

AAA Capital Investment, Inc.

NMLS #295075

41 E Live Oak Ave, Arcadia, CA 91006 PHONE: (626) 308-9793

FAX: (626) 270-5522



Encompass User Guide

Contents

Encompass User Guide	1
Introduction	3
Gaining Initial Access to the Website	4
Add Users to the Website	7
View the Pipeline	9
Pipeline Grid View Example:	10
Start a New Loan	10
Viewing and Upload Conditions	29
Request Change of Circumstance	31
Moving on to Price Engine & Lock	34
Running a Scenario & Pricing Search	36
Analyzing Rates & Adjustments	41
Registering & Locking a Loan	44
Post-Lock Management (Re-pricing)	48
Lock Extensions	49
Appraisal	52
Locate Loan	52
Order Detail	52
Loan Information	55
Contact Information	56
Summary & Submit	57
Create New Order (Second Appraisal / Departure Home 1007)	57
View Appraisal Status	58
Payment	59
Edit / Hold / Cancel Order	60
Appraisal report delivery	60
Reconsideration of Value	62
Broker Access – eFolder Document Visibility	64

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.

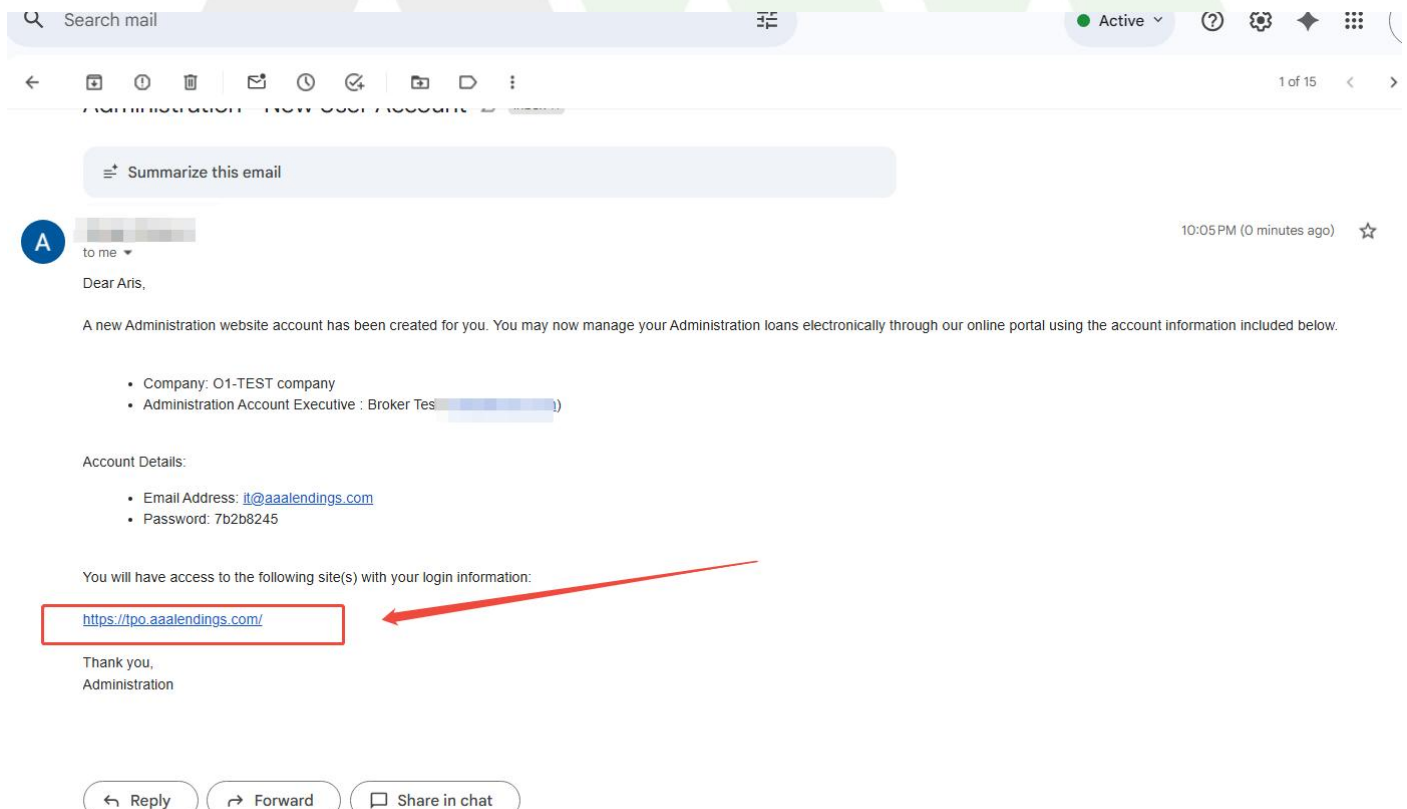
This guide provides all of the instructions necessary to log into the website and start originating and processing loans.

Gaining Initial Access to the Website

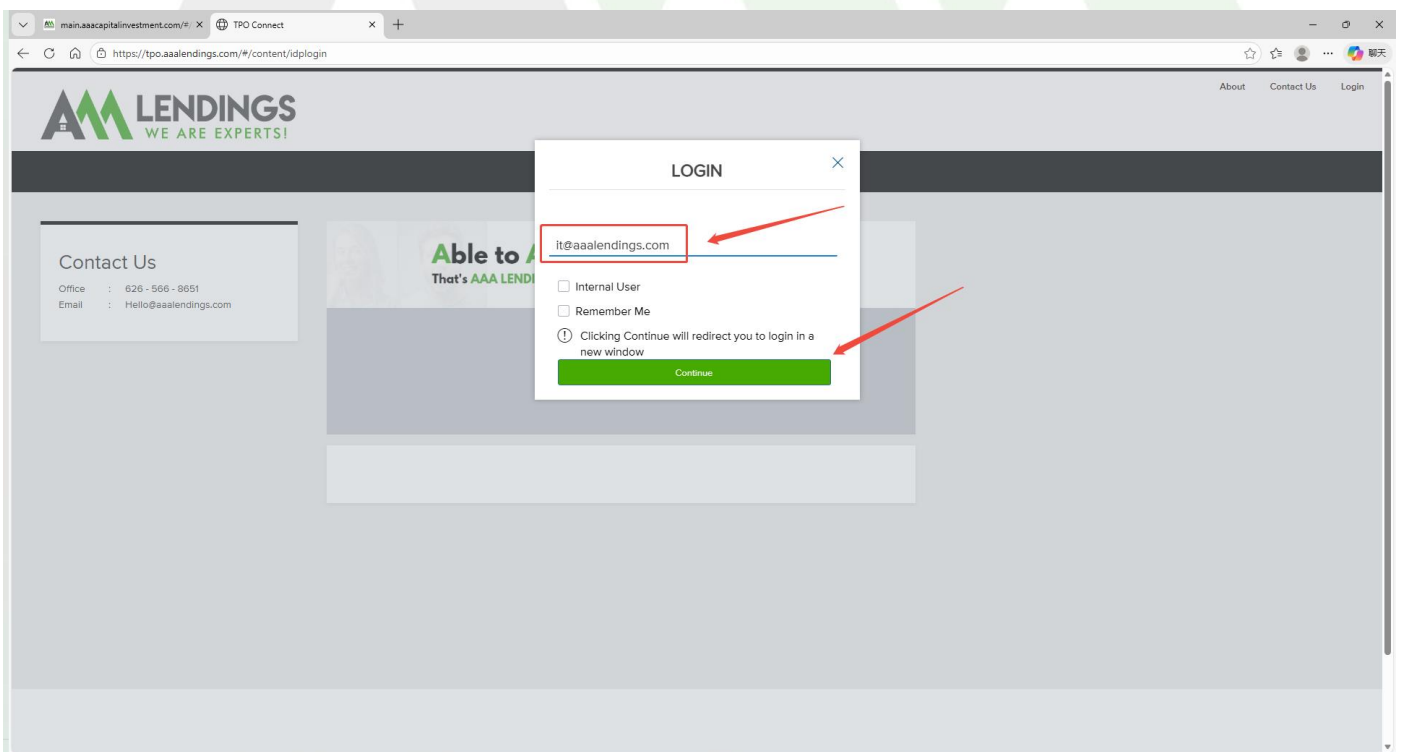
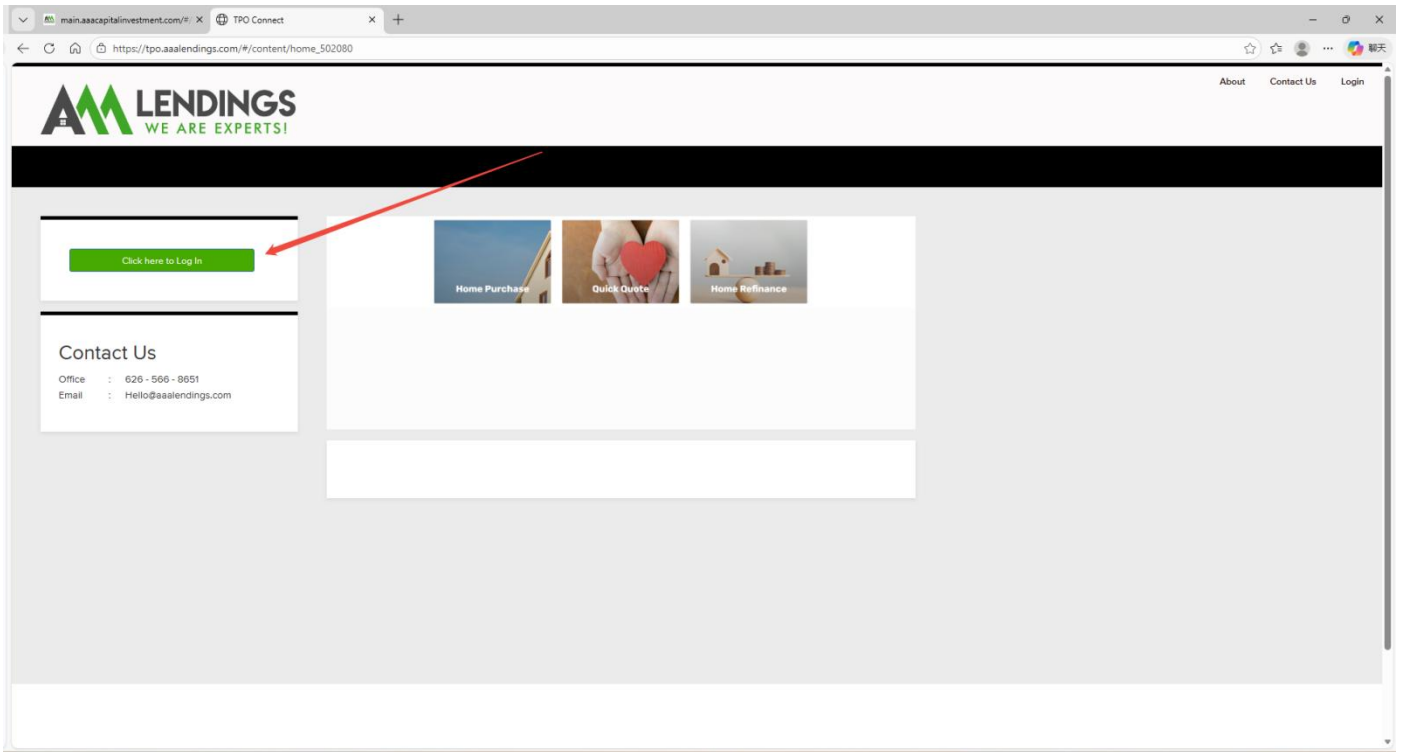
Once approved by our company, we will assign a manager from your company to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email from us that provides a link to the website, along with a log in name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

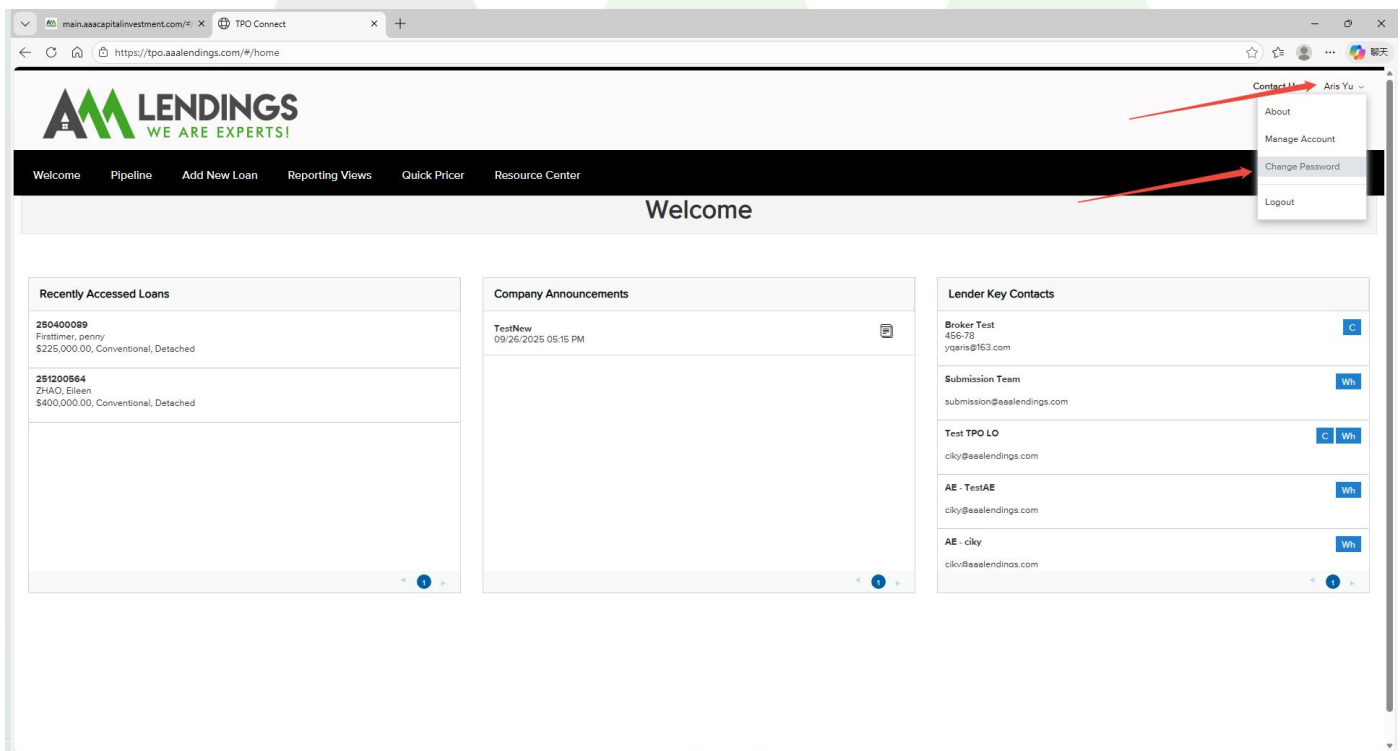
NOTE: Be sure to keep track of your new password. Our company will not have access to it.

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.

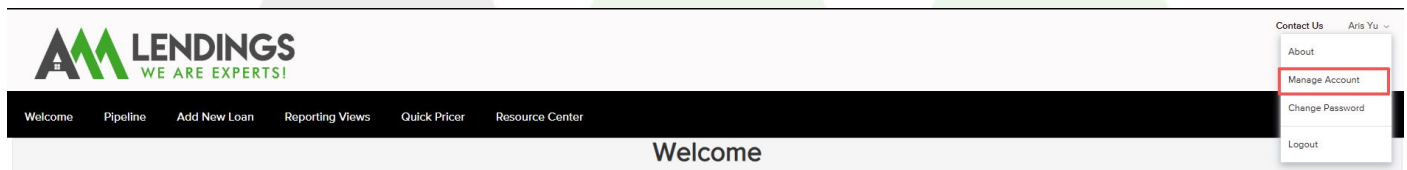
4. Re-Enter the new password in the **Re-enter New Password** field.
5. Click **Save**. Third Party Origination Website User Guide

Add Users to the Website

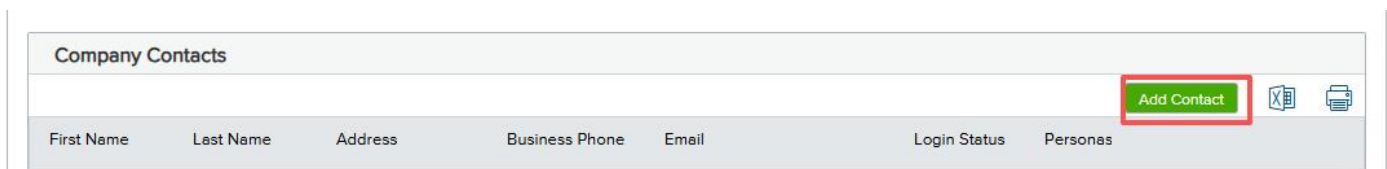
In order for other users to gain access to the website, the manager must create a contact record for each user.

