channel.



- Compensation Type: Please verify that the Compensation Type has been selected correctly.




**Step 2:** Click the **Search** button to generate real-time pricing results.

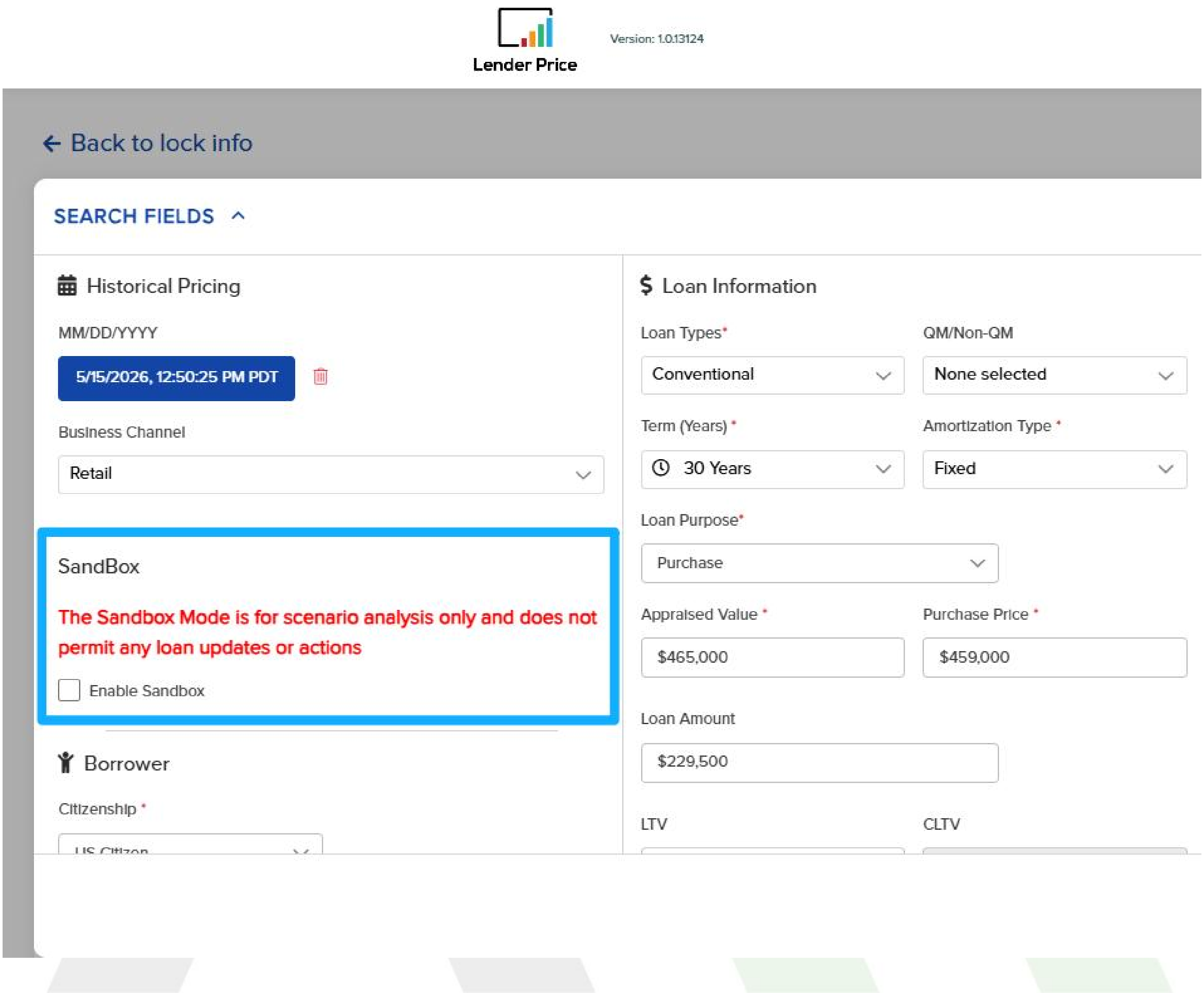



**Update: Sandbox Feature in "SEARCH FIELDS"**

The Sandbox option is a newly released feature that allows MLOs to test loan scenarios and view pricing for registered files. This feature is for review purposes only and cannot be used to make official loan changes.

Once a file is registered, loan information cannot be modified directly by the MLO. Any loan scenario changes must be submitted to the us through a COC request.

When proceeding with an actual rate lock, please make sure the Sandbox option is not selected.




## Analyzing Rates & Adjustments

The system will display a list of eligible products and Ineligible products based on your search criteria.

Step 1: View Available Rates

In the results grid, locate the product you wish to review (e.g., "Agency 30 Yrs Fixed"). Click on the numeric value next to the Rate to expand the view and see more available rate options and pricing for that specific product category.

| Rate | Price | Payment | Cost to Borrower | Lender Paid | Comp.Plan | Program | Price Adj | Rate Adj. |
|---|---|---|---|---|---|---|---|---|
| 5.625 % | 99.880 | $5,757 | $1,200 | $1,200 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| 5.750 % | 100.240 | $5,836 | -$2,400 | -$2,400 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| 5.875 % | 100.850 | $5,915 | -$8,500 | -$8,500 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| 6.000 % | 101.400 | $5,996 | -$14,000 | -$14,000 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| 6.125 % Close | 101.830 | $6,076 | -$18,300 | -$18,300 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| | 100.125 | $6,076 | -$1,250 | -$1,250 | | Bank Statement 30 Yrs Fixed | -0.375 | 0.000% |
| 6.250 % 1 | 101.930 | $6,157 | -$19,300 | -$19,300 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| 6.375 % 1 | 102.350 | $6,239 | -$23,500 | -$23,500 | | Agency 30 Yrs Fixed | 0.000 | 0.000% |
| 6.500 % 1 | 102.500 | $6,321 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 0.280 | 0.000% |
| 6.625 % 1 | 102.500 | $6,403 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 0.640 | 0.000% |
| 6.750 % 1 | 102.500 | $6,486 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 0.650 | 0.000% |
| 6.875 % 1 | 102.500 | $6,569 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 1.050 | 0.000% |
| 7.000 % 1 | 102.500 | $6,653 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 1.450 | 0.000% |
| 7.125 % 1 | 102.500 | $6,737 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 1.820 | 0.000% |
| 7.250 % 1 | 102.500 | $6,822 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 1.920 | 0.000% |
| 7.375 % 1 | 102.500 | $6,907 | -$25,000 | -$25,000 | | Agency 30 Yrs Fixed | 2.280 | 0.000% |
| 7.500 % | 102.000 | $6,992 | -$20,000 | -$20,000 | | Bank Statement 30 Yrs Fixed | 2.750 | 0.000% |

Step 2: Check eligible products adjustments (LLPAs) and Ineligible result reason.

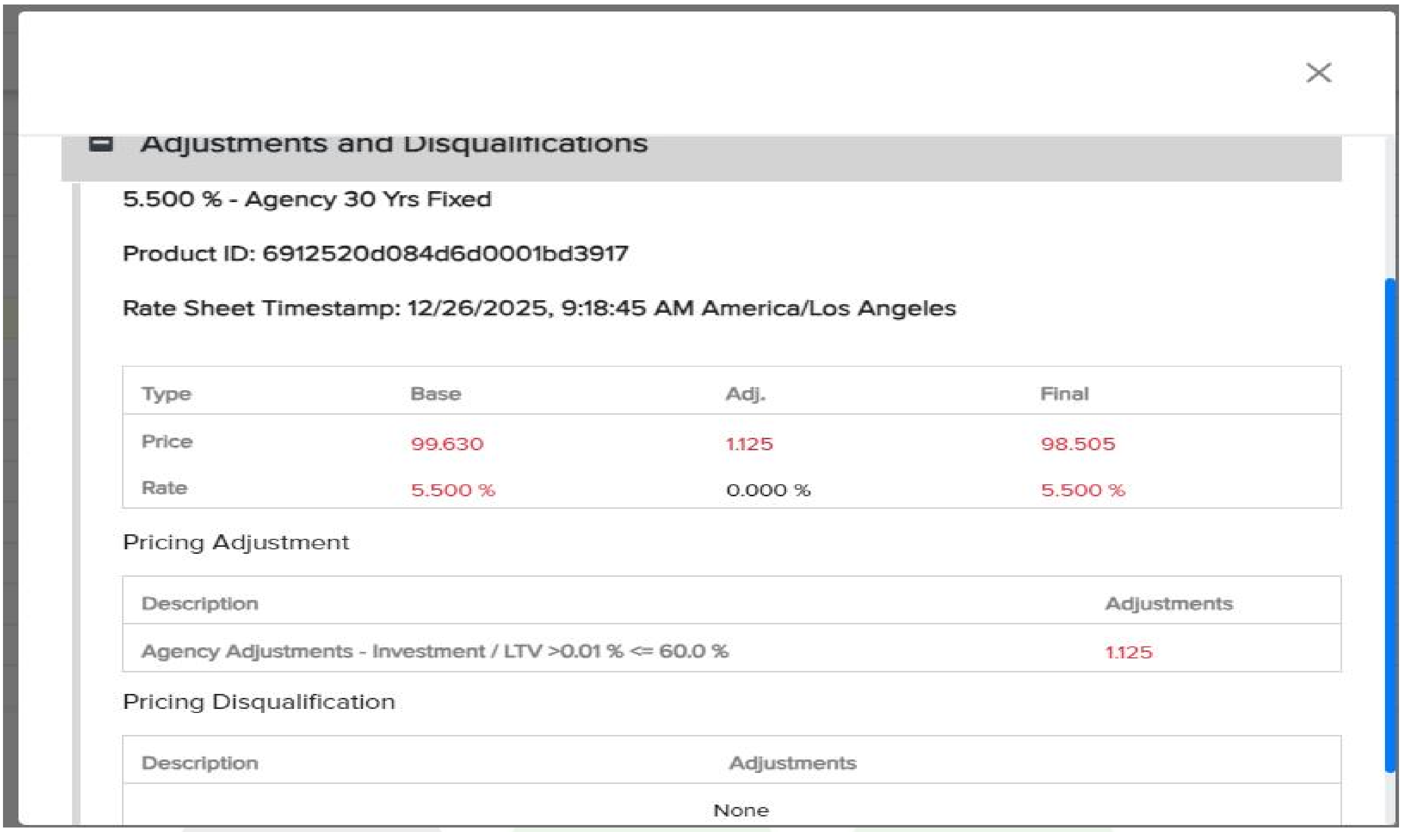
- Click on **"Cost to borrower"** or **"Price adj"**.