To Create a Contact Record:

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



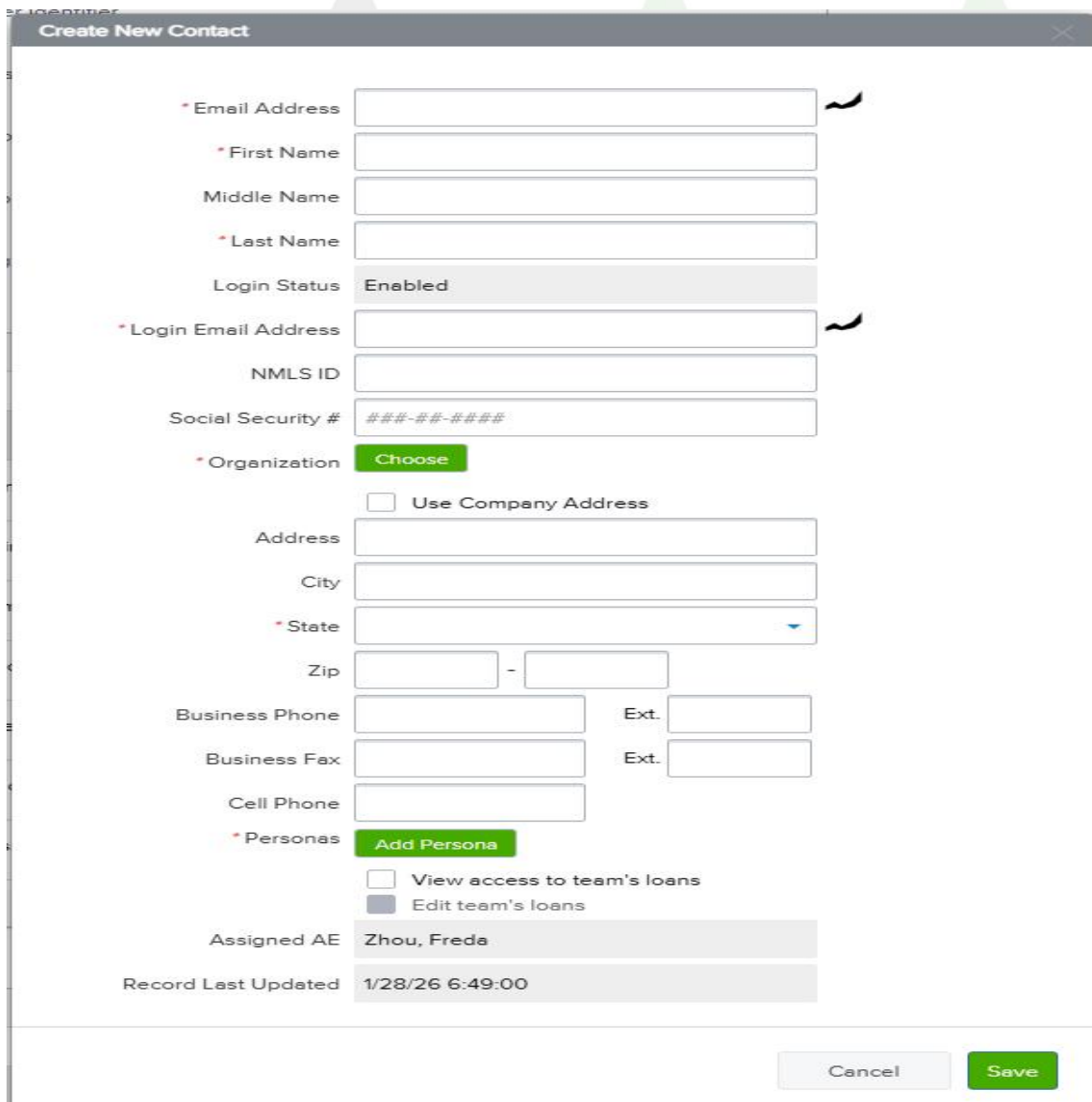
2. Click the **Company Account** tab.
3. Scroll to the Company Contacts section, and then click **Add Contact** to add a new user who will be able to use the website. Third Party Origination Website User Guide



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**.



Create New Contact

* Email Address

* First Name

Middle Name

* Last Name

Login Status **Enabled**

* Login Email Address

NMLS ID

Social Security #

* Organization **Choose**

☐ Use Company Address

Address

City

* State

Zip -

Business Phone Ext.

Business Fax Ext.

Cell Phone

* Personas **Add Persona**

☐ View access to team's loans

☒ Edit team's loans

Assigned AE **Zhou, Freda**

Record Last Updated **1/28/26 6:49:00**

Cancel 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.)

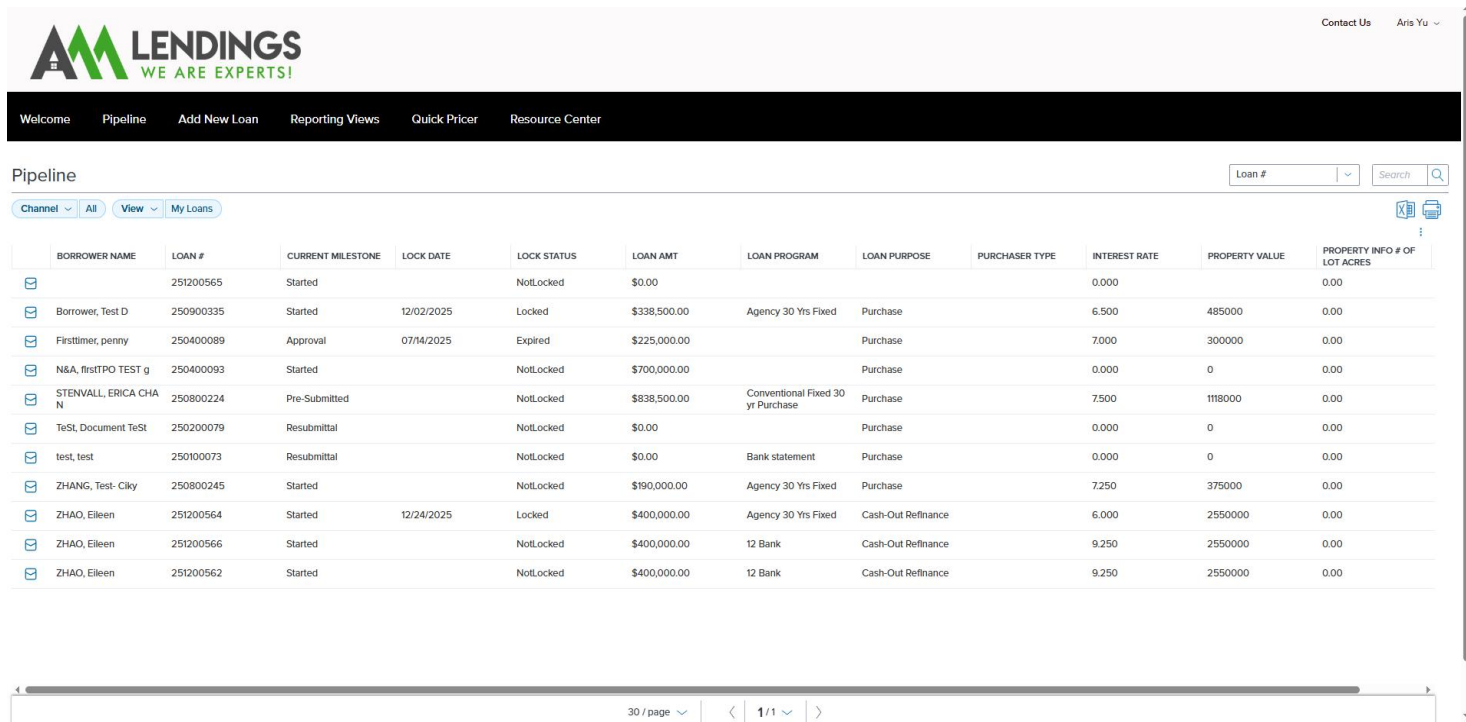
Submit user or branch licensing information to: it@aaalendings.com

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:



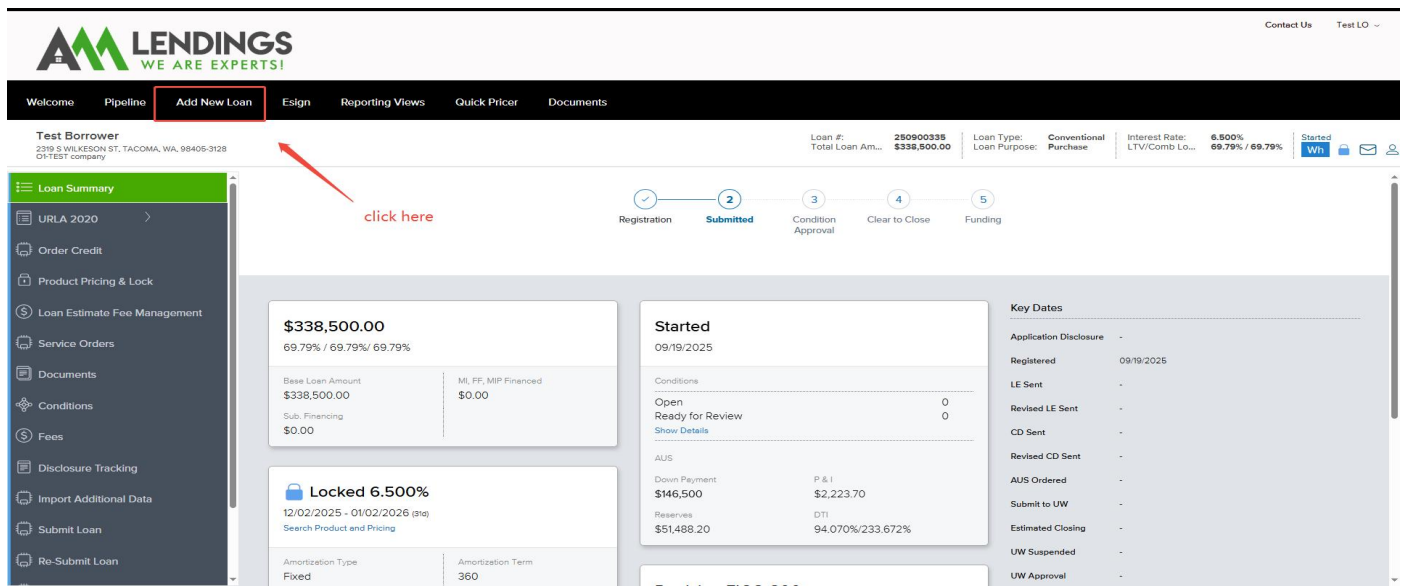
The screenshot shows the AM LENDINGS Pipeline Grid View. The header includes the AM LENDINGS logo and navigation links: Welcome, Pipeline, Add New Loan, Reporting Views, Quick Pricer, and Resource Center. The main content area displays a table of loan data with columns: BORROWER NAME, LOAN #, CURRENT MILESTONE, LOCK DATE, LOCK STATUS, LOAN AMT, LOAN PROGRAM, LOAN PURPOSE, PURCHASER TYPE, INTEREST RATE, PROPERTY VALUE, and PROPERTY INFO # OF LOT ACRES. The table lists 12 loans with various statuses and details.

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
Borrower, Test D	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
Firsttime, 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	118000	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.



AM LENDINGS WE ARE EXPERTS!

Test Borrower
2319 S WILKESON ST, TACOMA, WA, 98406-3128
ON TEST company

Loan #: 250900338
Total Loan Am... \$338,500.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 6.500%
LTV/Comb Lo... 69.79% / 69.79%

Started Wh

Registration Submitted Condition Approval Clear to Close Funding

Loan Summary

- URLA 2020
- Order Credit
- Product Pricing & Lock
- Loan Estimate Fee Management
- Service Orders
- Documents
- Conditions
- Fees
- Disclosure Tracking
- Import Additional Data
- Submit Loan
- Re-Submit Loan

\$338,500.00
69.79% / 69.79% / 69.79%

Base Loan Amount \$338,500.00
Sub. Financing \$0.00

ML, FF, MIP Financed \$0.00

Started
09/19/2025

Conditions

Open	0
Ready for Review	0

[Show Details](#)

AUS

Down Payment	P & I
\$146,500	\$2,223.70
Reserves	DTI
\$51,488.20	94.070%/233.672%

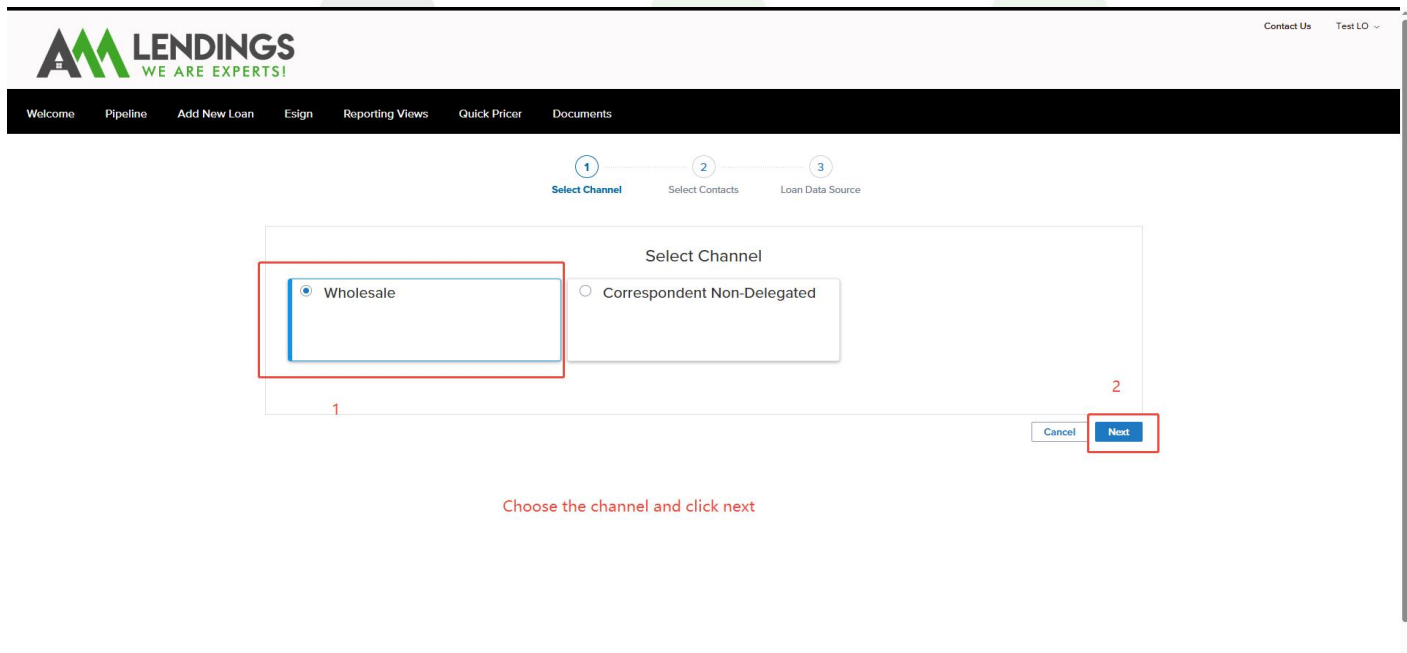
Key Dates

- Application Disclosure -
- Registered - 09/19/2025
- LE Sent -
- Revised LE Sent -
- CD Sent -
- Revised CD Sent -
- AUS Ordered -
- Submit to UW -
- Estimated Closing -
- UW Suspended -
- UW Approval -

Locked 6.500%
12/02/2025 - 01/02/2026 (360)
[Search Product and Pricing](#)

Amortization Type Fixed
Amortization Term 360

2. Select the appropriate **Channel**, then click **“Next.”**



AM LENDINGS WE ARE EXPERTS!

Welcome Pipeline Add New Loan Esign Reporting Views Quick Pricer Documents

1 Select Channel 2 Select Contacts 3 Loan Data Source

Select Channel

☒ Wholesale

☐ Correspondent Non-Delegated

1

2

Cancel Next

Choose the channel and click next

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



Select Contacts

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Originator Contacts							
Loan Officer				-	-	-	
Loan Processor				-	-	-	

Choose the MLO

Choose the processor

Back Next



Select Contacts

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Originator Contacts							
Loan Officer	TPO TEST	OI-TEST company	AAAloan@aaalendings.com	-	-	-	
Loan Processor	TPO TEST	OI-TEST company	AAAloan@aaalendings.com	-	-	-	

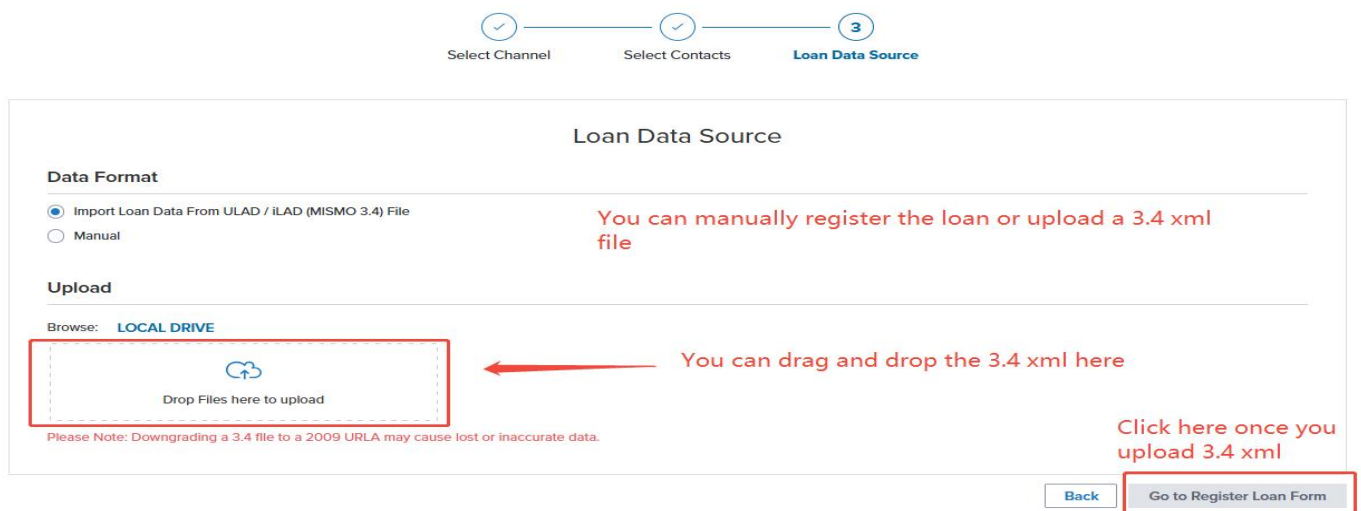
click next

Back **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.



The screenshot shows the 'Loan Data Source' form with a progress bar at the top indicating three steps: 'Select Channel', 'Select Contacts', and 'Loan Data Source' (the current step, marked with a '3'). The form has two main sections: 'Data Format' and 'Upload'.

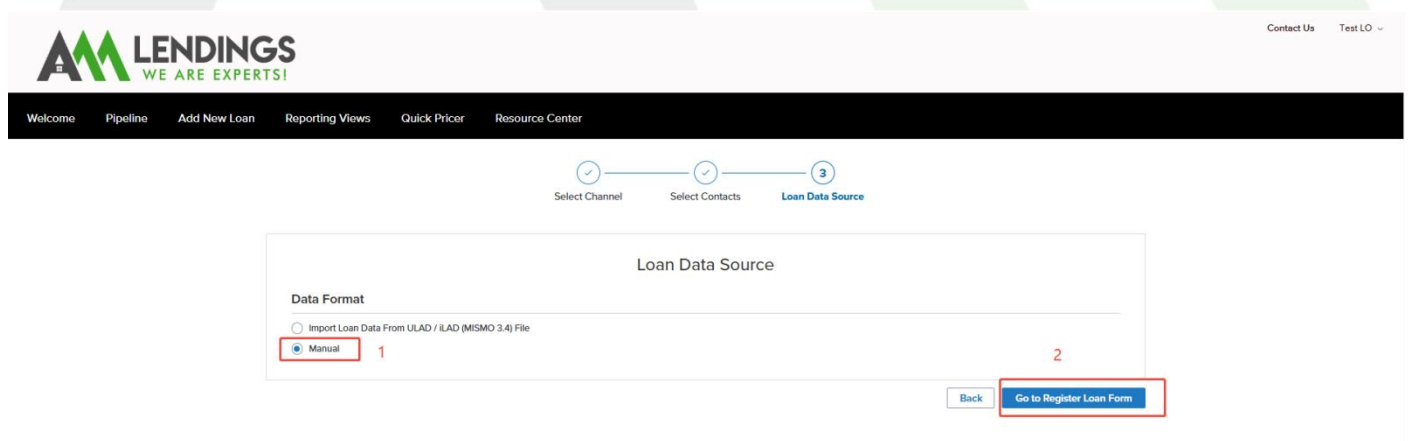
Data Format: Contains two radio buttons: 'Import Loan Data From ULAD / ILAD (MISMO 3.4) File' (selected) and 'Manual'.

Upload: Shows 'Browse: LOCAL DRIVE' and a dashed box with a cloud icon and the text 'Drop Files here to upload'. A red arrow points to this box with the annotation 'You can drag and drop the 3.4 xml here'. Below the dashed box is a note: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.'

At the bottom right, there are two buttons: 'Back' and 'Go to Register Loan Form'. A red box highlights the 'Go to Register Loan Form' button with the annotation 'Click here once you upload 3.4 xml'.

Another red annotation 'You can manually register the loan or upload a 3.4 xml file' is placed near the 'Data Format' section.

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



This screenshot shows the 'Loan Data Source' form with the 'Manual' radio button selected in the 'Data Format' section. The 'Go to Register Loan Form' button is highlighted with a red box and labeled with a '2'. The 'Manual' radio button is labeled with a '1'.

The form is part of a larger application interface. At the top, there's a navigation bar with links: 'Welcome', 'Pipeline', 'Add New Loan', 'Reporting Views', 'Quick Pricer', and 'Resource Center'. Above this is a header with the 'AM LENDINGS WE ARE EXPERTS!' logo and links for 'Contact Us' and 'Test LO'. Below the form, there's a progress bar with three steps: 'Select Channel', 'Select Contacts', and 'Loan Data Source' (the current step, marked with a '3').

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

hen click "**Register**".

Decision FICO

Lien Position

First Lien

Base Loan Amount

\$183,000.00

Loan Type

Other

Purpose of Loan

Purchase

Purchase Price

\$

PMI Coverage

MIP

ML, MIP, FF Financed

Total Loan Amount

\$183,000

Appraised Value

\$250,000.00

Term Months

360

Due In

360

Impound Waiver Type

Select an Option

Interest Only Months

LO Compensation Paid By

☒ Borrower ☐ Lender

Lender Fee Waiver

☐ Yes ☒ No

1-Confirm the borrower's details

2-Choose the LO Compensation method

3-Please be advised that the "Lender Fee Waiver" is not eligible

4.Click "Register"

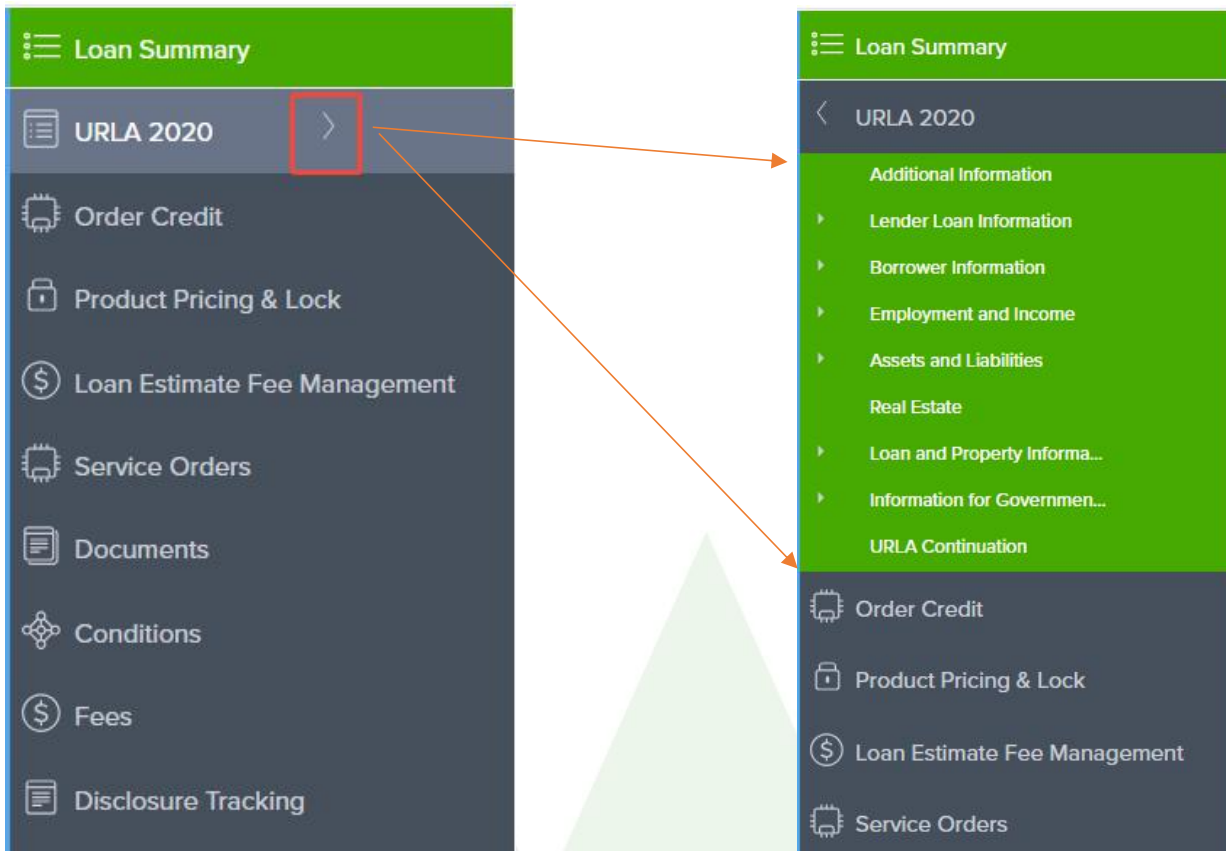
Register

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

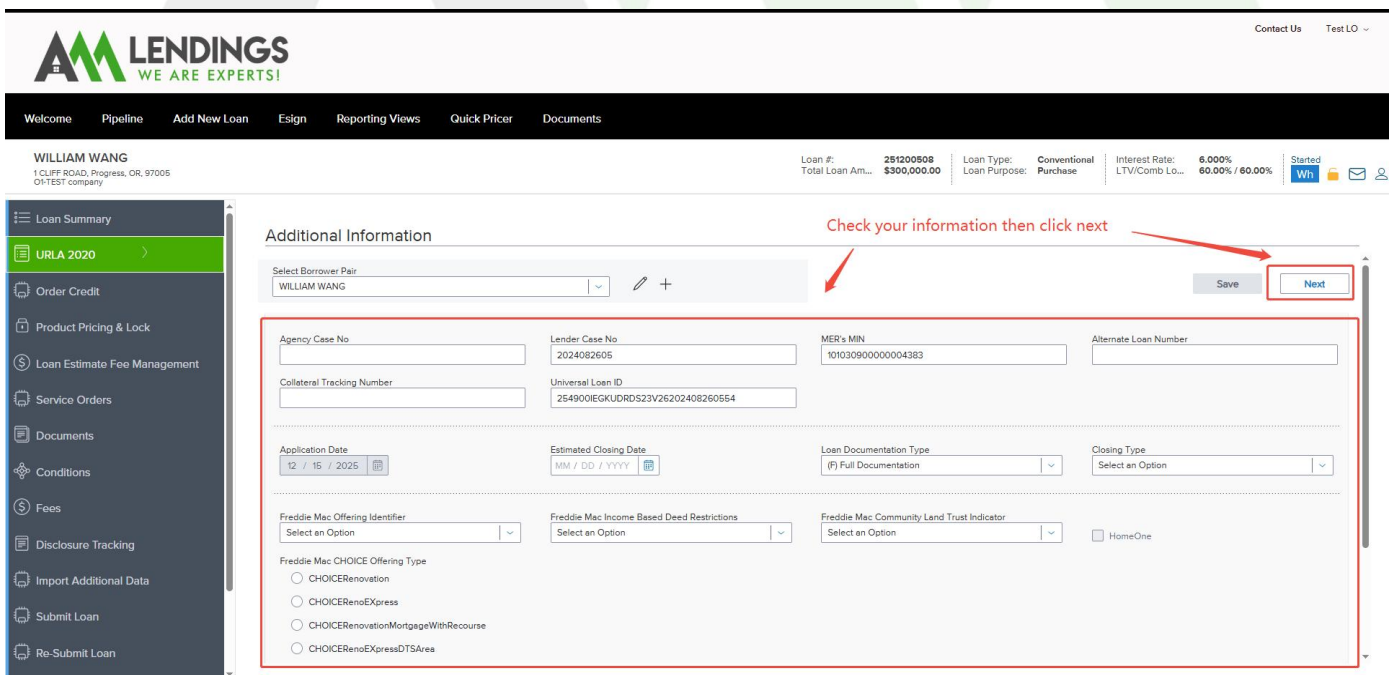
☐	★	Encompass Notificat. 2	Loan#251200505 Has been Registered in our Loan system - Thank you for your loan submission.
☐	★	Encompass Notificat.	Loan Has Been Started - A loan has been started WILLIAM WANG 251200505

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.”**



AM LENDINGS
WE ARE EXPERTS!

1 CLIFF ROAD, Progress, OR, 97005
OR-TEST company

Loan # 251200508
Total Loan Am... \$300,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 6.000%
LTV/Comb Lo... 60.00% / 60.00%

Started: Win

Buttons: Welcome Pipeline Add New Loan Esign Reporting Views Quick Pricer Documents

Additional Information

Select Borrower Pair: WILLIAM WANG

Agency Case No: Lender Case No: 2024082605 MER's MIN: 101030900000004383 Alternate Loan Number:

Collateral Tracking Number: Universal Loan ID: 254900IEGKUDRD523V26202408260554

Application Date: 12 / 15 / 2025 Estimated Closing Date: MM / DD / YYYY Loan Documentation Type: (F) Full Documentation Closing Type: Select an Option

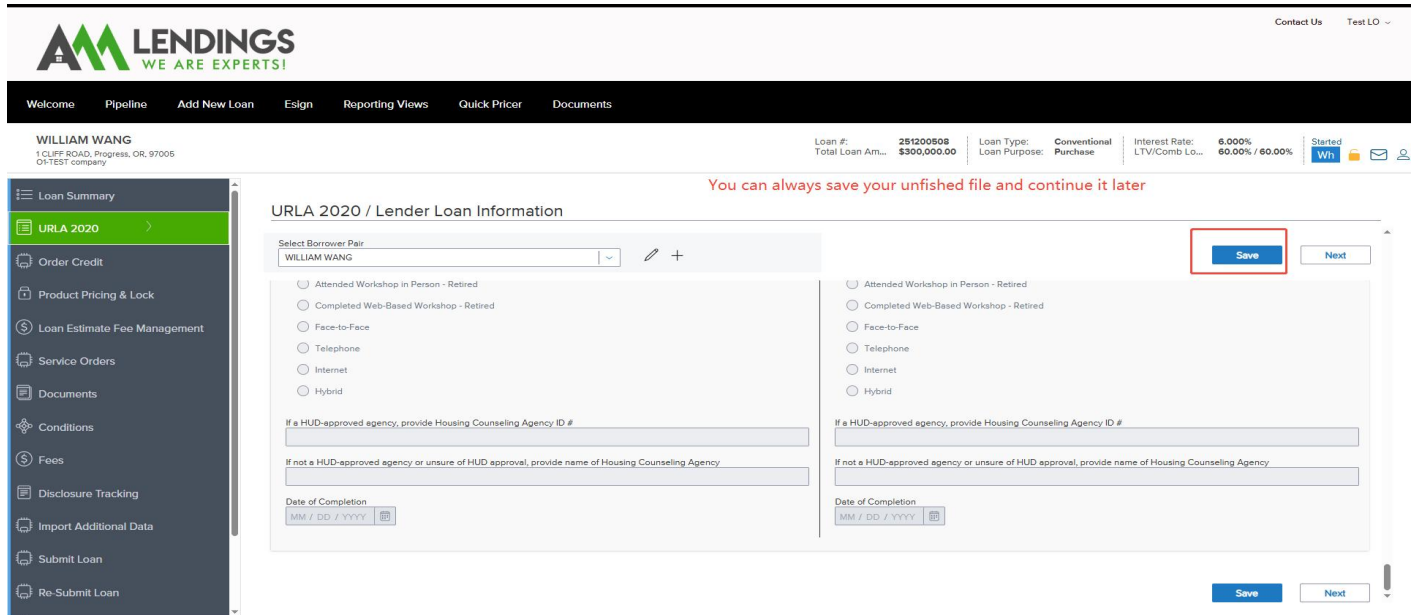
Freddie Mac Offering Identifier: Select an Option Freddie Mac Income Based Deed Restrictions: Select an Option Freddie Mac Community Land Trust Indicator: Select an Option HomeOne

Freddie Mac CHOICE Offering Type:

- ☐ CHOICERenovation
- ☐ CHOICERenoExpress
- ☐ CHOICERenovationMortgageWithRecourse
- ☐ CHOICERenoExpressDTSArea