SEARCH FIELDS
Impersonated as:
Change Layout

**30 Years Fixed Conventional Purchase**
Loan Number: 250
Borrower: a

| Rate | Price | Payment | Cost to Borrower | Lender Paid | Comp.Plan | Program | Price Adj | Rate Adj. |
|---|---|---|---|---|---|---|---|---|
| 6.125 % | 98.625 | $3,646 | $8,250 | $8,250 | | Bank Statement 30 Yrs Fixed | 1.125 | 0.000% |
| 6.250 % | 99.000 | $3,694 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 1.250 | 0.000% |
| 6.375 % | 99.000 | $3,743 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 1.750 | 0.000% |
| 6.500 % | 99.000 | $3,792 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 2.250 | 0.000% |
| 6.625 % | 99.000 | $3,842 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 2.750 | 0.000% |
| 6.750 % | 99.000 | $3,892 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 3.250 | 0.000% |
| 6.875 % | 99.000 | $3,942 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 3.750 | 0.000% |
| 7.000 % | 99.000 | $3,992 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 4.125 | 0.000% |
| 7.125 % | 99.000 | $4,042 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 4.500 | 0.000% |
| 7.250 % | 99.000 | $4,093 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 5.000 | 0.000% |
| 7.375 % | 99.000 | $4,144 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 5.375 | 0.000% |
| 7.500 % | 99.000 | $4,195 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 5.750 | 0.000% |
| 7.625 % | 99.000 | $4,247 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 6.125 | 0.000% |
| 7.750 % | 99.000 | $4,298 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 6.500 | 0.000% |
| 7.875 % | 99.000 | $4,350 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 6.875 | 0.000% |
| 8.000 % | 99.000 | $4,403 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.125 | 0.000% |
| 8.125 % | 99.000 | $4,455 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.375 | 0.000% |
| 8.250 % | 99.000 | $4,508 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.625 | 0.000% |
| 8.375 % | 99.000 | $4,560 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.875 | 0.000% |

- A detail window will pop up showing the **Base Price** and all **Loan Level Price Adjustments (LLPAs)** (e.g., FICO adjustments, Property Type add-ons, etc.).




- In the **'Ineligible'** results, you can click on **'Price Adj.'** and scroll down to the bottom of the pop-up window to view the specific Ineligible Reasons.

| Type | Base | Adj. | Final |
|---|---|---|---|
| Price | 99.750 | 0.000 | 99.750 |
| Rate | 7.375 % | 0.000 % | 7.375 % |

Pricing Adjustment

| Description | Adjustments |
|---|---|

Pricing Disqualification

| Description | Adjustments |
|---|---|
| Disqualification | FICO/CLTV - 800+ / CLTV From 80.01% |
| Disqualification | Maximum Loan Amount $350,000 |
| Disqualification | Full Doc Eligibility: fico >= 740 < ∞ / PrimaryResidence, cltv >= 80.00100% < ∞ |

### Registering & Locking a Loan

Once you have identified the optimal rate and product for your borrower, proceed to registration and locking.

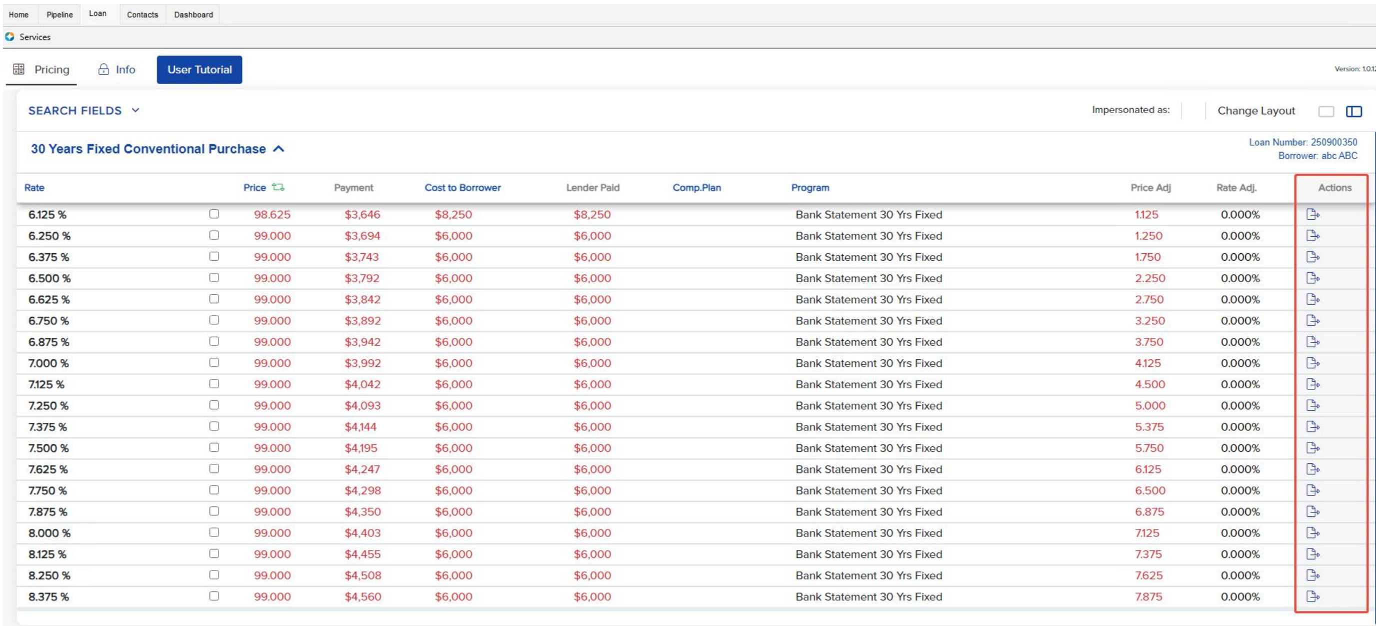
### Understanding Registration vs. Locking

- **Initial Quote:** When you first run a search, the system shows *all* eligible programs.
- **Registration:** Once you click the **Export** button (The icon on the far right of each row) to export pricing, you are effectively **Registering** the loan with that specific program.
  - Crucial Warning: After registration, future pricing searches will **only** display the program you registered. You will not see other product families unless you modify the parameters (see Section 6).

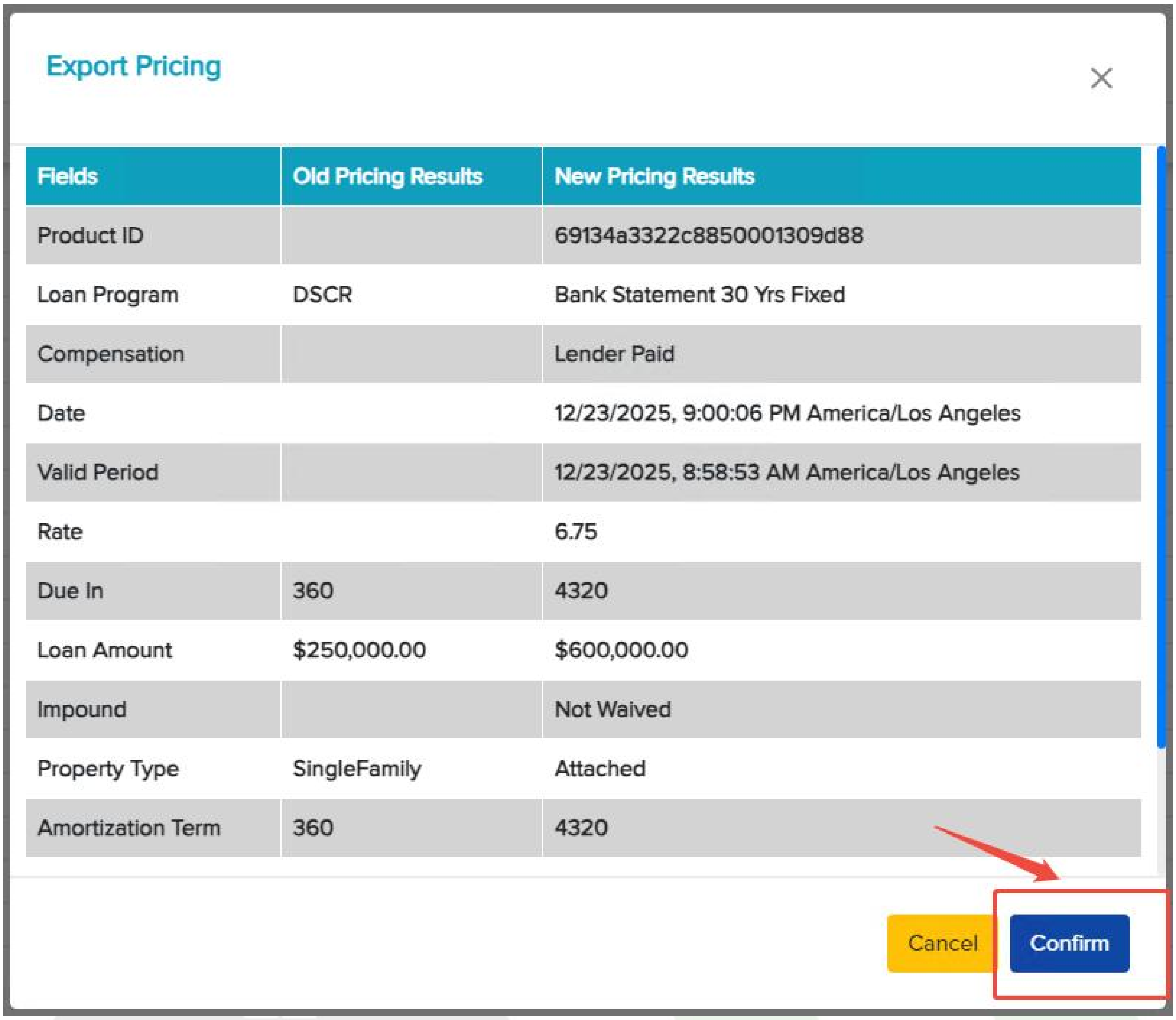
Step 1: Confirm the rate you wish to lock.

Step 2: Click the **Export** button.

Step 3: A confirmation screen will appear. Click **Confirm** to export the pricing data back to the loan file and finalize the program selection.




| Rate | Price | Payment | Cost to Borrower | Lender Paid | Comp.Plan | Program | Price Adj | Rate Adj. | Actions |
|---|---|---|---|---|---|---|---|---|---|
| 6.125 % | 98.625 | $3,646 | $8,250 | $8,250 | | Bank Statement 30 Yrs Fixed | 1.125 | 0.000% | |
| 6.250 % | 99.000 | $3,694 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 1.250 | 0.000% | |
| 6.375 % | 99.000 | $3,743 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 1.750 | 0.000% | |
| 6.500 % | 99.000 | $3,792 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 2.250 | 0.000% | |
| 6.625 % | 99.000 | $3,842 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 2.750 | 0.000% | |
| 6.750 % | 99.000 | $3,892 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 3.250 | 0.000% | |
| 6.875 % | 99.000 | $3,942 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 3.750 | 0.000% | |
| 7.000 % | 99.000 | $3,992 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 4.125 | 0.000% | |
| 7.125 % | 99.000 | $4,042 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 4.500 | 0.000% | |
| 7.250 % | 99.000 | $4,093 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 5.000 | 0.000% | |
| 7.375 % | 99.000 | $4,144 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 5.375 | 0.000% | |
| 7.500 % | 99.000 | $4,195 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 5.750 | 0.000% | |
| 7.625 % | 99.000 | $4,247 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 6.125 | 0.000% | |
| 7.750 % | 99.000 | $4,298 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 6.500 | 0.000% | |
| 7.875 % | 99.000 | $4,350 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 6.875 | 0.000% | |
| 8.000 % | 99.000 | $4,403 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.125 | 0.000% | |
| 8.125 % | 99.000 | $4,455 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.375 | 0.000% | |
| 8.250 % | 99.000 | $4,508 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.625 | 0.000% | |
| 8.375 % | 99.000 | $4,560 | $6,000 | $6,000 | | Bank Statement 30 Yrs Fixed | 7.875 | 0.000% | |


Export Pricing

| Fields | Old Pricing Results | New Pricing Results |
|---|---|---|
| Product ID | | 69134a3322c8850001309d88 |
| Loan Program | DSCR | Bank Statement 30 Yrs Fixed |
| Compensation | | Lender Paid |
| Date | | 12/23/2025, 9:00:06 PM America/Los Angeles |
| Valid Period | | 12/23/2025, 8:58:53 AM America/Los Angeles |
| Rate | | 6.75 |
| Due In | 360 | 4320 |
| Loan Amount | $250,000.00 | $600,000.00 |
| Impound | | Not Waived |
| Property Type | SingleFamily | Attached |
| Amortization Term | 360 | 4320 |

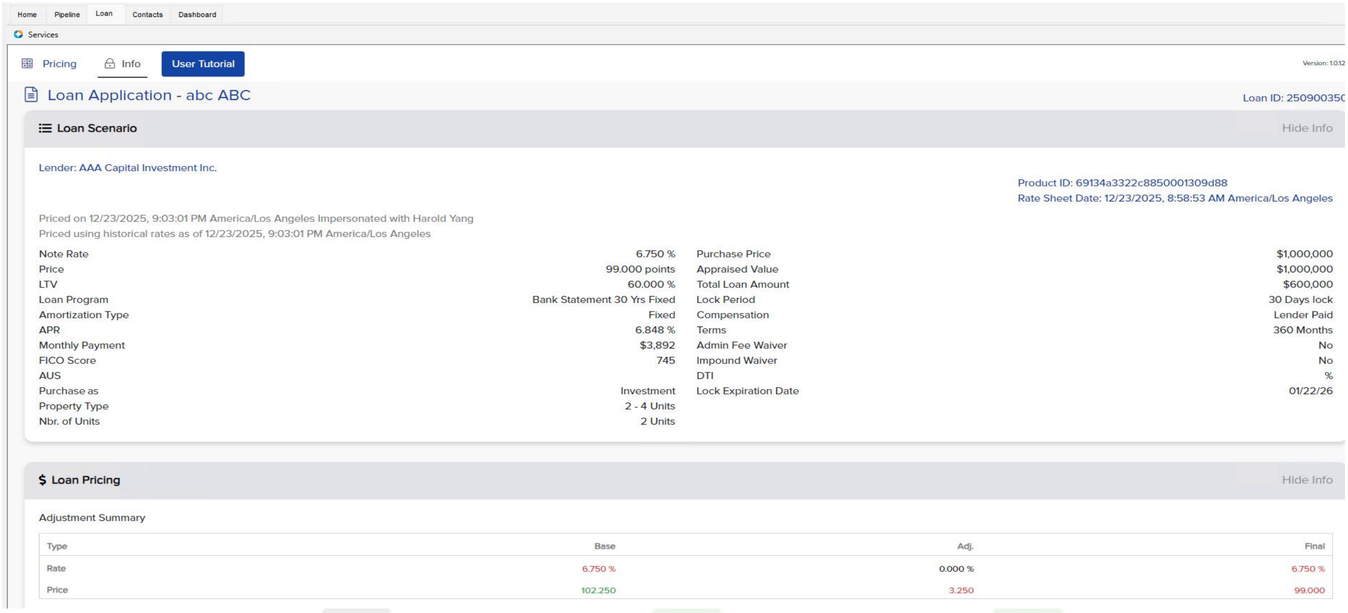


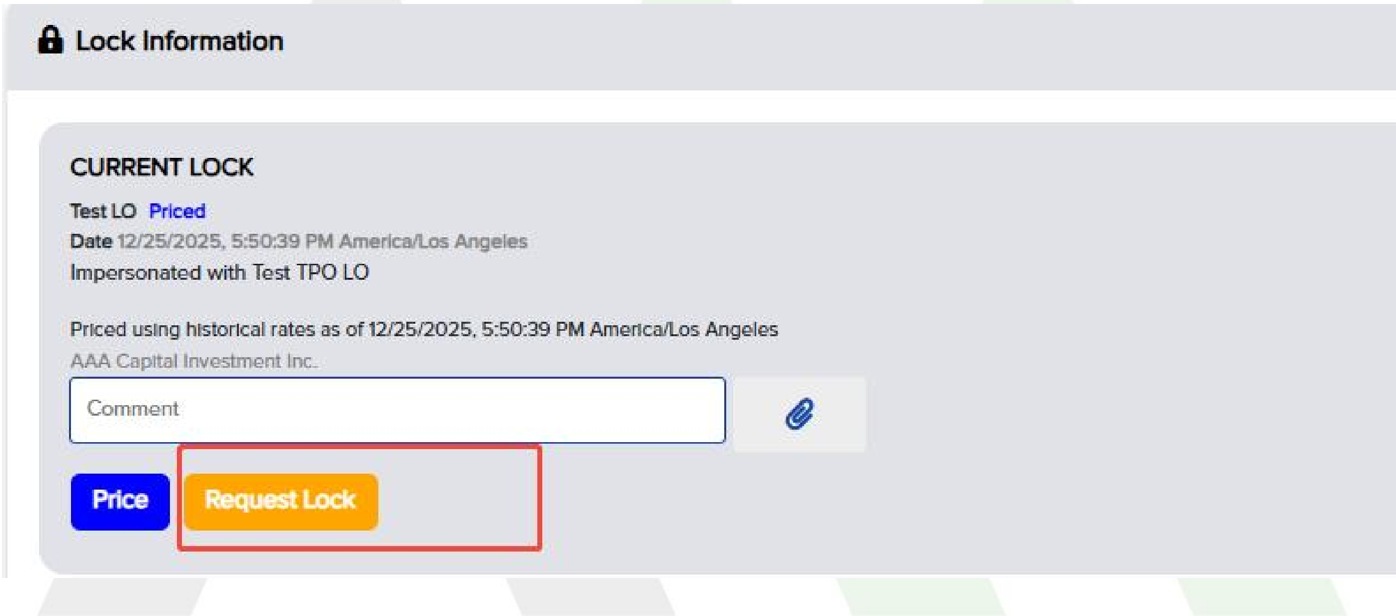
Step 4: Requesting the Lock

After exporting the pricing:

1. Verify the **Pricing Detail**, **Loan Parameters**, **Rate**, and **Adjustments** one last time.

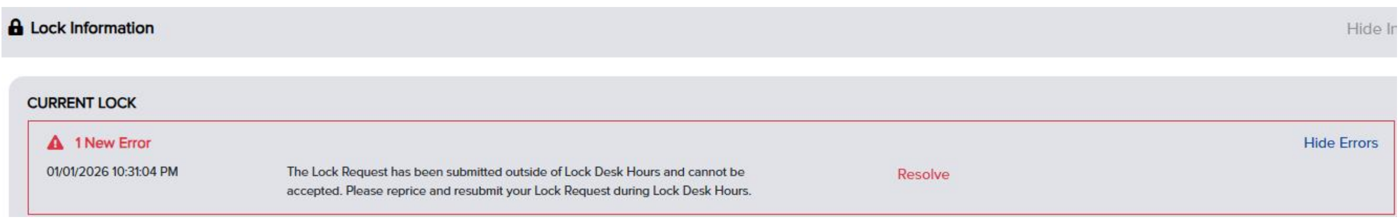
2. Click **"Request Lock"**.




**The Lock Request has been submitted outside of lock desk hours and cannot be accepted.**

**Please submit your Lock Request during the Lock Desk Hours.**



**Status Updates:**

● **Submitted:** when you request lock **(Make sure to exit this file in TPOC once you have finished)**, The pipeline status will update to **"Lock Requested"**.

● **Approved:** Once the AAA LENDINGS Lock Desk reviews and approves the request, the status will change to **"Locked"**.

● **Confirmation:** The Loan Officer and Processor will receive an email containing the **Lock Confirmation**.

## Post-Lock Management (Re-pricing)

Need to make changes and re-pricing after registering?