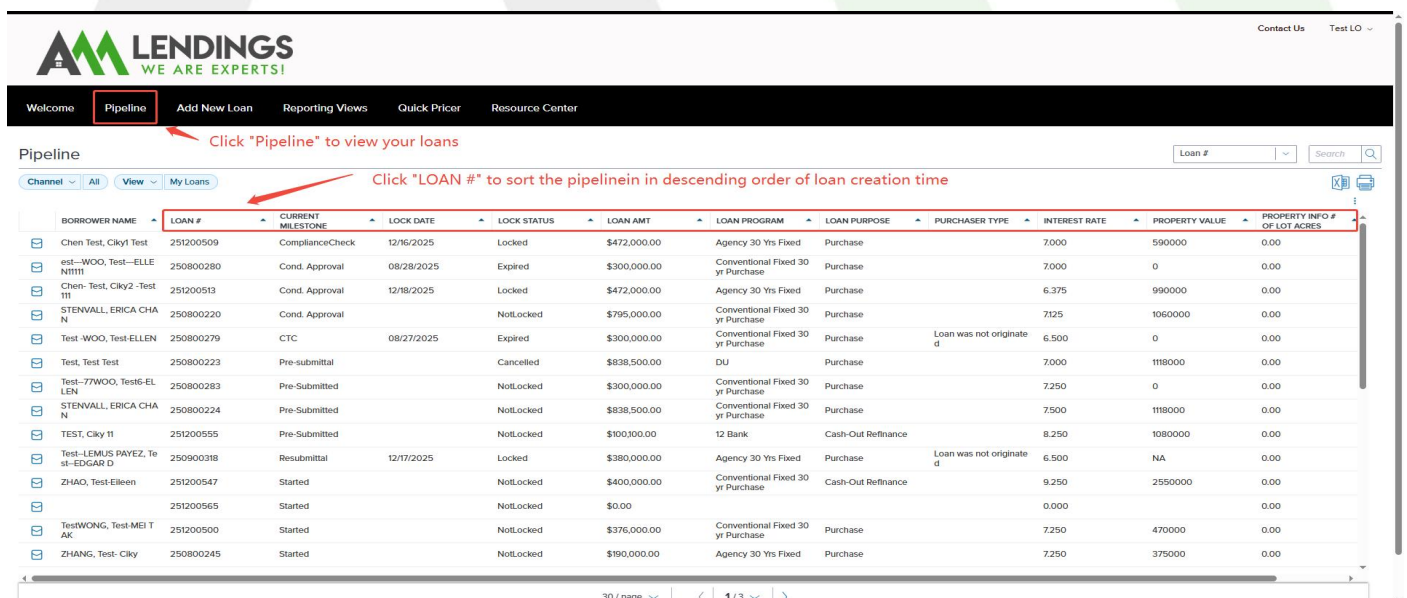
Buttons: Save Next

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



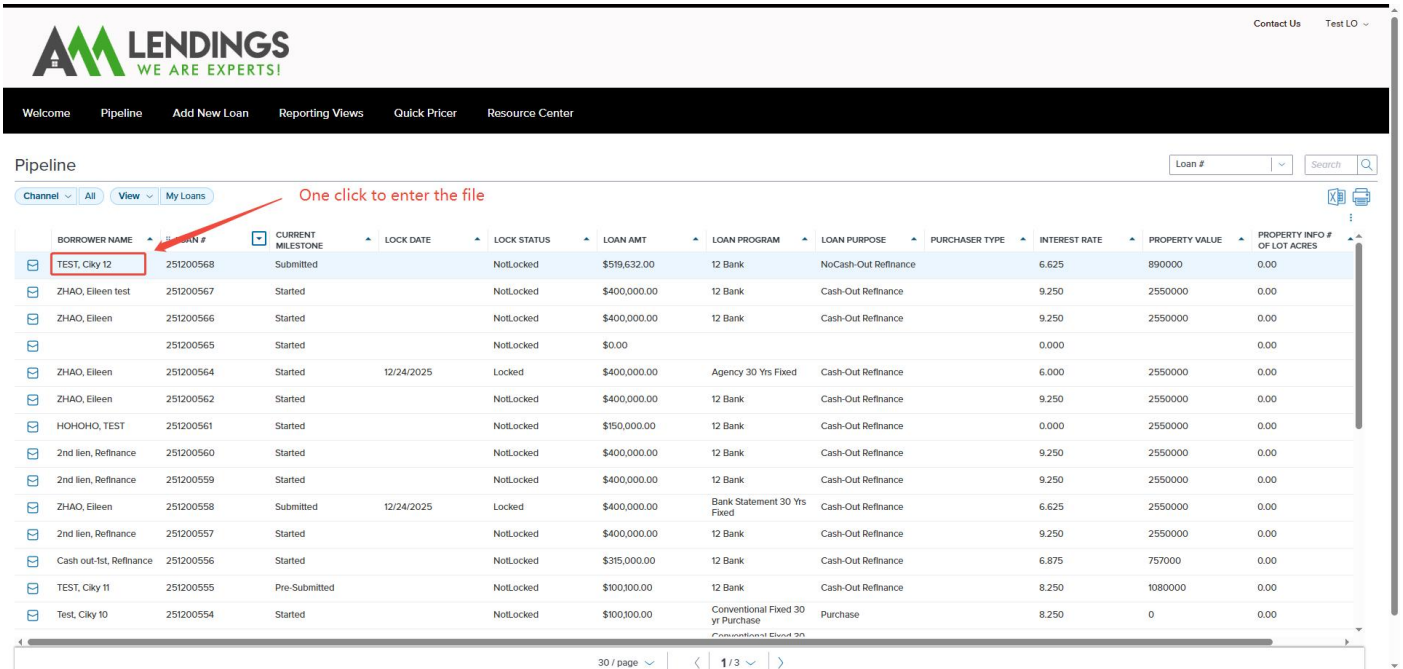
7. Once the URLA is complete, the loan will appear in your **Pipeline**. Click the **Pipeline** link on the Welcome page to view your pipeline of loans.

- 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.



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
Chen Test, Ciky1 Test	251200509	Compliance Check	12/16/2025	Locked	\$472,000.00	Agency 30 Yrs Fixed	Purchase		7.000	590000	0.00
est-WOO, Test-ELLE NTTTT	250800280	Cond. Approval	08/28/2025	Expired	\$300,000.00	Conventional Fixed 30 yr Purchase	Purchase		7.000	0	0.00
Chen-Test, Ciky2 -Test III	251200513	Cond. Approval	12/18/2025	Locked	\$472,000.00	Agency 30 Yrs Fixed	Purchase		6.375	990000	0.00
STENVALL, ERICA CHAN	250800220	Cond. Approval		NotLocked	\$795,000.00	Conventional Fixed 30 yr Purchase	Purchase		7.125	1060000	0.00
Test-WOO, Test-ELLEN	250800279	CTC	08/27/2025	Expired	\$300,000.00	Conventional Fixed 30 yr Purchase	Purchase	Loan was not originated	6.500	0	0.00
Test, Test	250800223	Pre-submittal		Cancelled	\$838,500.00	DU	Purchase		7.000	1118000	0.00
Test-77WOO, Test-ELLEN	250800283	Pre-Submitted		NotLocked	\$300,000.00	Conventional Fixed 30 yr Purchase	Purchase		7.250	0	0.00
STENVALL, ERICA CHAN	250800224	Pre-Submitted		NotLocked	\$838,500.00	Conventional Fixed 30 yr Purchase	Purchase		7.500	1118000	0.00
TEST, Ciky11	251200555	Pre-Submitted		NotLocked	\$100,300.00	12 Bank	Cash-Out Refinance		8.250	1080000	0.00
Test-LEMUS PAYEZ, Test-EDGAR D	250900318	Resubmittal	12/17/2025	Locked	\$380,000.00	Agency 30 Yrs Fixed	Purchase	Loan was not originated	6.500	NA	0.00
ZHAO, Test-Eileen	251200547	Started		NotLocked	\$400,000.00	Conventional Fixed 30 yr Purchase	Cash-Out Refinance		9.250	2550000	0.00
251200565		Started		NotLocked	\$0.00				0.000		0.00
TestWONG, Test-MEI T AK	251200500	Started		NotLocked	\$376,000.00	Conventional Fixed 30 yr Purchase	Purchase		7.250	470000	0.00
ZHANG, Test- Ciky	250800245	Started		NotLocked	\$190,000.00	Agency 30 Yrs Fixed	Purchase		7.250	375000	0.00

Open the file with a single click.

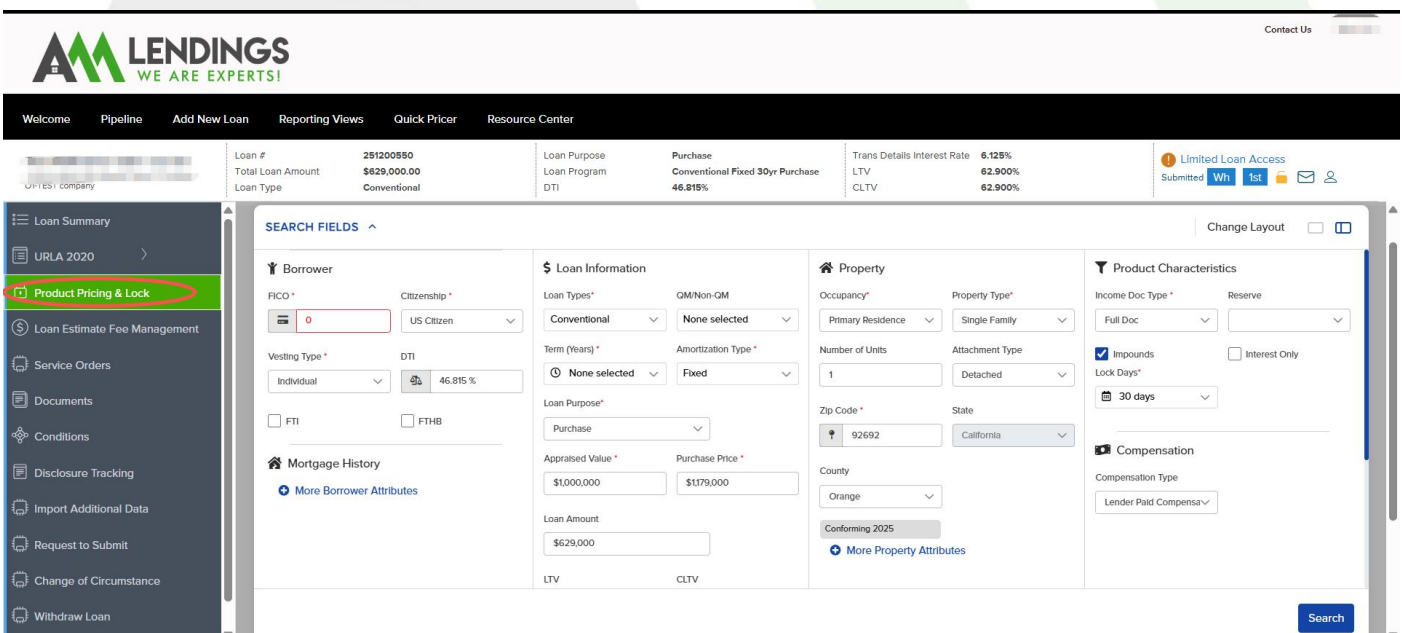


The screenshot shows the 'Pipeline' view in the AM LENDING system. A red arrow points to the 'TEST, Ciky 12' entry in the 'BORROWER NAME' column, with a red text annotation 'One click to enter the file' above it. The table lists various loan details including borrower names, loan numbers, current milestones, lock dates, lock statuses, loan amounts, loan programs, loan purposes, purchaser types, interest rates, property values, and property info.

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
TEST, Ciky 12	251200568	Submitted		NotLocked	\$519,632.00	12 Bank	NoCash-Out Refinance		6.625	890000	0.00
ZHAO, Eileen test	251200567	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
ZHAO, Eileen	251200566	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
	251200565	Started		NotLocked	\$0.00				0.000		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	251200562	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
HOOHOO, TEST	251200561	Started		NotLocked	\$150,000.00	12 Bank	Cash-Out Refinance		0.000	2550000	0.00
2nd lien, Refinance	251200560	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
2nd lien, Refinance	251200559	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
ZHAO, Eileen	251200558	Submitted	12/24/2025	Locked	\$400,000.00	Bank Statement 30 Yrs Fixed	Cash-Out Refinance		6.625	2550000	0.00
2nd lien, Refinance	251200557	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
Cash out-1st, Refinance	251200556	Started		NotLocked	\$315,000.00	12 Bank	Cash-Out Refinance		6.875	757000	0.00
TEST, Ciky 11	251200555	Pre-Submitted		NotLocked	\$100,100.00	12 Bank	Cash-Out Refinance		8.250	1080000	0.00
Test, Ciky 10	251200554	Started		NotLocked	\$100,100.00	Conventional Fixed 30 yr Purchase	Purchase		8.250	0	0.00

8. Product Pricing & Lock

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



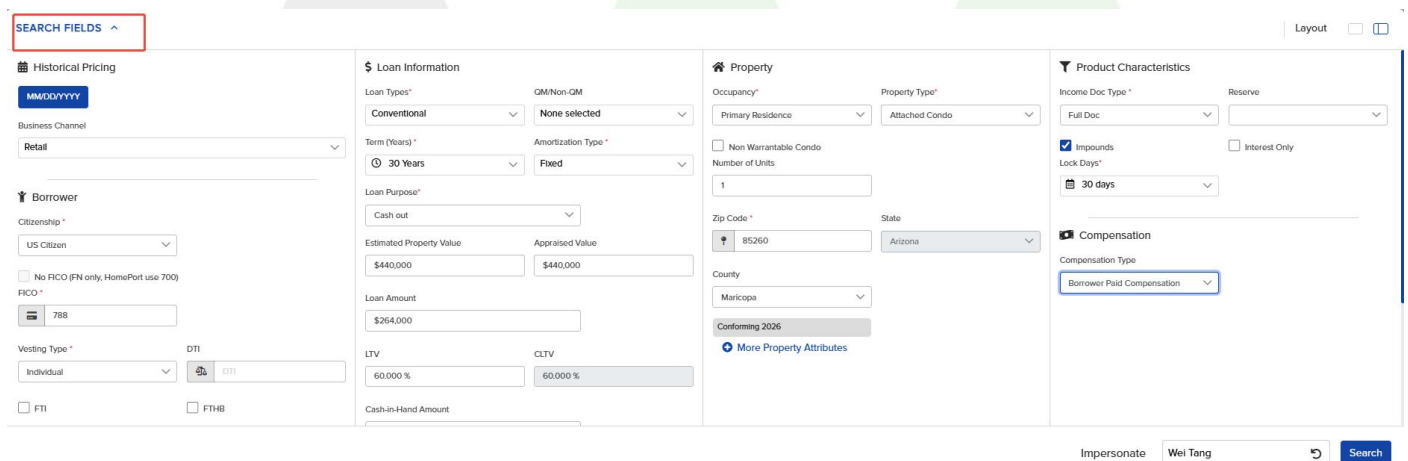
The screenshot shows the 'Product Pricing & Lock' form in the AM LENDING system. The form is divided into several sections: Borrower, Loan Information, Property, and Product Characteristics. The 'Borrower' section includes fields for RICO, Citizenship, Vesting Type, DTI, and Mortgage History. The 'Loan Information' section includes fields for Loan Types, GM/Non-GM, Term, Amortization Type, Loan Purpose, Appraised Value, Purchase Price, Loan Amount, LTV, and CLTV. The 'Property' section includes fields for Occupancy, Property Type, Number of Units, Attachment Type, Zip Code, State, County, and Conforming status. The 'Product Characteristics' section includes fields for Income Doc Type, Reserve, Lock Days, and Compensation Type. A red circle highlights the 'Product Pricing & Lock' option in the left sidebar.

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**.



The screenshot displays the 'SEARCH FIELDS' interface, which is divided into several sections for data entry:

- Historical Pricing:** Includes a date range selector (MM/DD/YYYY) and a Business Channel dropdown (currently set to 'Retail').
- Borrower:** Includes fields for Citizenship (US Citizen), FICO score (788), and Vesting Type (Individual).
- Loan Information:** Contains dropdowns for Loan Types (Conventional), QM/Non-QM (None selected), Term (30 Years), and Amortization Type (Fixed). It also includes input fields for Loan Purpose (Cash out), Estimated Property Value (\$440,000), Appraised Value (\$440,000), Loan Amount (\$264,000), LTV (60.000%), and CLTV (60.000%).
- Property:** Includes dropdowns for Occupancy (Primary Residence), Property Type (Attached Condo), and Number of Units (1). It also has fields for Zip Code (85260), State (Arizona), and County (Maricopa).
- Product Characteristics:** Includes dropdowns for Income Doc Type (Full Doc), Reserve, Lock Days (30 days), and Compensation Type (Borrower Paid Compensation).

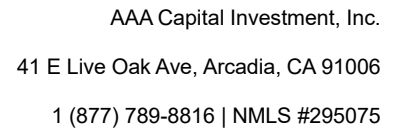
At the bottom right, there is an 'Impersonate' field with the name 'Wei Tang' and a 'Search' button.

- 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.

19 / 65

+
Additional Borrower Attributes
X

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.

SEARCH FIELDS ^

Historical Pricing
MM/DD/YYYY
Business Channel
Retail

Borrower
Citizenship *
US Citizen
No RICO (FN only, HomePort use 700)
RICO *
788
Vesting Type *
Individual
DTI
FTI
FTHB

Loan Information
Loan Types *
Conventional
None selected
Term (Years) *
30 Years
Amortization Type *
Fixed
Loan Purpose *
Cash out
Estimated Property Value
\$440,000
Appraised Value
\$440,000
Loan Amount
\$264,000
LTV
60.000 %
CLTV
60.000 %
Cash-in-Hand Amount

Property
Occupancy *
Primary Residence
Property Type *
Attached Condo
Non Warrantable Condo
Number of Units
1
Zip Code *
85260
State
Arizona
County
Maricopa
Conforming 2026
More Property Attributes

Product Characteristics
Income Doc Type *
Full Doc
Reserve
Impounds
Lock Days *
30 days
Interest Only
Compensation
Compensation Type
Borrower Paid Compensation

Impersonate Wei Tang Search

- 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.