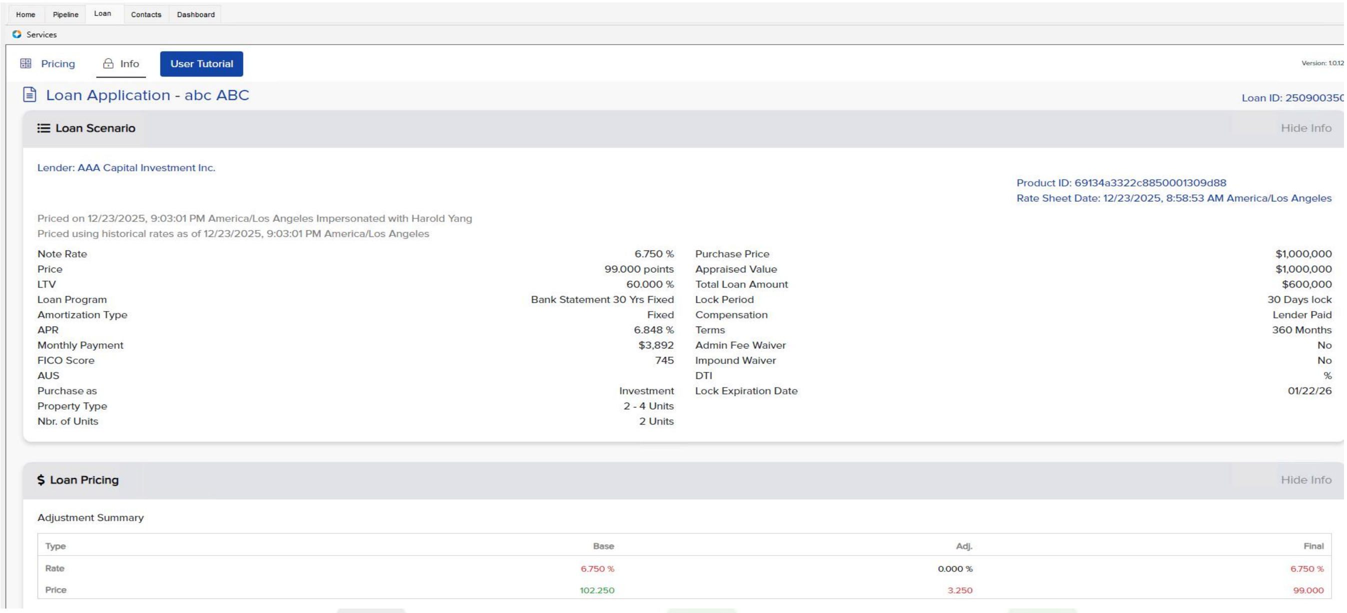
If you have already registered a loan but need to change parameters (e.g., LTV changes, FICO update) and re-price:

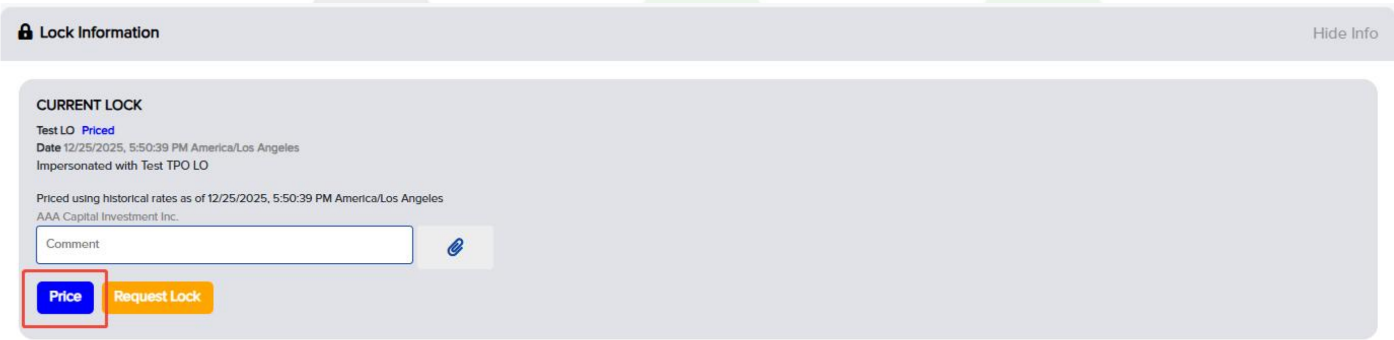
Step 1: Locate the **blue "Price**" button in the **Product Pricing & Lock** interface.

Step 2: Clicking this will return you to the **Search Fields** interface.

Step 3: You can now switch parameters and generate a new quote.

> **Reminder:** As mentioned in Section 1, the loan program itself **cannot** be changed after the lock is active. This re-pricing feature is primarily for updating parameters within the *same* program.




# Lock Extensions

If a loan cannot close by the lock expiration date, you may request an extension.

## Extension Policy

- **Max Extensions:** You may request a maximum of **2** extensions.
- **Third extensions** are not permitted.
- **Fees:**
  - 0.150% for 7 days

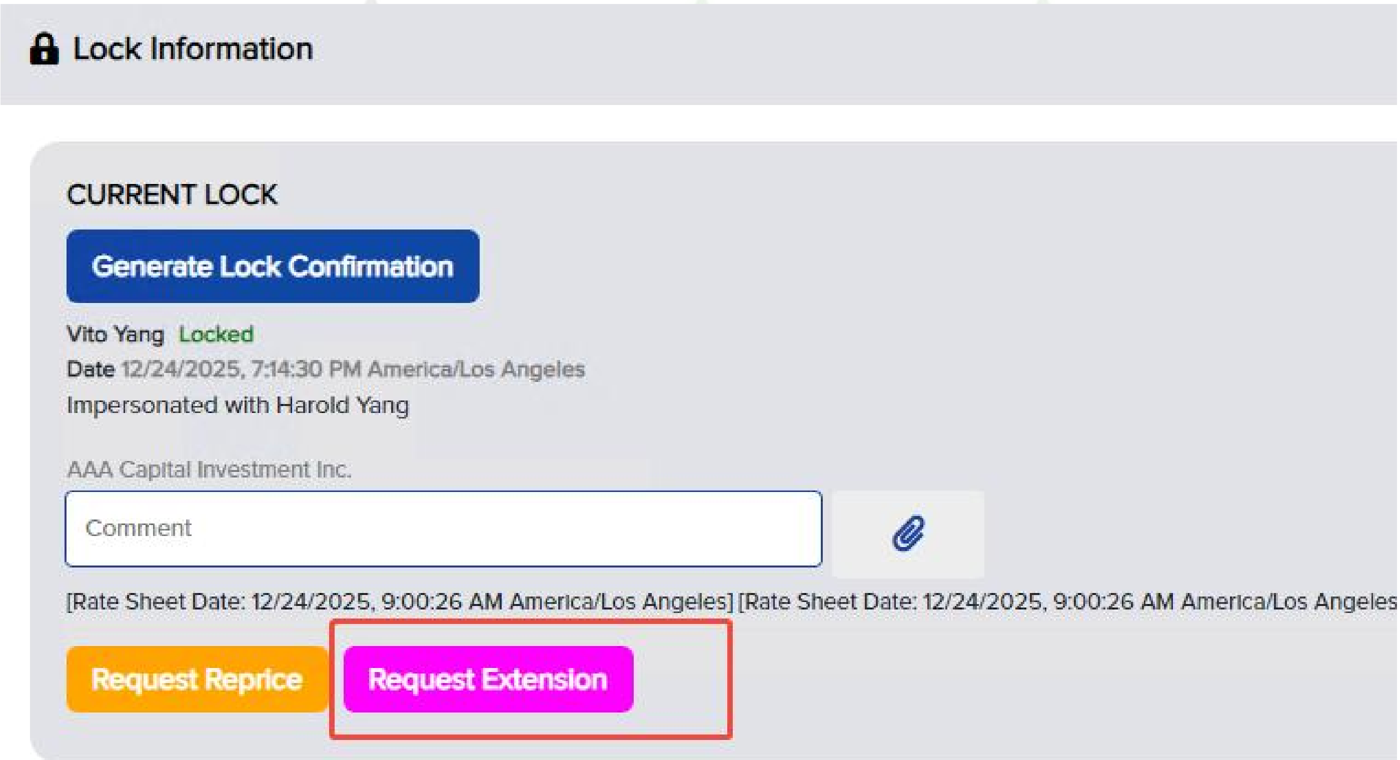
0.250% for 14 days

- The fee for the **second** extension will be **1.5 times** that of the first extension fee.

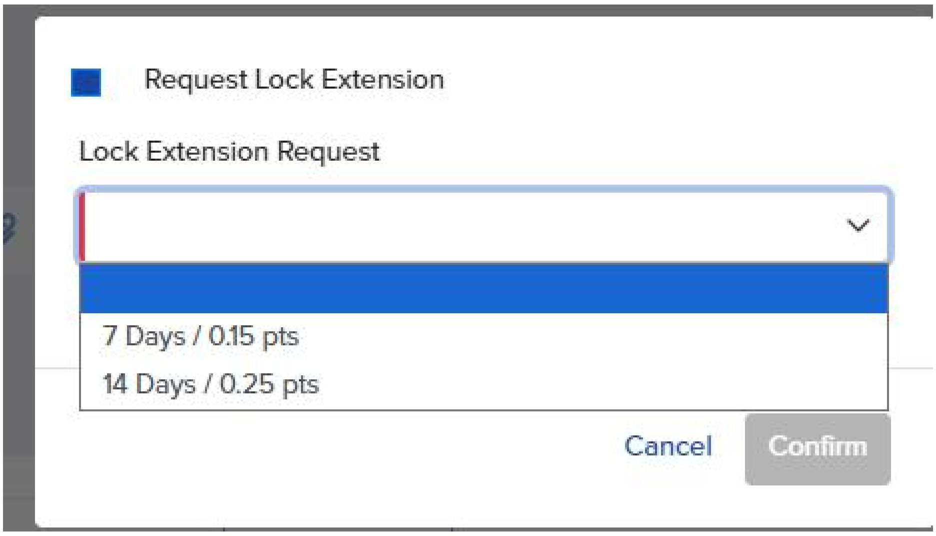
**How to Request an Extension**

Step 1: Open the loan file and navigate to the **Search Product and Pricing** screen..

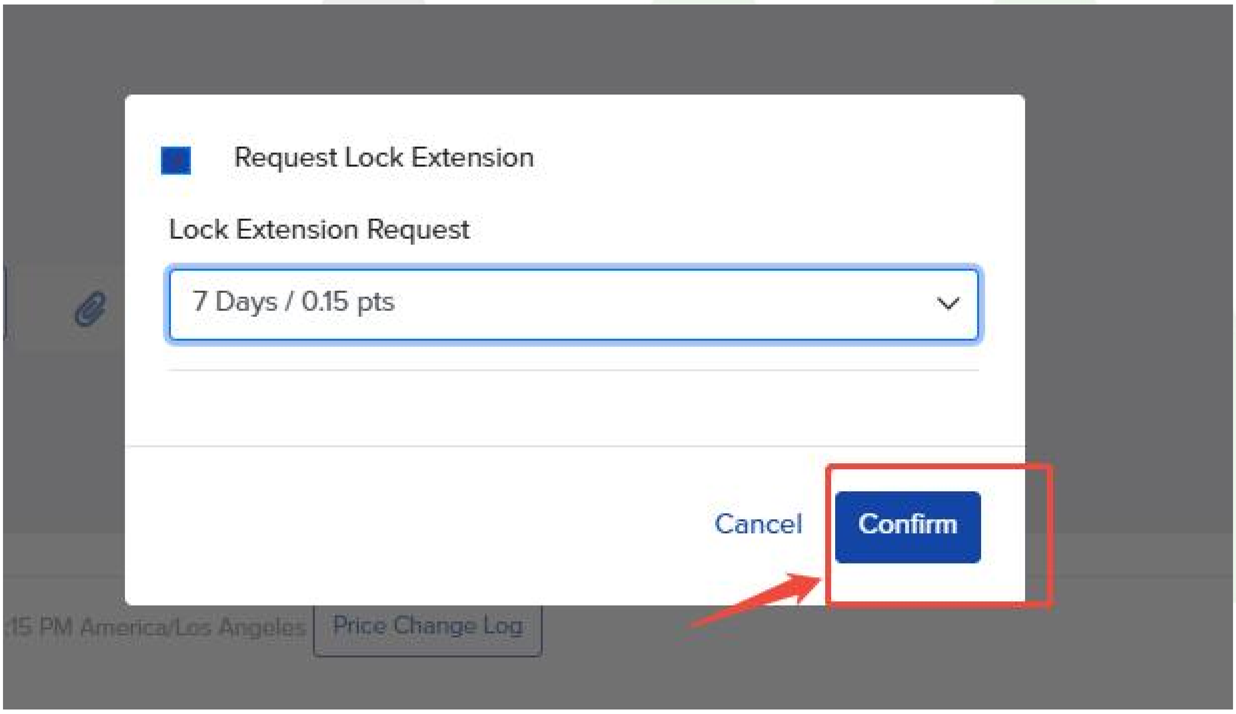
Step 2: Click the "Request Extension" button.