SEARCH FIELDS ^

Historical Pricing
MM/DD/YYYY
Business Channel
Retail

Borrower
Citizenship *
US Citizen
No RICO (FN only, HomePort use 700)
RICO *
788
Vesting Type *
Individual
DTI
FTI
FTHB

Loan Information
Loan Types *
Conventional
None selected
Term (Years) *
30 Years
Amortization Type *
Fixed
Loan Purpose *
Cash out
Estimated Property Value
\$440,000
Appraised Value
\$440,000
Loan Amount
\$264,000
LTV
60.000 %
CLTV
60.000 %
Cash-in-Hand Amount

Property
Occupancy *
Primary Residence
Property Type *
Attached Condo
Non Warrantable Condo
Number of Units
1
Zip Code *
85260
State
Arizona
County
Maricopa
Conforming 2026
More Property Attributes

Product Characteristics
Income Doc Type *
Full Doc
Reserve
Impounds
Lock Days *
30 days
Interest Only
Compensation
Compensation Type
Borrower Paid Compensation

Impersonate Wei Tang Search

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

SEARCH FIELDS ^

Historical Pricing

MMDDYYYY

Business Channel

Retail

Borrower

Citizenship *

US Citizen

No FICO (FN only, HomePort use 700)

FICO *

788

Vesting Type *

Individual

DTI

DTI

FTI

FTHB

Loan Information

Loan Types *

Conventional

QM/Non-QM

None selected

Term (Years) *

30 Years

Amortization Type *

Fixed

Loan Purpose *

Cash out

Estimated Property Value

\$440,000

Appraised Value

\$440,000

Loan Amount

\$264,000

LTV

60.000 %

CLTV

60.000 %

Cash-in-Hand Amount

Property

Occupancy *

Primary Residence

Property Type *

Attached Condo

Non Warrantable Condo

Number of Units

1

Zip Code *

85260

State

Arizona

County

Maricopa

Confirming 2025

More Property Attributes

Product Characteristics

Income Doc Type *

Full Doc

Reserve

Impounds

Lock Days *

30 days

Interest Only

Compensation

Compensation Type

Borrower Paid Compensation

Lender Paid Compensation

Borrower Paid Compensation

Impersonate Wei Tang Search

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

SEARCH FIELDS ^

Borrower

FICO *

700

Citizenship *

US Citizen

Vesting Type *

Individual

DTI

DTI

FTI

FTHB

Mortgage History

More Borrower Attributes

Loan Information

Loan Types *

Conventional

QM/Non-QM

None selected

Term (Years) *

30 Years

Amortization Type *

Fixed

Loan Purpose *

Purchase

Appraised Value *

\$1,000,000

Purchase Price *

\$1,000,000

Loan Amount

\$500,000

LTV

50.000 %

CLTV

50.000 %

Property

Occupancy *

Primary Residence

Property Type *

PUD

Number of Units

1

Attachment Type

Zip Code *

91801

State

California

County

Los Angeles

Confirming 2025

More Property Attributes

Product Characteristics

Income Doc Type *

Full Doc

Reserve

Impounds

Lock Days *

30 days

Interest Only

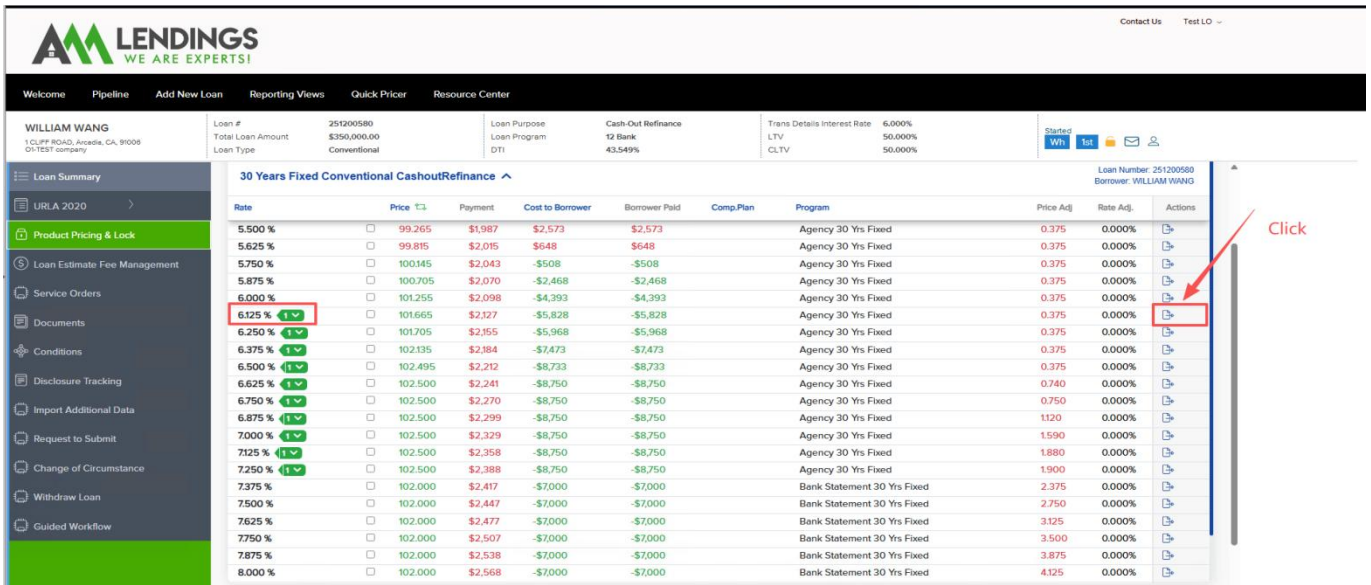
Compensation

Compensation Type

Lender Paid Compensation

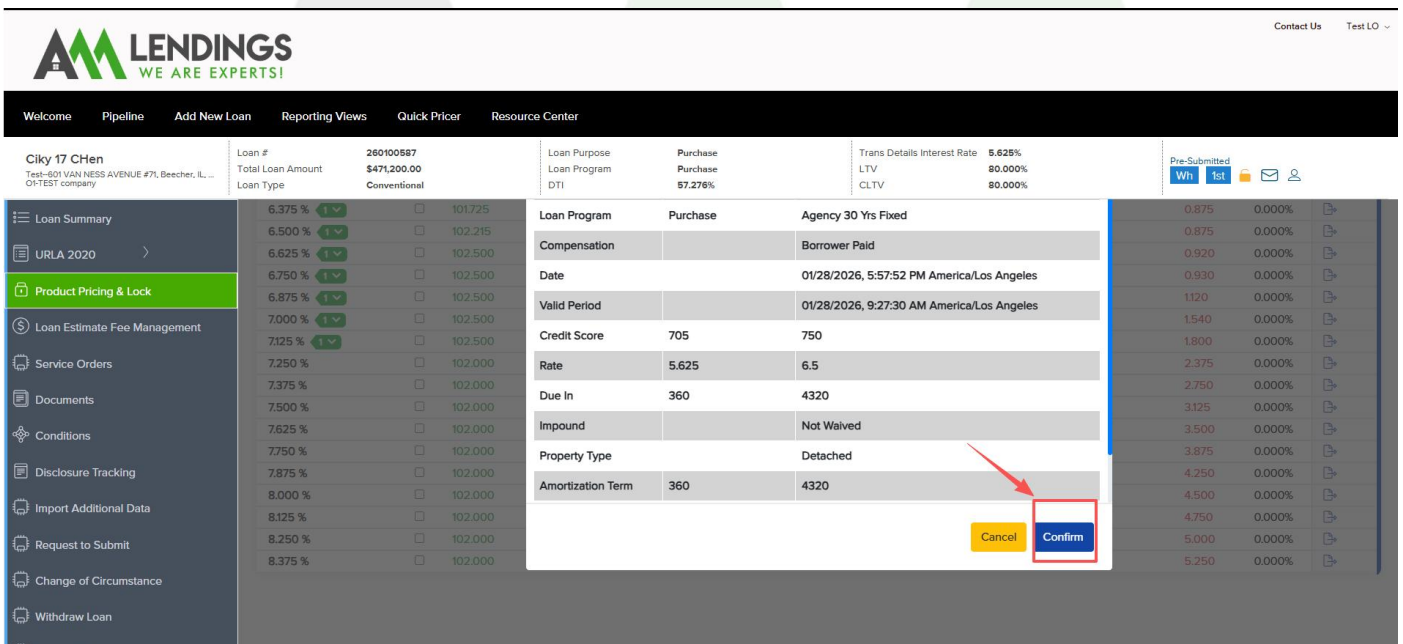
Change Layout Search

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.



30 Years Fixed Conventional CashoutRefinance

Rate	Price	Payment	Cost to Borrower	Borrower Paid	Comp. Plan	Program	Price Adj.	Rate Adj.	Actions
5.500 %	99.265	\$1,987	\$2,573	\$2,573		Agency 30 Yrs Fixed	0.375	0.000%	
5.625 %	99.815	\$2,015	\$648	\$648		Agency 30 Yrs Fixed	0.375	0.000%	
5.750 %	100.145	\$2,043	-\$508	-\$508		Agency 30 Yrs Fixed	0.375	0.000%	
5.875 %	100.705	\$2,070	-\$2,468	-\$2,468		Agency 30 Yrs Fixed	0.375	0.000%	
6.000 %	101.255	\$2,098	-\$4,393	-\$4,393		Agency 30 Yrs Fixed	0.375	0.000%	
6.125 %	101.665	\$2,127	-\$5,828	-\$5,828		Agency 30 Yrs Fixed	0.375	0.000%	
6.250 %	101.705	\$2,155	-\$5,968	-\$5,968		Agency 30 Yrs Fixed	0.375	0.000%	
6.375 %	102.135	\$2,184	-\$7,473	-\$7,473		Agency 30 Yrs Fixed	0.375	0.000%	
6.500 %	102.495	\$2,212	-\$8,733	-\$8,733		Agency 30 Yrs Fixed	0.375	0.000%	
6.625 %	102.500	\$2,241	-\$8,750	-\$8,750		Agency 30 Yrs Fixed	0.740	0.000%	
6.750 %	102.500	\$2,270	-\$8,750	-\$8,750		Agency 30 Yrs Fixed	0.750	0.000%	
6.875 %	102.500	\$2,299	-\$8,750	-\$8,750		Agency 30 Yrs Fixed	1.120	0.000%	
7.000 %	102.500	\$2,329	-\$8,750	-\$8,750		Agency 30 Yrs Fixed	1.590	0.000%	
7.125 %	102.500	\$2,358	-\$8,750	-\$8,750		Agency 30 Yrs Fixed	1.880	0.000%	
7.250 %	102.500	\$2,388	-\$8,750	-\$8,750		Agency 30 Yrs Fixed	1.900	0.000%	
7.375 %	102.000	\$2,417	-\$7,000	-\$7,000		Bank Statement 30 Yrs Fixed	2.375	0.000%	
7.500 %	102.000	\$2,447	-\$7,000	-\$7,000		Bank Statement 30 Yrs Fixed	2.750	0.000%	
7.625 %	102.000	\$2,477	-\$7,000	-\$7,000		Bank Statement 30 Yrs Fixed	3.125	0.000%	
7.750 %	102.000	\$2,507	-\$7,000	-\$7,000		Bank Statement 30 Yrs Fixed	3.500	0.000%	
7.875 %	102.000	\$2,538	-\$7,000	-\$7,000		Bank Statement 30 Yrs Fixed	3.875	0.000%	
8.000 %	102.000	\$2,568	-\$7,000	-\$7,000		Bank Statement 30 Yrs Fixed	4.125	0.000%	

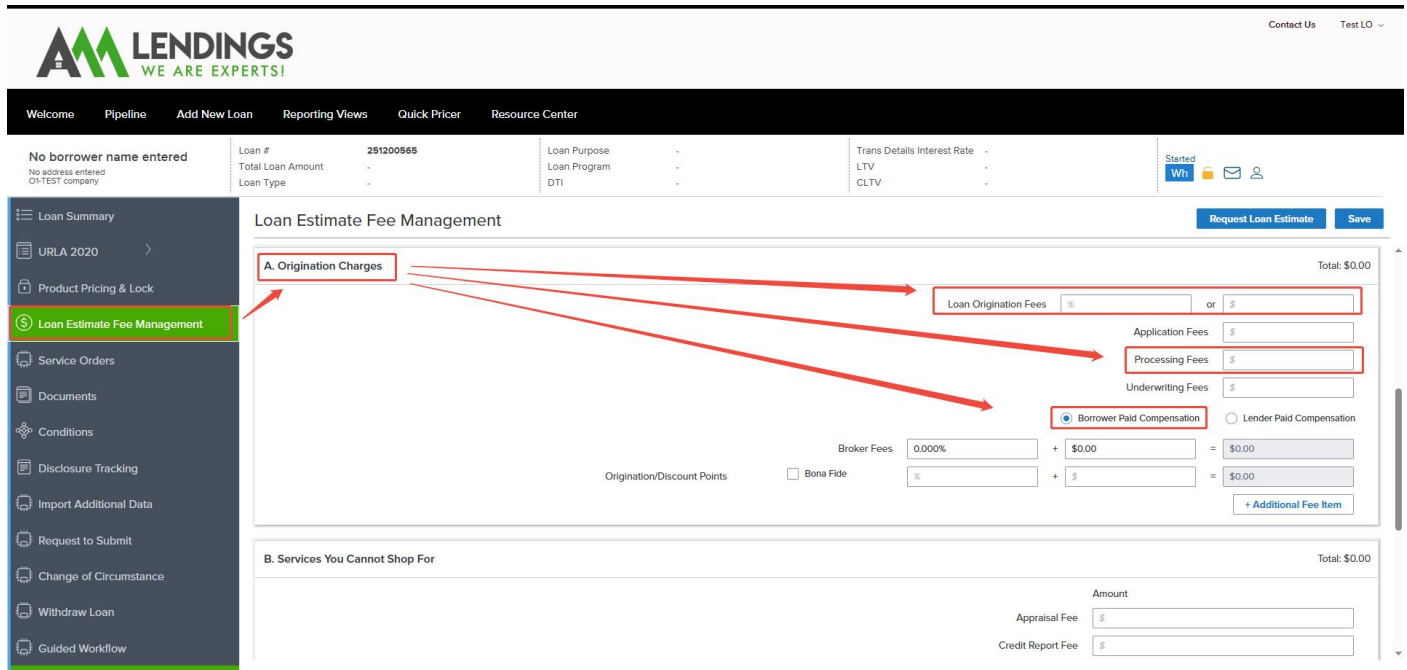


Ciky 17 Chien

Rate	Price	Payment	Cost to Borrower	Borrower Paid	Comp. Plan	Program	Price Adj.	Rate Adj.	Actions
6.375 %	101.725					Agency 30 Yrs Fixed	0.875	0.000%	
6.500 %	102.215					Agency 30 Yrs Fixed	0.875	0.000%	
6.625 %	102.500					Agency 30 Yrs Fixed	0.920	0.000%	
6.750 %	102.500					Agency 30 Yrs Fixed	0.930	0.000%	
6.875 %	102.500					Agency 30 Yrs Fixed	1.120	0.000%	
7.000 %	102.500					Agency 30 Yrs Fixed	1.540	0.000%	
7.125 %	102.500					Agency 30 Yrs Fixed	1.800	0.000%	
7.250 %	102.000					Agency 30 Yrs Fixed	2.375	0.000%	
7.375 %	102.000					Agency 30 Yrs Fixed	2.750	0.000%	
7.500 %	102.000					Agency 30 Yrs Fixed	3.125	0.000%	
7.625 %	102.000					Agency 30 Yrs Fixed	3.500	0.000%	
7.750 %	102.000					Agency 30 Yrs Fixed	3.875	0.000%	
7.875 %	102.000					Agency 30 Yrs Fixed	4.250	0.000%	
8.000 %	102.000					Agency 30 Yrs Fixed	4.500	0.000%	
8.125 %	102.000					Agency 30 Yrs Fixed	4.750	0.000%	
8.250 %	102.000					Agency 30 Yrs Fixed	5.000	0.000%	
8.375 %	102.000					Agency 30 Yrs Fixed	5.250	0.000%	

9. Check & Edit the Fees section:

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



Loan Estimate Fee Management

A. Origination Charges Total: \$0.00

Loan Origination Fees % or \$

Application Fees \$

Processing Fees \$

Underwriting Fees \$

☒ Borrower Paid Compensation ☐ Lender Paid Compensation

Broker Fees 0.000% + \$0.00 = \$0.00

Origination/Discount Points ☐ Bona Fide % + \$ = \$0.00

B. Services You Cannot Shop For Total: \$0.00

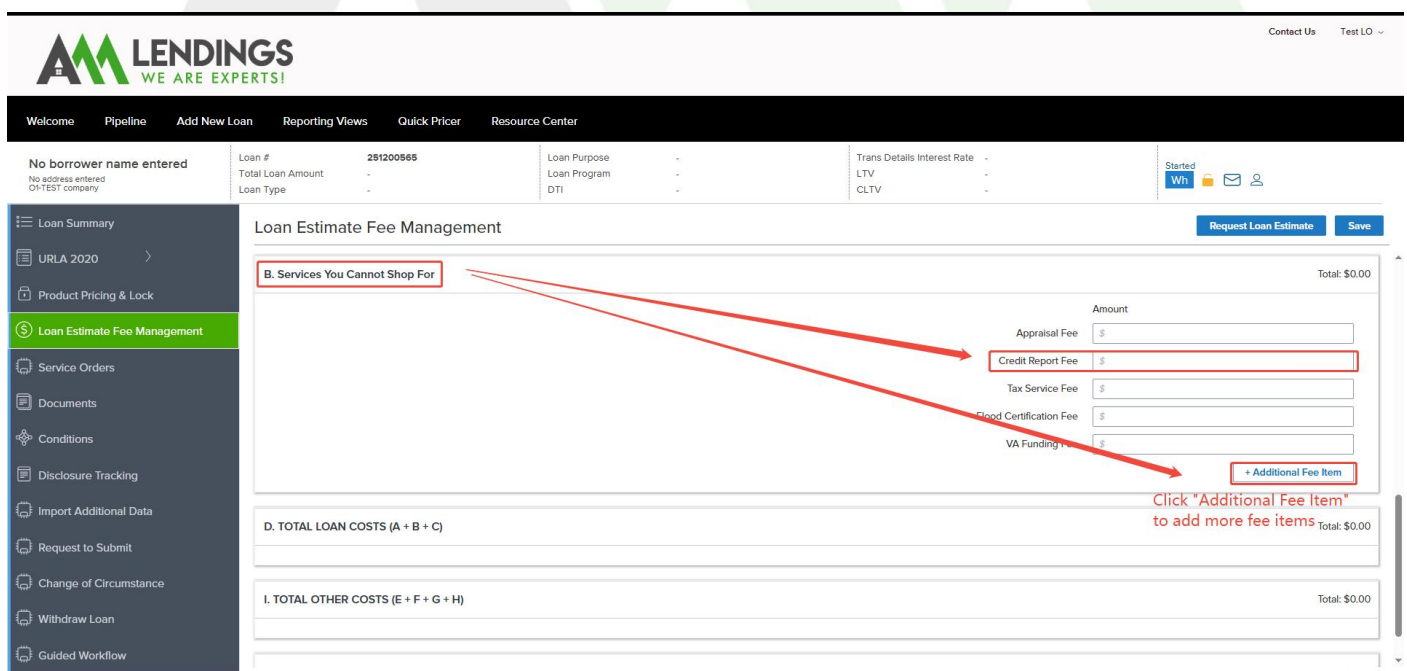
Amount

Appraisal Fee \$

Credit Report Fee \$

[+ Additional Fee Item](#)

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



Loan Estimate Fee Management

B. Services You Cannot Shop For Total: \$0.00

Amount

Appraisal Fee \$

Credit Report Fee \$

Tax Service Fee \$

Condo Certification Fee \$

VA Funding Fee \$

[+ Additional Fee Item](#)

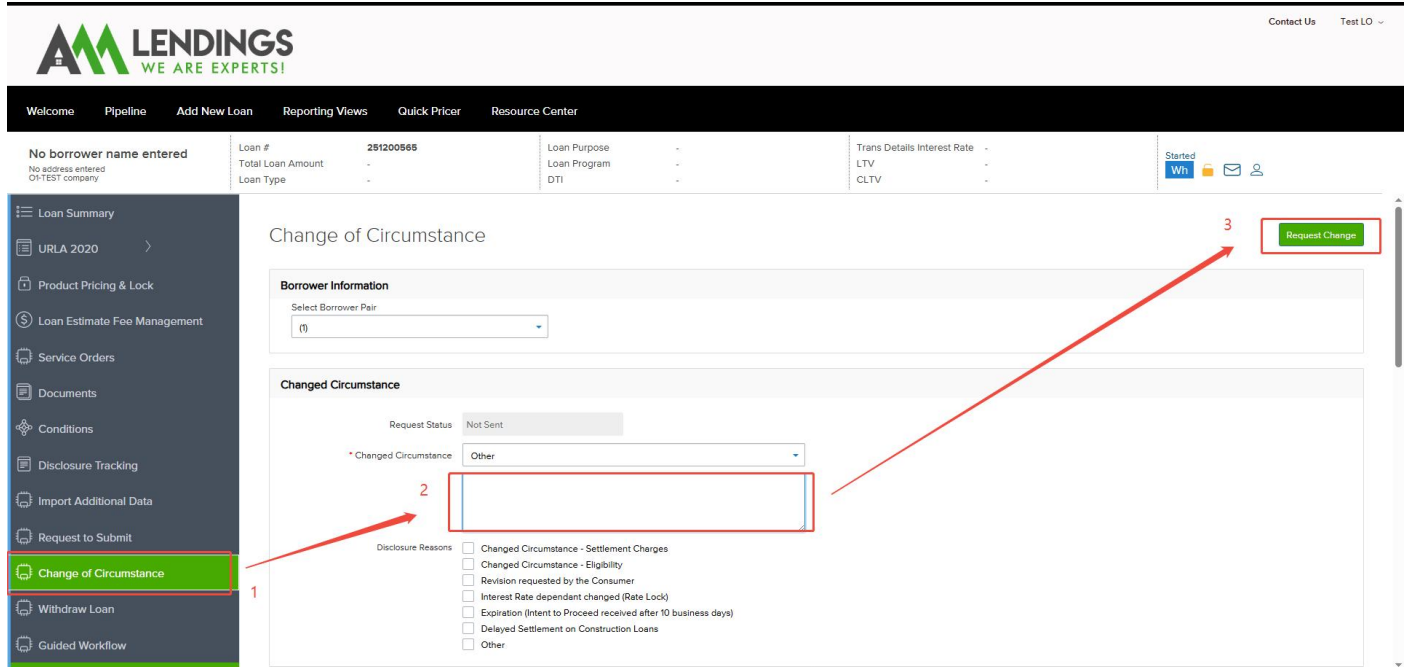
Click "Additional Fee Item" to add more fee items

D. TOTAL LOAN COSTS (A + B + C)

I. TOTAL OTHER COSTS (E + F + G + H) Total: \$0.00

Other fee sections are non-editable. Please request a Change of Circumstance (COC) if you

need to add additional fees.



AM LENDINGS WE ARE EXPERTS!

Contact Us Test LO

Welcome Pipeline Add New Loan Reporting Views Quick Pricer Resource Center

No borrower name entered
No address entered
CHTEST company

Loan # 251200565
Total Loan Amount -
Loan Type -

Loan Purpose -
Loan Program -
DTI -

Trans Details Interest Rate -
LTV -
CLTV -

Started Wh

Change of Circumstance

Select Borrower Pair
(1)

Request Status Not Sent

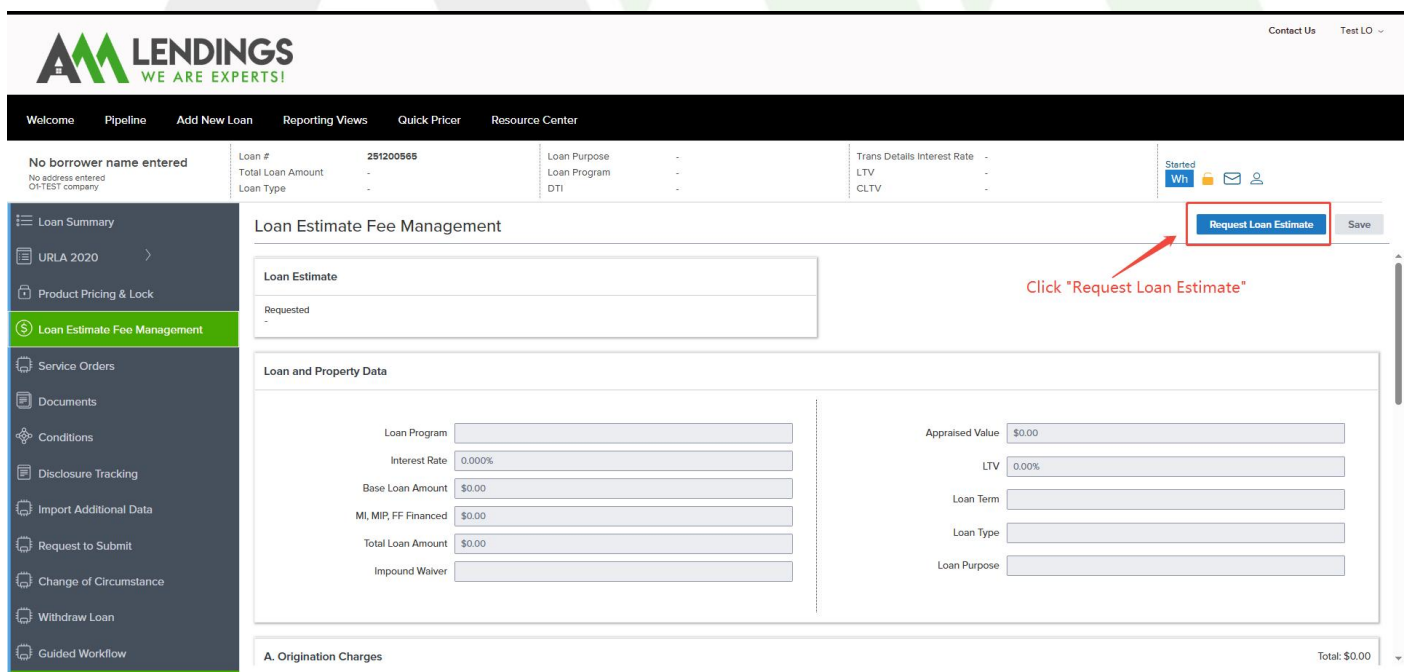
* Changed Circumstance Other

Disclosure Reasons

- ☐ Changed Circumstance - Settlement Charges
- ☐ Changed Circumstance - Eligibility
- ☐ Revision requested by the Consumer
- ☐ Interest Rate dependant changed (Rate Lock)
- ☐ Expiration (Intent to Proceed received after 10 business days)
- ☐ Delayed Settlement on Construction Loans
- ☐ Other

Request Change

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



AM LENDINGS WE ARE EXPERTS!

Contact Us Test LO

Welcome Pipeline Add New Loan Reporting Views Quick Pricer Resource Center

No borrower name entered
No address entered
CHTEST company

Loan # 251200565
Total Loan Amount -
Loan Type -

Loan Purpose -
Loan Program -
DTI -

Trans Details Interest Rate -
LTV -
CLTV -

Started Wh

Loan Estimate Fee Management

Loan Estimate

Requested -

Request Loan Estimate Save

Loan and Property Data

Loan Program
Interest Rate 0.000%

Base Loan Amount \$0.00

MI, MIP, FF Financed \$0.00

Total Loan Amount \$0.00

Impound Waiver

Appraised Value \$0.00

LTV 0.00%

Loan Term

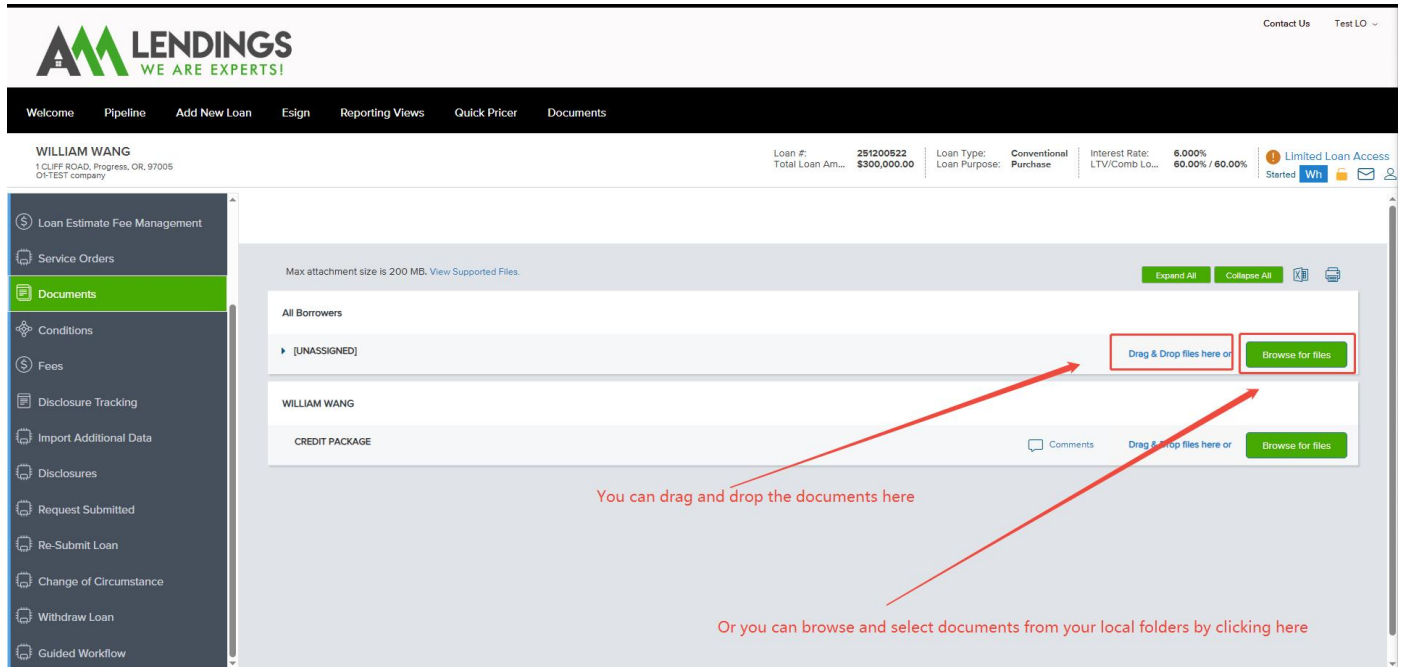
Loan Type

Loan Purpose

A. Origination Charges

Total: \$0.00

10. Upload all required loan documents.



Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All

All Borrowers

▶ [UNASSIGNED]

WILLIAM WANG

CREDIT PACKAGE

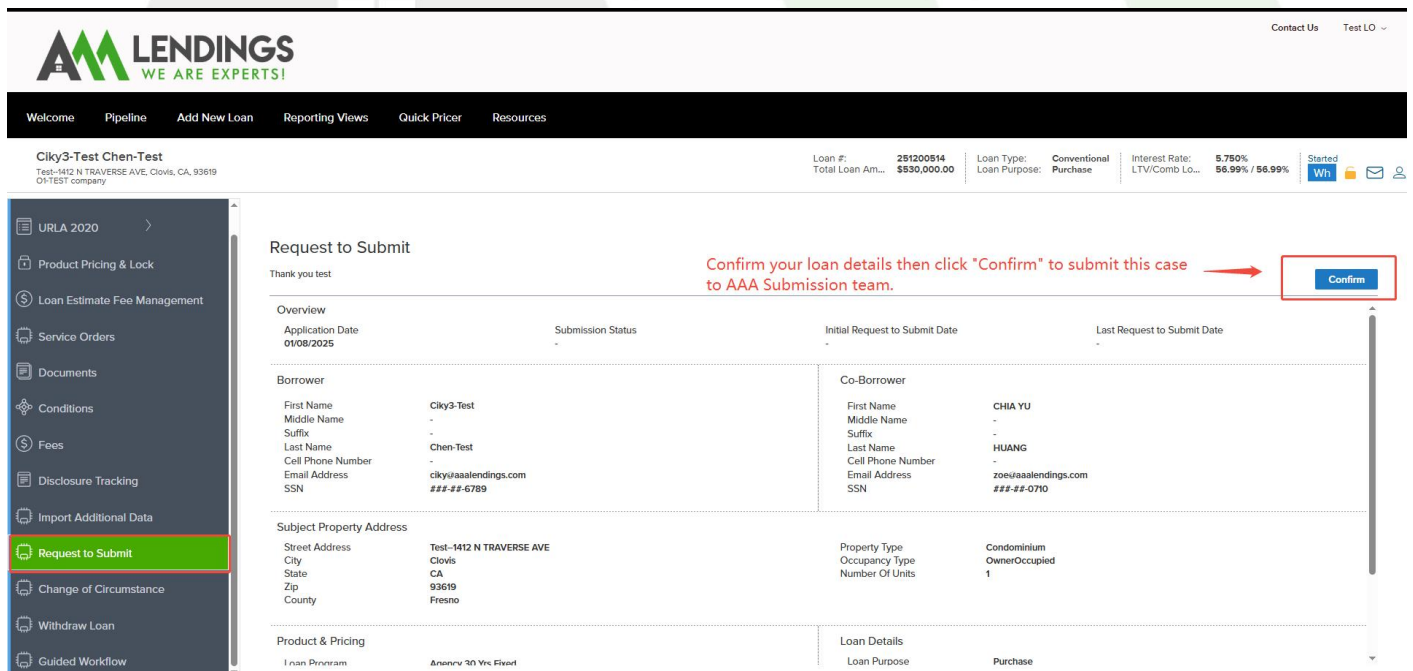
Comments Drag & Drop files here or Browse for files

You can drag and drop the documents here

Or you can browse and select documents from your local folders by clicking here

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

After submission, the file will be no longer editable.



Request to Submit

Thank you test

Confirm your loan details then click "Confirm" to submit this case to AAA Submission team.