Step 3: Select the necessary number of days for the extension.



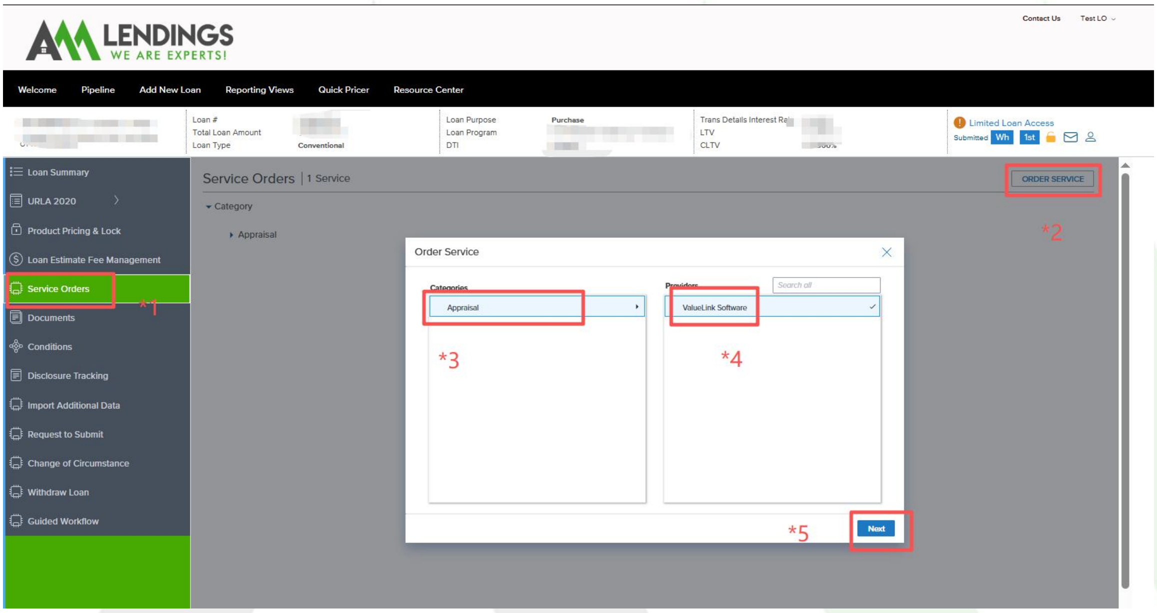

Step 4: Click"**confirm**" to submit the extension request.



# Appraisal

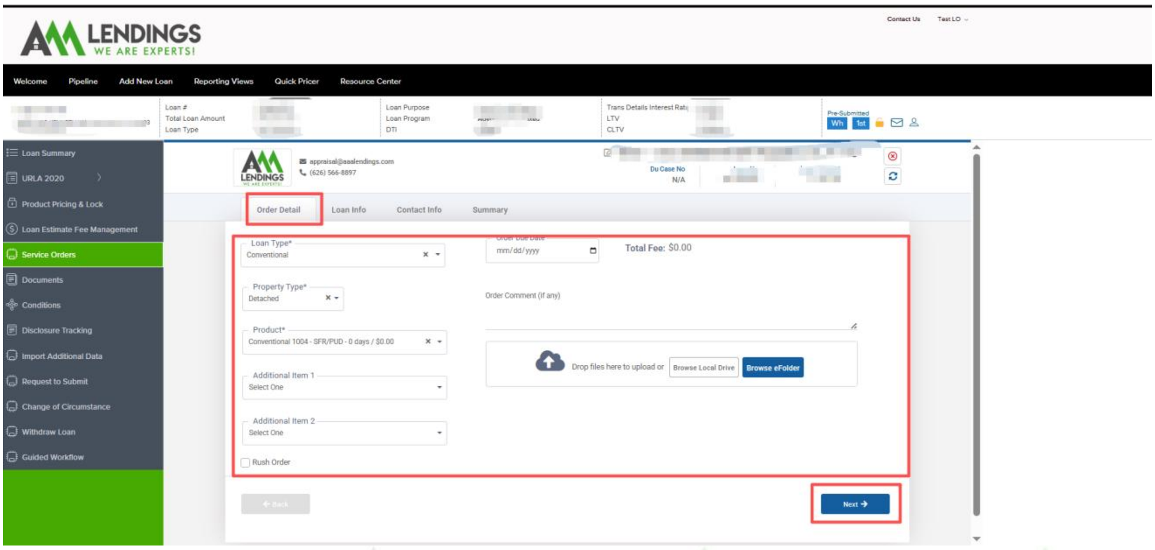
### Locate Loan

Locate the loan number in Encompass for which an appraisal report is to be ordered. Follow the steps below to access Valuelink: “Service order--Order service--Appraisal--Valuelink--Next”.




### Order Detail

Complete the “Order Detail” section as instructed, then click “Next”.



**Loan Type:**

Select "Conventional".

**Property Type:**

- Single Family Residence: Select "Single Family Residential"
- PUD: Select "Planned Unit Development (PUD)"
- Condo: Select "Condominium"
- 2–4 Unit: Select "Multi-Unit Property"

**Product:**

Please select the correct appraisal form based on the property type:

- Conventional 1004 – SFR / PUD
- Conventional 1007 – Subject Rent Schedule
- Conventional 1007 – Departure Home Rent Schedule
- Conventional 1073 – Condo
- Conventional 1025 – 2 Unit
- Conventional 1025 – 3 / 4 Unit

• Conventional 1004D – Final Inspection

• Conventional 1004D - Appraisal update

• Conventional 1004D - Disaster report

• Conventional 2055 – Exterior-Only Inspection Residential Appraisal Report(SFR/PUD/Detached condo)

• Conventional 1075 -Exterior-0nly Inspection Individual Condominium Unit Appraisal Report(attached condo)

•Commercial Form 71A - 5-10 unit

• Rush Fee

**Additional Items:**

• If the subject property is an investment property, please select "Conventional 1007 – Subject Rent Schedule".

• If a rush order is required, please select "Rush Fee".

**Rush Order:**

Check this box if a rush order is required.

**Order Due Date:**

If a rush order is selected, please choose the expected due date. If not a rush order, this field may be left blank.

**Order Comment (if any):**

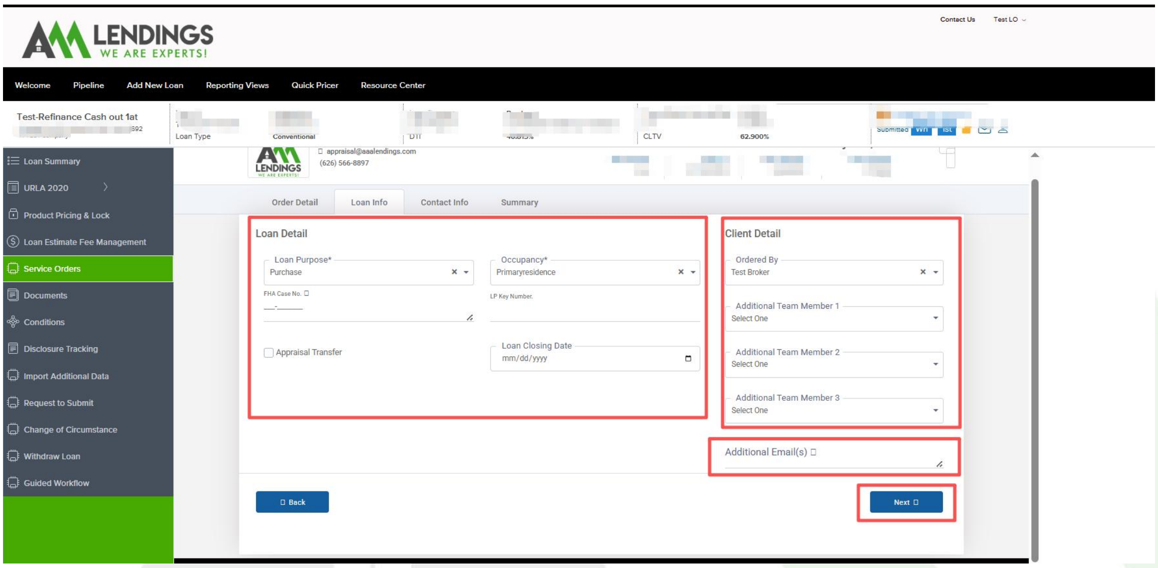
Enter any important notes or special instructions if applicable.

**Drop File:**

Upload required documents such as Purchase Agreement, HOA Questionnaire, or Lease Agreement.

## Loan Information

Complete the “Loan Info” section, then click “Next”.




**Loan Purpose:**

- Purchase: Select “Purchase”.
- Rate & Term or Cash-Out Refinance: Select “Re-Finance”.

**Occupancy:**

Select the appropriate occupancy type based on the actual scenario.

**Loan Closing Date:**

Select the appropriate closing date.

**Client Detail:**

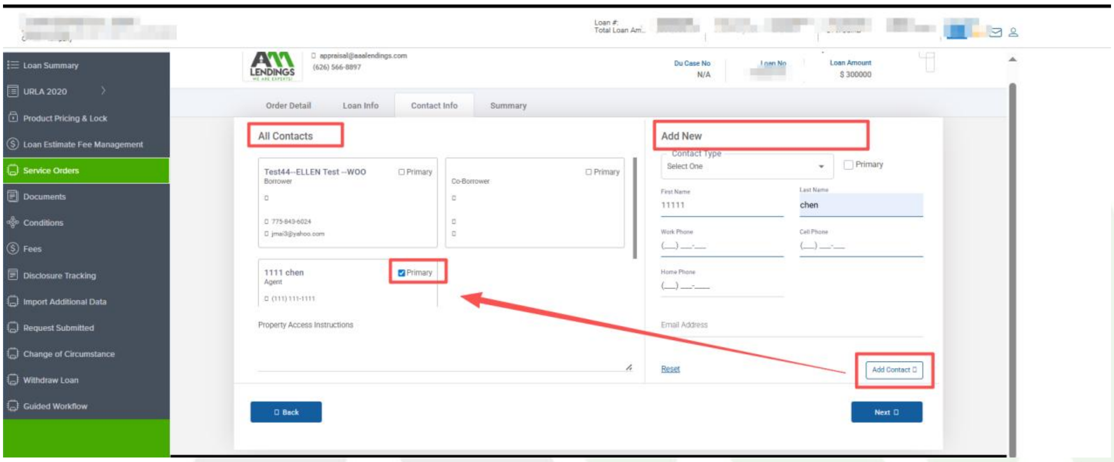
Select the appropriate option based on the actual situation.

**Additional Email(s):**

Enter any additional email addresses you would like to include.

**Contact Information**

Complete the “Contact Info” section, then click “Next”.




**All Contacts:**

At least one contact must be selected and marked as “Primary”.

Property Access instructions:

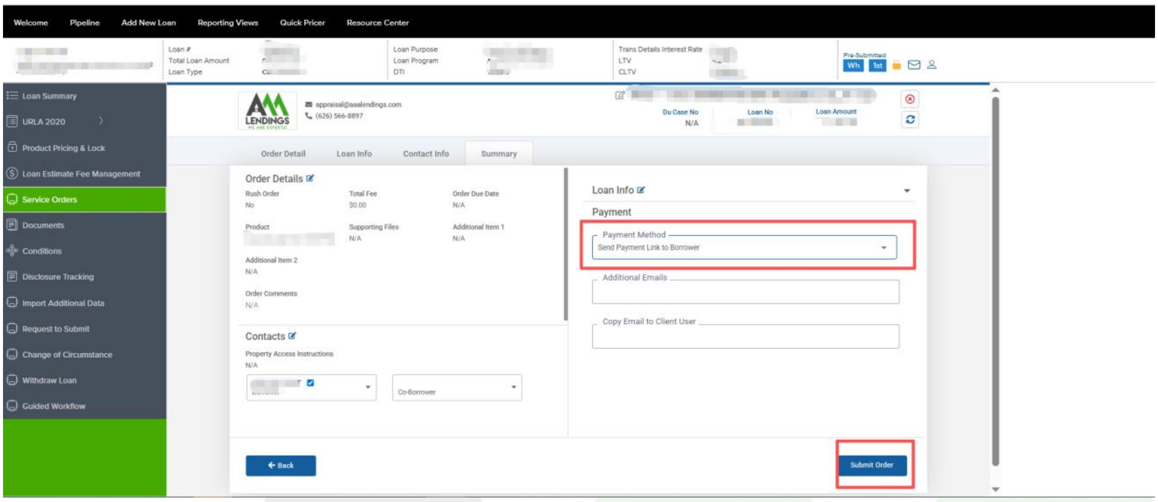
Enter any property access notes or special instructions if applicable.

**Add New:**

You may add contacts other than the borrower if necessary. Once you complete new contact info, please click “Add Contact”, then the new contact will be added into “All Contacts”

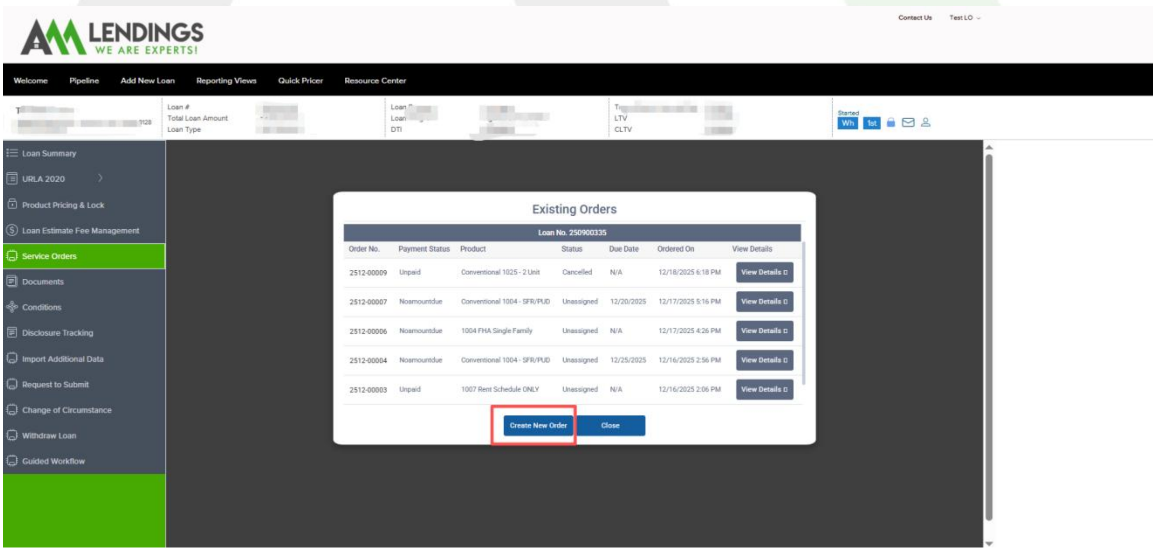
## Summary & Submit

Review the Summary page and select a Payment Method. Click “Submit Order” to complete the appraisal request.



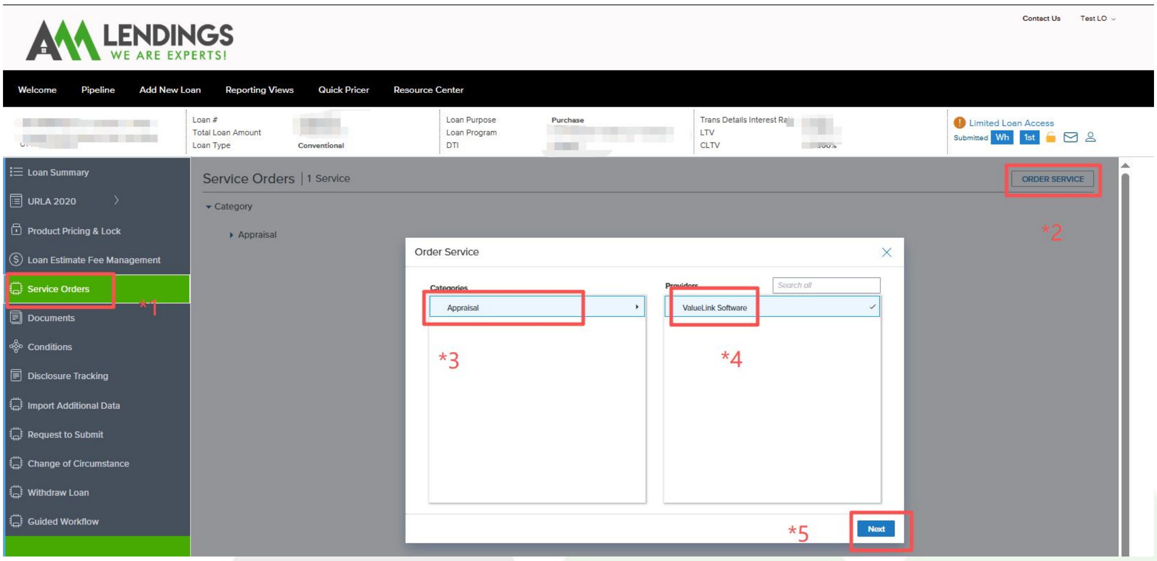

## Create New Order (Second Appraisal / Departure Home 1007)

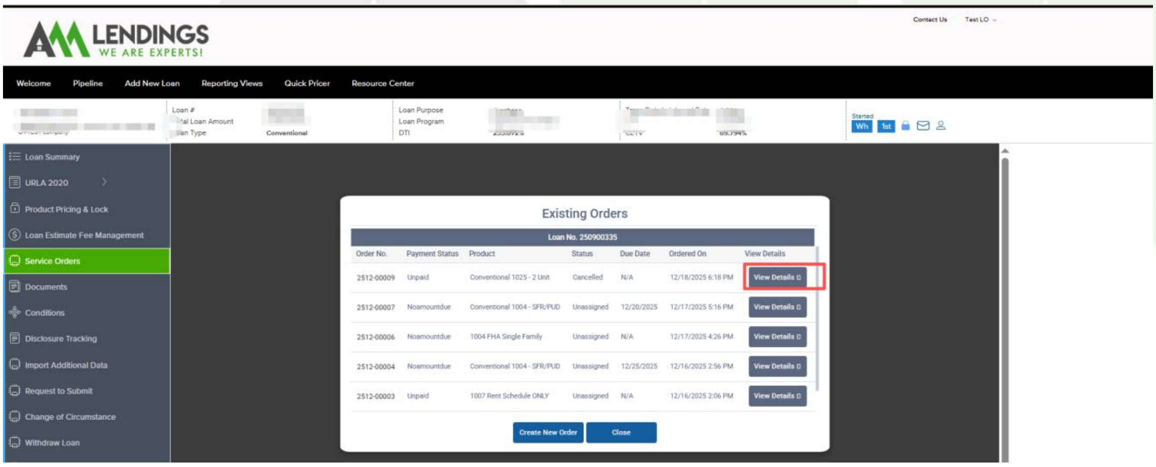
To order a second appraisal report or a Departure Home Form 1007, please create a separate order in Valuelink by clicking “Create New Order”.