Confirm

Overview

Application Date	Submission Status	Initial Request to Submit Date	Last Request to Submit Date
01/08/2025			

Borrower

First Name	Ciky3-Test	First Name	CHIA YU
Middle Name	-	Middle Name	-
Suffix	-	Suffix	-
Last Name	Chen-Test	Last Name	HUANG
Cell Phone Number	-	Cell Phone Number	-
Email Address	ckiky@aaalendings.com	Email Address	zoe@aaalendings.com
SSN	###-##-6789	SSN	###-##-0710

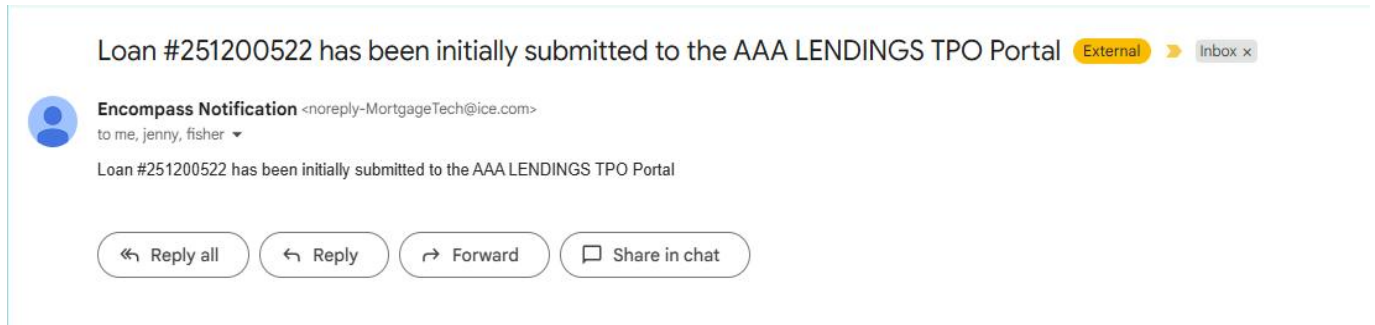
Subject Property Address

Street Address	Test-1412 N TRAVERSE AVE	Property Type	Condominium
City	Clovis	Occupancy Type	OwnerOccupied
State	CA	Number Of Units	1
Zip	93619		
County	Fresno		

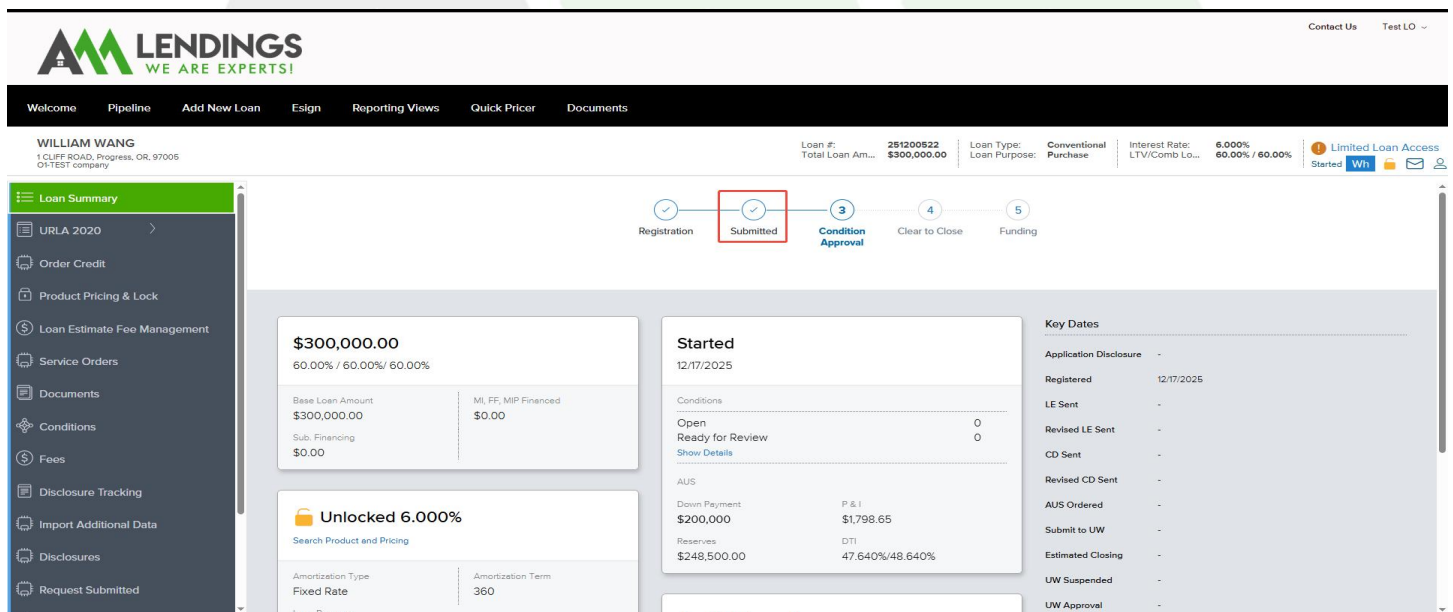
Product & Pricing

Loan Program	Agency 30 Yrs Fixed	Loan Purpose	Purchase
--------------	---------------------	--------------	----------

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



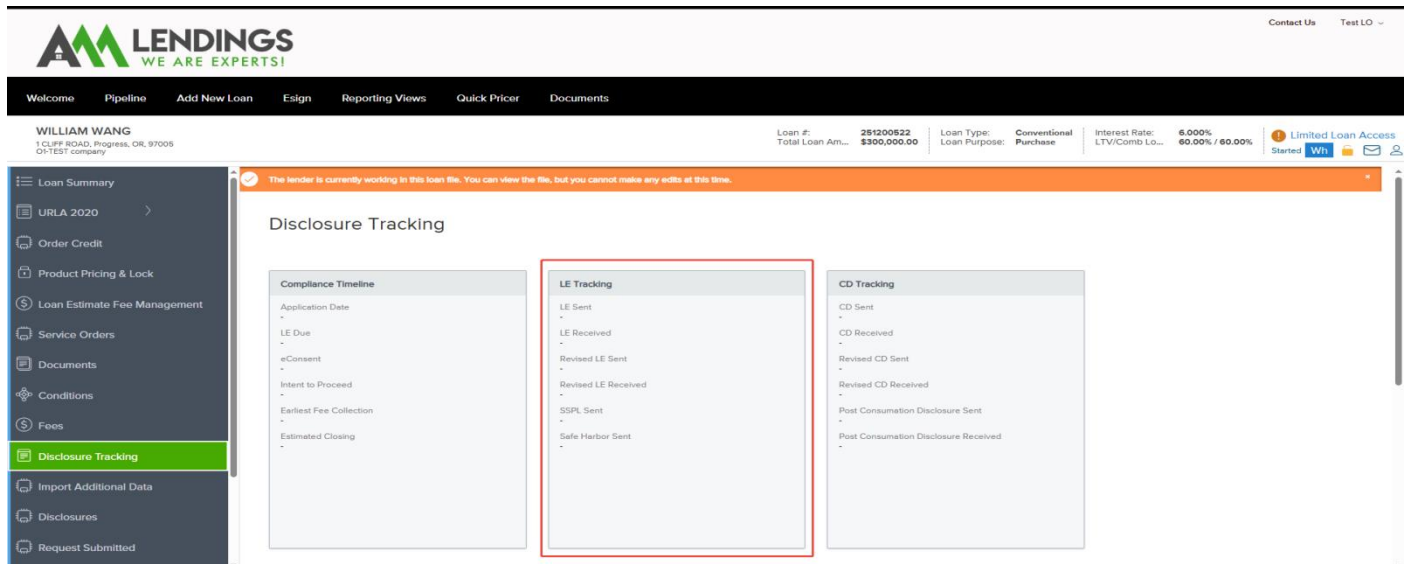
12. Verify submission by checking the **Loan Status** on the **Loan Summary** page.



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

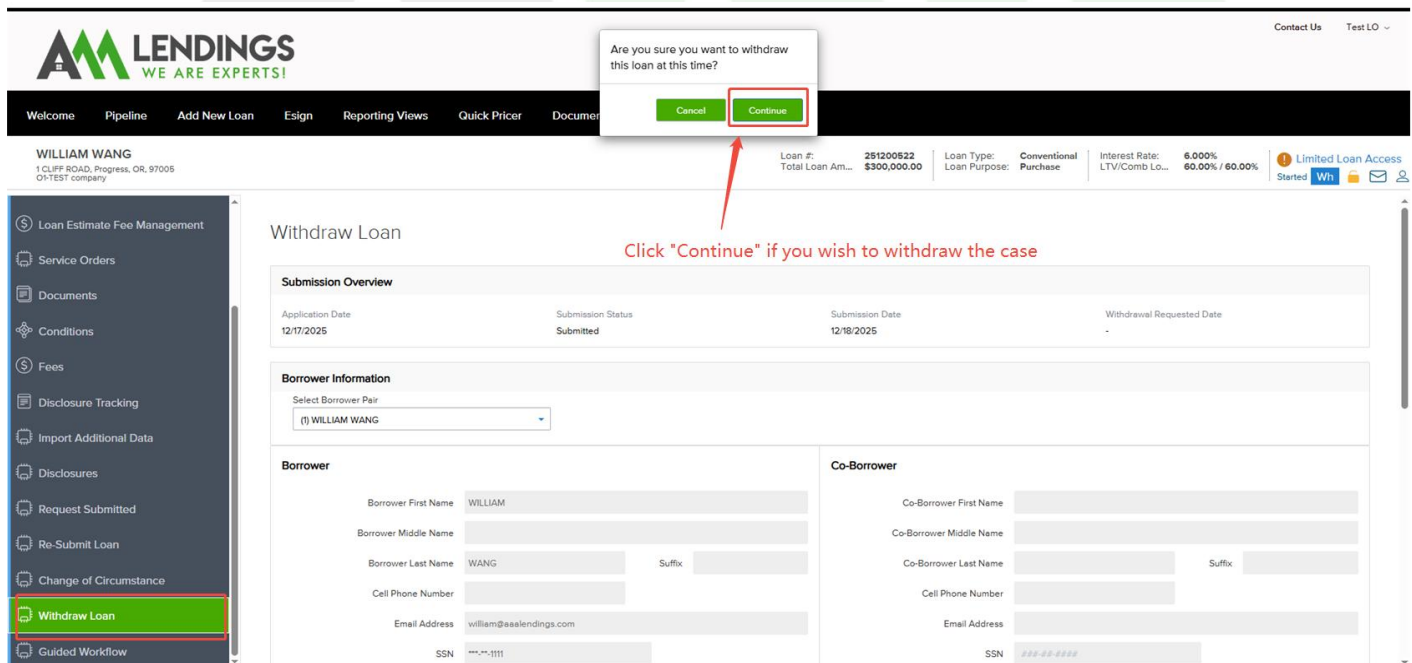
The Disclosure Tracking page provides you with disclosure timelines, tracking dates, and the

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.



The screenshot shows the AA LENDING web application interface. The top navigation bar includes links for Welcome, Pipeline, Add New Loan, Esign, Reporting Views, Quick Pricer, and Documents. The main content area is titled "Disclosure Tracking" and contains three panels: Compliance Timeline, LE Tracking, and CD Tracking. The LE Tracking panel is highlighted with a red box. The left sidebar shows various navigation options, including Loan Summary, URLA 2020, Order Credit, Product Pricing & Lock, Loan Estimate Fee Management, Service Orders, Documents, Conditions, Fees, Disclosure Tracking (highlighted), Import Additional Data, Disclosures, and Request Submitted.

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

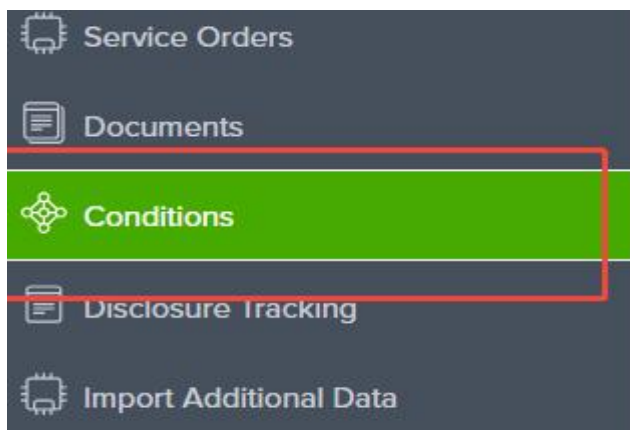


The screenshot shows the AA LENDING web application interface for the "Withdraw Loan" process. A confirmation dialog box is displayed, asking "Are you sure you want to withdraw this loan at this time?" with "Cancel" and "Continue" buttons. The "Continue" button is highlighted with a red box and a red arrow. The main content area is titled "Withdraw Loan" and contains a "Submission Overview" section with fields for Application Date, Submission Status, Submission Date, and Withdrawal Requested Date. Below this is the "Borrower Information" section, which includes a dropdown for "Select Borrower Pair" and a form for "Borrower" and "Co-Borrower" details. The "Withdraw Loan" option in the left sidebar is highlighted with a red box.

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.

Condition Type ▾		All Conditions							
PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	N...	DESCRIPTION			
►	12/18/2025	Added	Escrow	Docs	Underwriting	P...	Provide copy of preliminary title commitment with 24 months chain of title history. *...		
▾	12/18/2025	Added	Liability	Funding	Underwriting	P...	Payoff at closing: 1) subject mortgage (lender #). 2) credit card BOA#1234, balance...		
Description: Payoff at closing: 1) subject mortgage (lender #). 2) credit card BOA#1234, balance \$xxx. If the payoff amount is \$2,000 less than above balance, provide the source of previous pay down amount.									
Linked Document Folders 1									
☐ 1-OTHER									

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.

Condition Type All Conditions

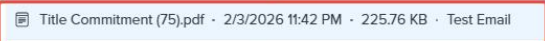
PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION
12/18/2025	Fulfilled	Assets	Funding	Underwriting	APPROVED EMD	Approved EMD is \$XXX.

Description:
Approved EMD is \$XXX.

Linked Document Folders | 1

1-OTHER





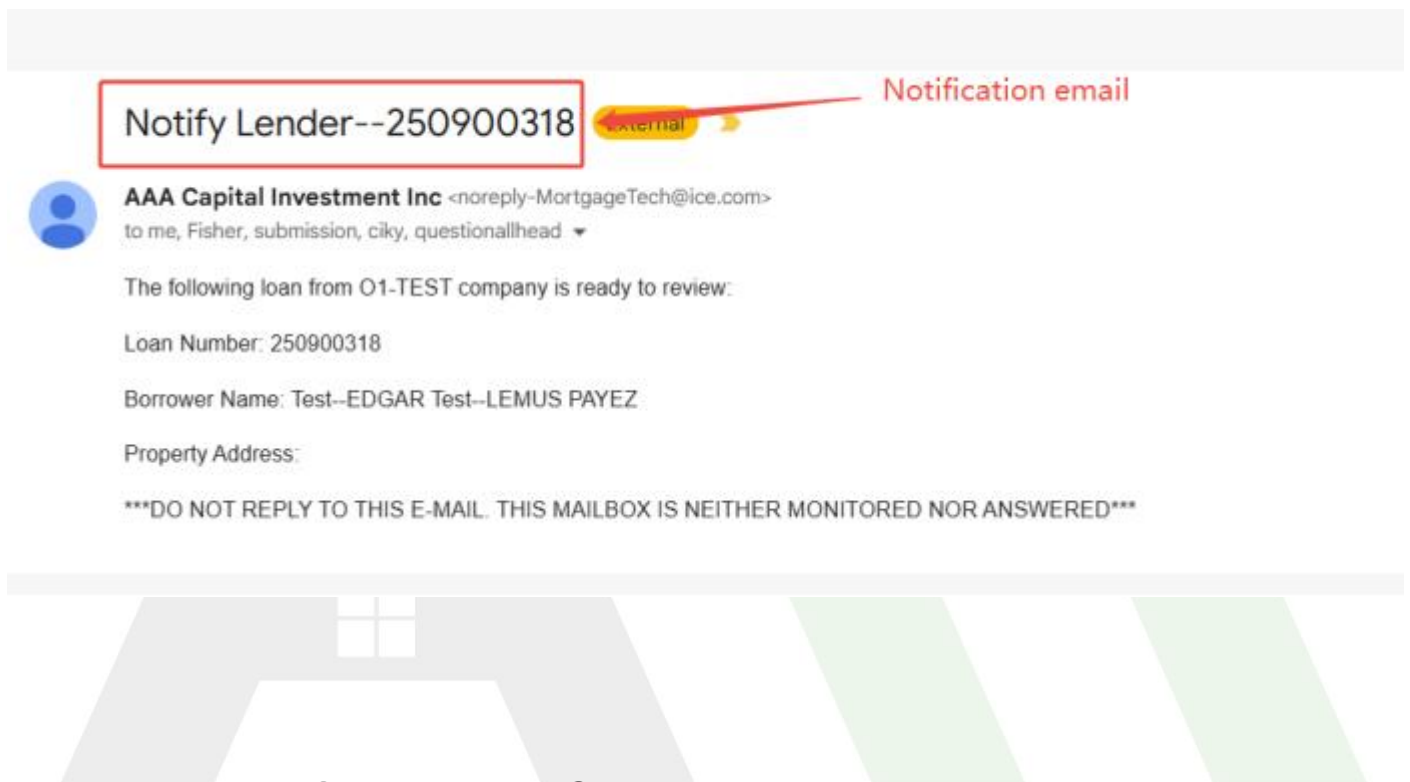
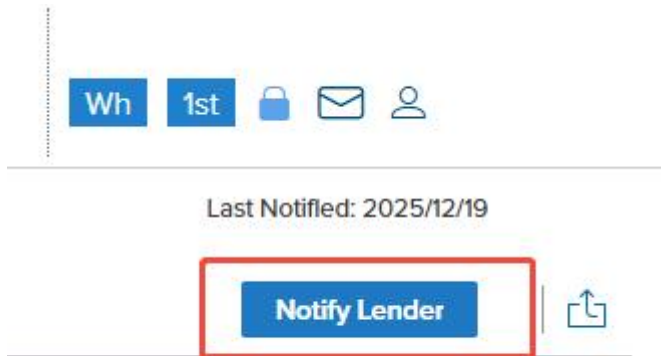


4. When you are finished adding supporting documents, click Ready for Review to indicate that the conditions have been satisfied.

[CLEAR FILTERS](#)

		DISPOSITION	
			Ready For Review
			Ready For Review

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

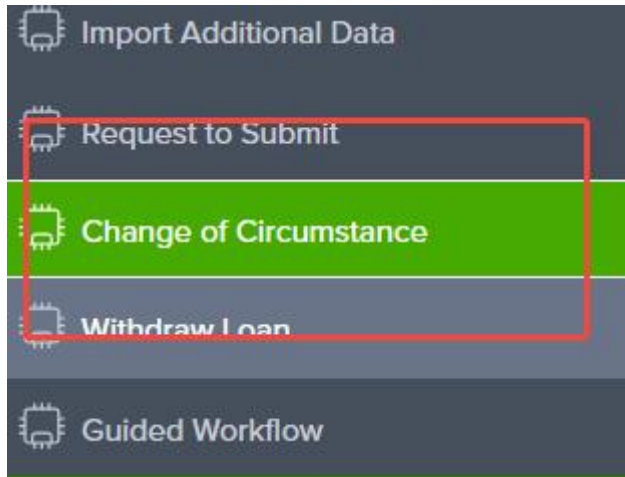


Request Change of Circumstance

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.



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

Changed Circumstance

Request Status: Sent

* Changed Circumstance: Change in loan amount

Select One

Additional borrower has been added to the loan or borrower has been dropped from the loan

Additional service (such as survey) is necessary based on title report

Appraised value is different than estimated value

Borrower income could not be verified or was verified at a different amount

Borrower taking title to the property has changed

Change in loan amount

Changes Requested By Consumer

Loan type or loan program has changed

Locked Loan

Other

Recording fees are increased based on need to record additional unanticipated documents such as release of prior lien

Borrower

Co-Borrower

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

Changed Circumstance

Request Status: Sent

* Changed Circumstance: Change in loan amount

☐ Discontinue Reason ☐ Changed Circumstance ☐ Settlement Change

4. Click the Request Change button on the **top right**

Request Change

5. Click Continue button to proceed.

Are you sure you want to send a changed circumstance at this time?