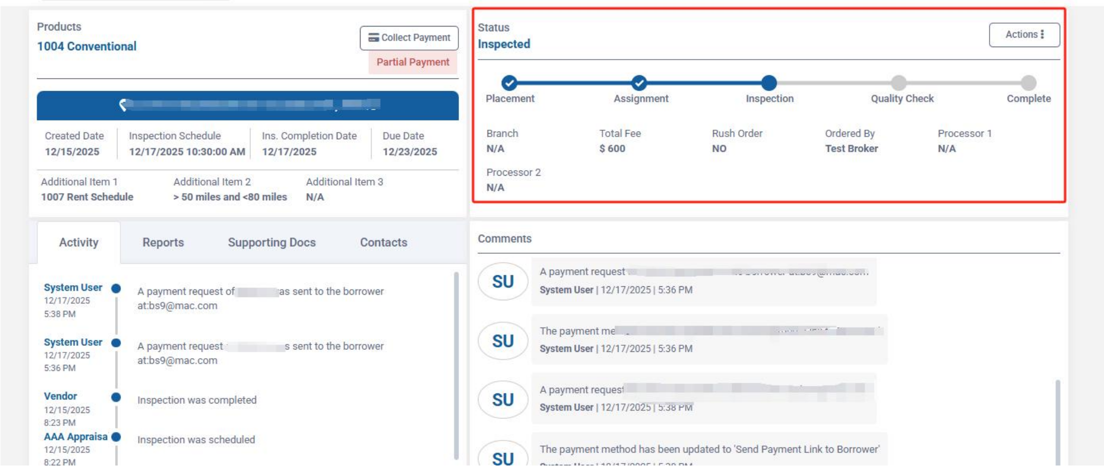


## View Appraisal Status

To view the appraisal progress, please access Valuelink as Step 1 and click “View Details” to see the appraisal timeline.

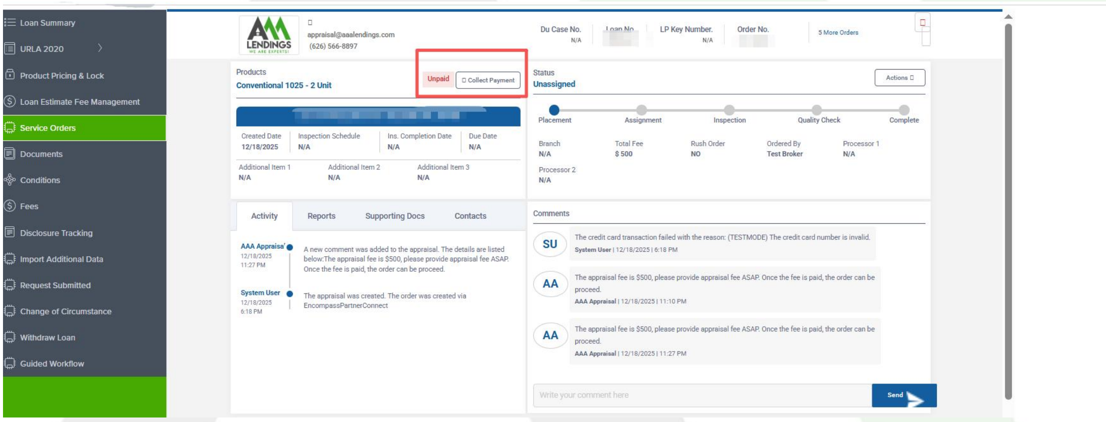


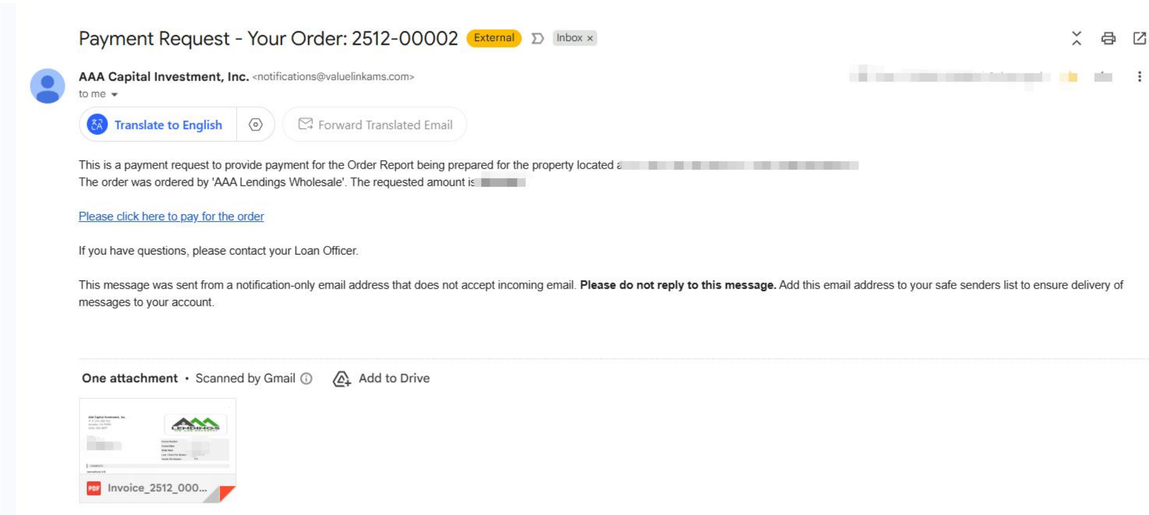



## Payment

AAA will send payment link to borrower directly after receiving the appraisal request and appraisal fee is determined. Broker can find the payment status at below stage.

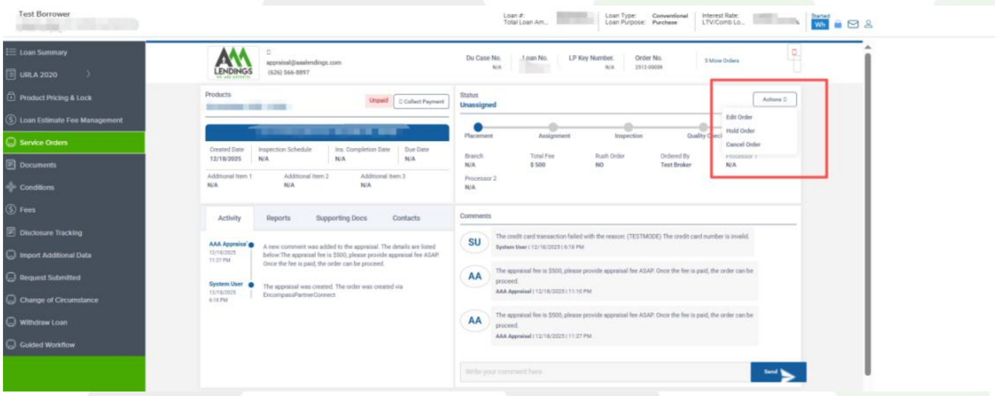



Payment link email will show as below. The price is only valid for three (3) days. If the payment is not made on time or is not paid in full, A second payment may apply due to price changed.



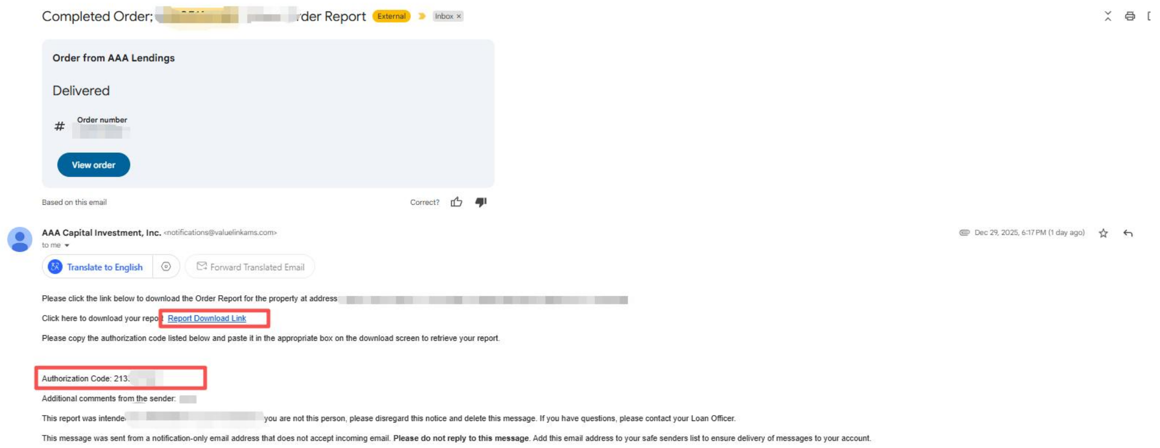

## Edit / Hold / Cancel Order

Orders may be edited, placed on hold, or canceled as needed.



## Appraisal report delivery

Once the appraisal report completed, it will be delivered to borrower directly. The borrower may click the “Report Download” link to access the appraisal report



Completed Order; der Report External Inbox ×

Order from AAA Lendings

Delivered

Order number

View order

Based on this email Correct?

AAA Capital Investment, Inc. <notifications@valuelinkams.com>
to me

Translate to English | Forward Translated Email

Please click the link below to download the Order Report for the property at address

Click here to download your repo Report Download Link

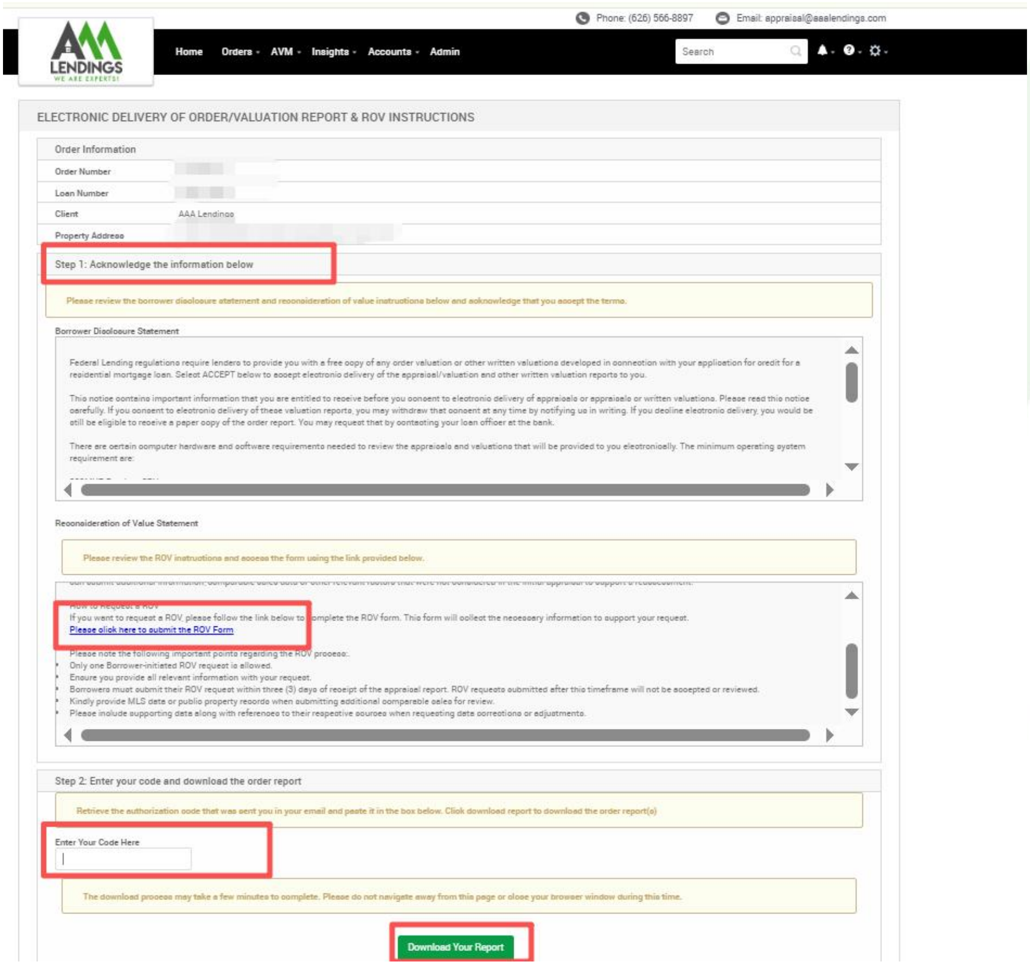
Please copy the authorization code listed below and paste it in the appropriate box on the download screen to retrieve your report.

Authorization Code: 213.

Additional comments from the sender:

This report was intende you are not this person, please disregard this notice and delete this message. If you have questions, please contact your Loan Officer.

This message was sent from a notification-only email address that does not accept incoming email. **Please do not reply to this message**. Add this email address to your safe senders list to ensure delivery of messages to your account.



Phone: (626) 566-8897 Email: appraisal@aaalendings.com

Home Orders AVM Insights Accounts Admin Search

ELECTRONIC DELIVERY OF ORDER/VALUATION REPORT & ROV INSTRUCTIONS

| Order Information | |
|---|---|
| Order Number | |
| Loan Number | |
| Client | AAA Lendings |
| Property Address | |

Step 1: Acknowledge the information below

Please review the borrower disclosure statement and reconsideration of value instructions below and acknowledge that you accept the terms.

Borrower Disclosure Statement

Federal Lending regulations require lenders to provide you with a free copy of any order valuation or other written valuations developed in connection with your application for credit for a residential mortgage loan. Select ACCEPT below to accept electronic delivery of the appraisal/valuation and other written valuation reports to you.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of appraisals or appraisals or written valuations. Please read this notice carefully. If you consent to electronic delivery of these valuation reports, you may withdraw that consent at any time by notifying us in writing. If you decline electronic delivery, you would be still be eligible to receive a paper copy of the order report. You may request that by contacting your loan officer at the bank.

There are certain computer hardware and software requirements needed to review the appraisals and valuations that will be provided to you electronically. The minimum operating system requirement are:

Reconsideration of Value Statement

Please review the ROV instructions and access the form using the link provided below.

If you want to request a ROV, please follow the link below to complete the ROV form. This form will collect the necessary information to support your request.
Please click here to submit the ROV Form

Please note the following important points regarding the ROV process:

- Only one Borrower-initiated ROV request is allowed.
- Ensure you provide all relevant information with your request.
- Borrowers must submit their ROV request within three (3) days of receipt of the appraisal report. ROV requests submitted after this timeframe will not be accepted or reviewed.
- Kindly provide MLS data or public property records when submitting additional comparable sales for review.
- Please include supporting data along with references to their respective sources when requesting data corrections or adjustments.

Step 2: Enter your code and download the order report

Retrieve the authorization code that was sent you in your email and paste it in the box below. Click download report to download the order report(s)

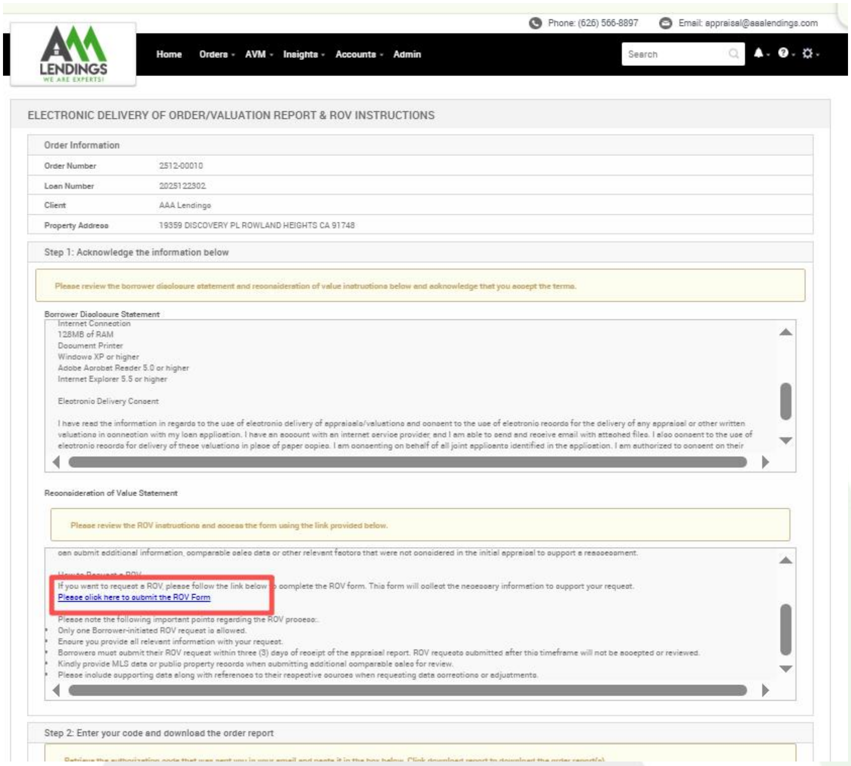
Enter Your Code Here

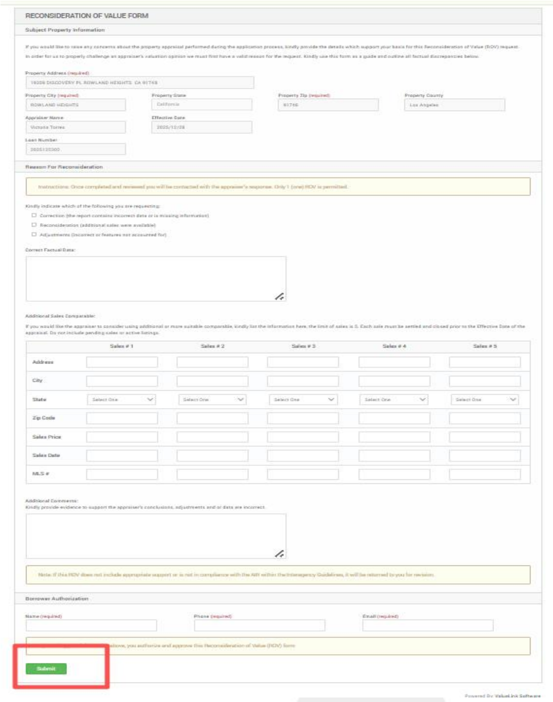
The download process may take a few minutes to complete. Please do not navigate away from this page or close your browser window during this time.

Download Your Report

## Reconsideration of Value

If the borrower disagree with the appraisal value, borrower can initiate Reconsideration of Value (ROV). Please click the link below and follow the instructions to complete the ROV form. Once completed, please click “Submit” to submit ROV request




RECONSIDERATION OF VALUE FORM

Subject Property Information

If you would like to raise any concerns about the property appraisal performed during the application process, kindly provide the details which support your basis for this Reconsideration of Value (ROV) request. In order for us to properly challenge an appraiser's valuation opinion we must first have a valid reason for the request. Kindly use this form as a guide and outline all factual discrepancies below.

Property Address (required)

Property City (required): ROWLAND HEIGHTS | Property State: California | Property Zip (required) | Property County: Los Angeles

Appraiser Name: Victoria Torres | Effective Date: 2025/12/28

Loan Number

Reason For Reconsideration

Instructions: Once completed and reviewed you will be contacted with the appraiser's response. Only 1 (one) ROV is permitted.

Kindly indicate which of the following you are requesting:

- ☐ Correction (the report contains incorrect data or is missing information)
- ☐ Reconsideration (additional sales were available)
- ☐ Adjustments (incorrect or features not accounted for)

Correct Factual Data:

Additional Sales Comparable:

If you would like the appraiser to consider using additional or more suitable comparable, kindly list the information here, the limit of sales is 5. Each sale must be settled and closed prior to the Effective Date of the appraisal. Do not include pending sales or active listings.

| | Sales # 1 | Sales # 2 | Sales # 3 | Sales # 4 | Sales # 5 |
|---|---|---|---|---|---|
| Address | | | | | |
| City | | | | | |
| State | Select One | Select One | Select One | Select One | Select One |
| Zip Code | | | | | |
| Sales Price | | | | | |
| Sales Date | | | | | |
| MLS # | | | | | |

Additional Comments:
Kindly provide evidence to support the appraiser's conclusions, adjustments and or data are incorrect.

Note: If this ROV does not include appropriate support or is not in compliance with the AIR within the Interagency Guidelines, it will be returned to you for revision.

Borrower Authorization

Name (required) | Phone (required) | Email (required)

...above, you authorize and approve this Reconsideration of Value (ROV) form

Submit

Powered By: ValueLink Software

Please note the following important points regarding the ROV process:

- Only one Borrower-initiated ROV request is allowed.
- Ensure you provide all relevant information with your request.
- Borrowers must submit their ROV request within three (3) days of receipt of the appraisal report. ROV requests submitted after this time frame will not be accepted or reviewed.
- Kindly provide MLS data or public property records when submitting additional comparable sales for review.

Please include supporting data along with references to their respective sources when requesting data corrections or adjustments.

# Broker Access – eFolder Document Visibility

**Purpose**

This section describes the types of loan documents brokers may view in the Encompass eFolder.

Brokers are granted view access only and do not have permission to edit or delete any documents.

All documents are uploaded, maintained, and controlled by AAA Lendings.

**Documents Available for Broker Viewing (Examples)**

- Within the eFolder, brokers may view loan-related documents provided by AAA Lendings, including but not limited to:
- Loan disclosures such as Loan Estimates (LE) and Closing Disclosures (CD)
- Loan application materials, including the Uniform Residential Loan Application (1003)
- Automated underwriting findings and credit reports, when applicable
- Property-related documents such as appraisal reports, title, escrow, and insurance documents
- Loan status and approval-related records, including approval letters and lock

confirmations

- Electronically signed disclosure packages and compliance-related documentation