Cancel

Continue

Loan Purpose	Purchase	Trans Details
Loan Program	Agency 30 Yrs Fixed	LTV
DTI	50.306%	CLTV

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

Loan#251200509 Submitted to change of circumstance in our Loan system

External



Encompass Notification <noreply-MortgageTech@ice.com>
to lockdesk, fisher, submission, questionallhead, ciky, compliance, me, appraisal ▼
There has been a change in circumstance with the loan.
COC content: Change in loan amount
comment: Please change the loan amount to \$400000

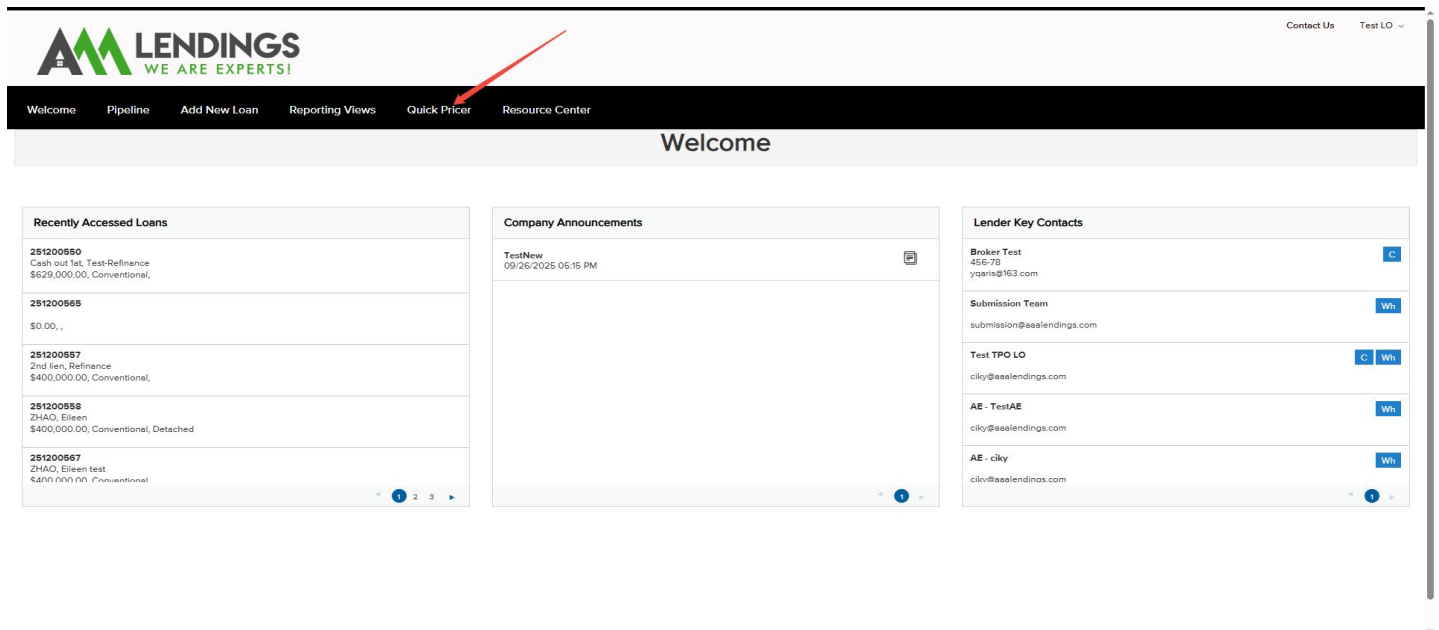
Wed, Dec 17, 2025, '

COC email notification

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

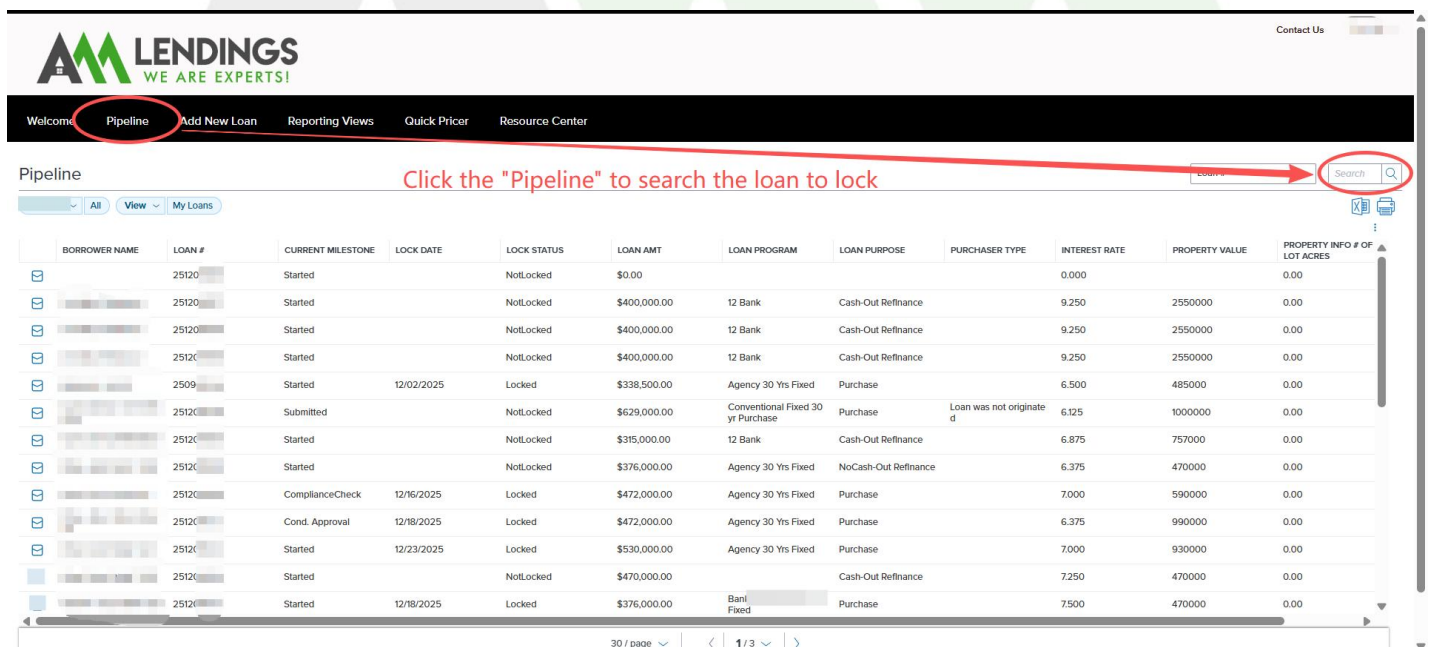
- **To run scenarios with the price engine:** use the "Quick Pricer" option at the top of the TPO page. A window very similar to Search Field Interface will pop up. Fill in the required information and you will have a list of rates and programs returned.



The screenshot shows the AM LENDINGS dashboard. The navigation bar includes links for Welcome, Pipeline, Add New Loan, Reporting Views, Quick Pricer (highlighted with a red arrow), and Resource Center. The main content area is titled 'Welcome' and contains three sections: Recently Accessed Loans, Company Announcements, and Lender Key Contacts.

- To check rates and prices for a specific loan:

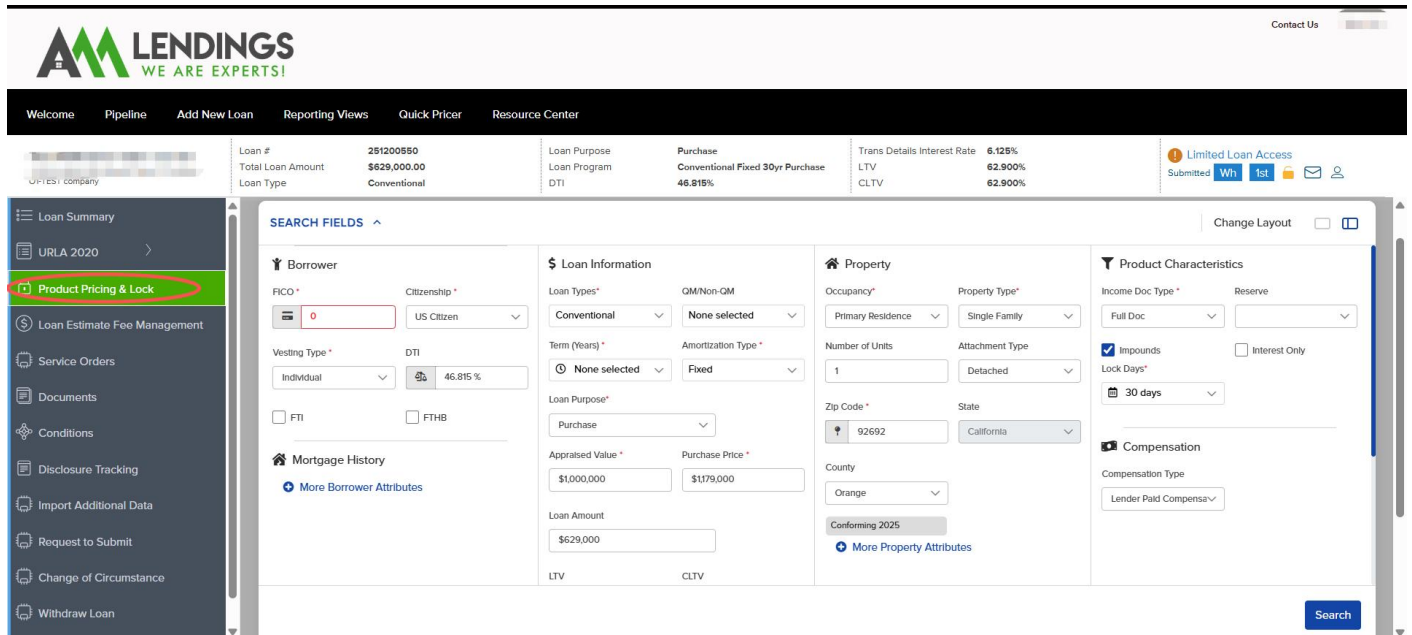
You need to Find the loan in the "Pipeline" first.



The screenshot shows the AM LENDINGS Pipeline page. The 'Pipeline' link in the navigation bar is circled in red. A red arrow points from this link to the search bar in the top right corner of the Pipeline section. The search bar contains the text 'Click the "Pipeline" to search the loan to lock'.

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
[REDACTED]	25120	Started		NotLocked	\$0.00				0.000		0.00
[REDACTED]	25120	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
[REDACTED]	25120	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
[REDACTED]	25120	Started		NotLocked	\$400,000.00	12 Bank	Cash-Out Refinance		9.250	2550000	0.00
[REDACTED]	2509	Started	12/02/2025	Locked	\$338,500.00	Agency 30 Yrs Fixed	Purchase		6.500	485000	0.00
[REDACTED]	25120	Submitted		NotLocked	\$629,000.00	Conventional Fixed 30 yr Purchase	Purchase	Loan was not originated	6.125	1000000	0.00
[REDACTED]	25120	Started		NotLocked	\$315,000.00	12 Bank	Cash-Out Refinance		6.875	757000	0.00
[REDACTED]	25120	Started		NotLocked	\$376,000.00	Agency 30 Yrs Fixed	NoCash-Out Refinance		6.375	470000	0.00
[REDACTED]	25120	ComplianceCheck	12/16/2025	Locked	\$472,000.00	Agency 30 Yrs Fixed	Purchase		7.000	590000	0.00
[REDACTED]	25120	Cond. Approval	12/18/2025	Locked	\$472,000.00	Agency 30 Yrs Fixed	Purchase		6.375	990000	0.00
[REDACTED]	25120	Started	12/23/2025	Locked	\$530,000.00	Agency 30 Yrs Fixed	Purchase		7.000	930000	0.00
[REDACTED]	25120	Started		NotLocked	\$470,000.00		Cash-Out Refinance		7.250	470000	0.00
[REDACTED]	25120	Started	12/18/2025	Locked	\$376,000.00	Bank Fixed	Purchase		7.500	470000	0.00

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**.

SEARCH FIELDS ^

Layout ☐ ☐

Historical Pricing

MM/DD/YYYY

Business Channel

Retail

Borrower

Citizenship *

US Citizen

☐ No FICO (FN only, HomePort use 700)

FICO *

788

Vesting Type *

Individual

DTI

DTI

☐ FTI

☐ FTHB

Loan Information

Loan Types* GM/Non-GM

Conventional None selected

Term (Years) * Amortization Type *

30 Years Fixed

Loan Purpose*

Cash out

Estimated Property Value Appraised Value

\$440,000 \$440,000

Loan Amount

\$264,000

LTV CLTV

60.000 % 60.000 %

Cash-in-Hand Amount

Property

Occupancy* Property Type*

Primary Residence Attached Condo

☐ Non Warrantable Condo

Number of Units

1

Zip Code * State

85260 Arizona

County

Maricopa

Conforming 2026

[More Property Attributes](#)

Product Characteristics

Income Doc Type * Reserve

Full Doc

☒ Impounds ☐ Interest Only

Lock Days*

30 days

Compensation

Compensation Type

Borrower Paid Compensation

Impersonate

Wei Tang

[Search](#)

- 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.



Version: 1.0.0.0.0.0

[Quick Pricer](#)
[Pipeline](#)
[Monitoring](#)
[Config](#)
[Mandatory Bulk Bid](#)



Borrower

Citizenship *

Foreign National

☐ No FICO (FN only, HomePort use 700)

FICO *

FICO

Vesting Type *

DTI

DTI

☐ FTHB

☐ FTI

Mortgage History

[More Borrower Attributes](#)

Loan Information

Loan Type* GM/Non-GM Type

None selected None selected

Term (Years) * Amortization Type *

30 Years Fixed

Loan Purpose*

Loan Amount *

\$0

LTV CLTV

80.000 % 80.000 %

Subordinate Financing

☐ 1st Lien with Subordinate 2nd ☐ Standalone 2nd

Property

Occupancy* Property Type*

Attachment Type

Number of Units

1

Zip Code * State

County

Product Characteristics

Income Doc Type * Reserve

☒ Impounds ☐ Interest Only

Lock Days*

None selected

Compensation

Compensation Type*

Borrower Paid Compensation

Quick Links

[Historical Pricing](#)

Business Channel

None selected

Impersonate

Self

[Search](#)

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

SEARCH FIELDS ^

☐ No RICO (FN only, HomePort use 700)

RICO *

Vesting Type *

☐ FTI ☐ FTHB

Mortgage History

[More Borrower Attributes](#)

Estimated Property Value

Appraised Value

Loan Amount

LTV

CLTV

Cash-in-Hand Amount

\$ Subordinate Financing

☐ 1st Lien with Subordinate 2nd ☐ Standalone 2nd

Total Existing Mortgage Amount

85260

County

Conforming 2026

[More Property Attributes](#)

Compensation

Compensation Type

Impersonate [Search](#)

+ Additional Borrower Attributes

More Borrower Characteristics

Total Monthly Income

Total Monthly Expenses

Frontend DTI

Backend DTI

Number of Borrowers

☐ Non Occupying Co-Borrower

Credit History

Tradelines

Bankruptcy Type?

Mortgage History

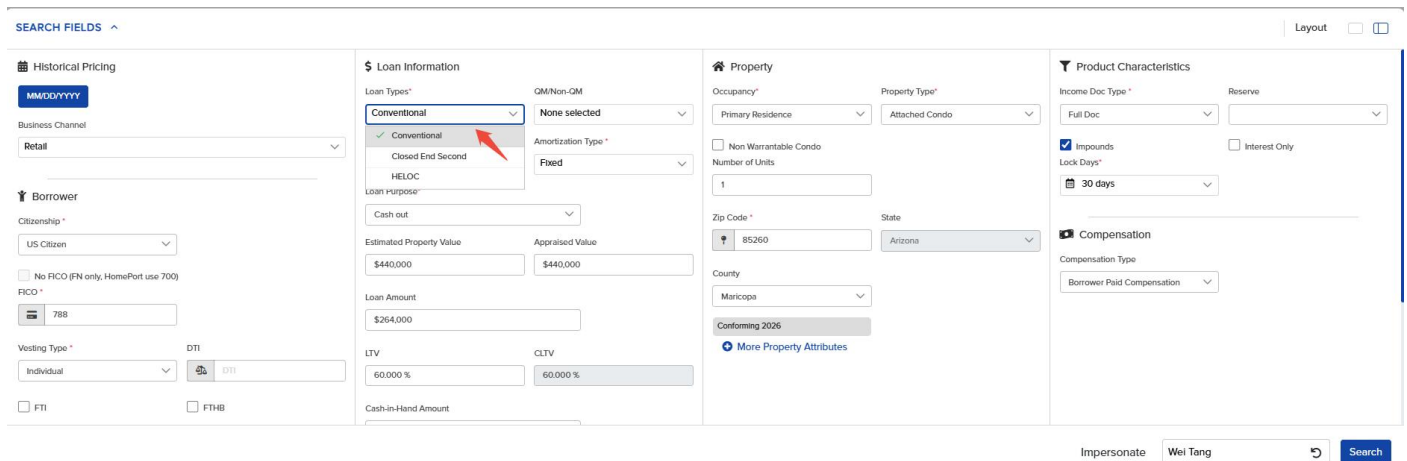
☐ No Mortgage History ☐ Late in last 12 months ☐ Late in last 13 - 24 months

Charge Offs

Foreclosures

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

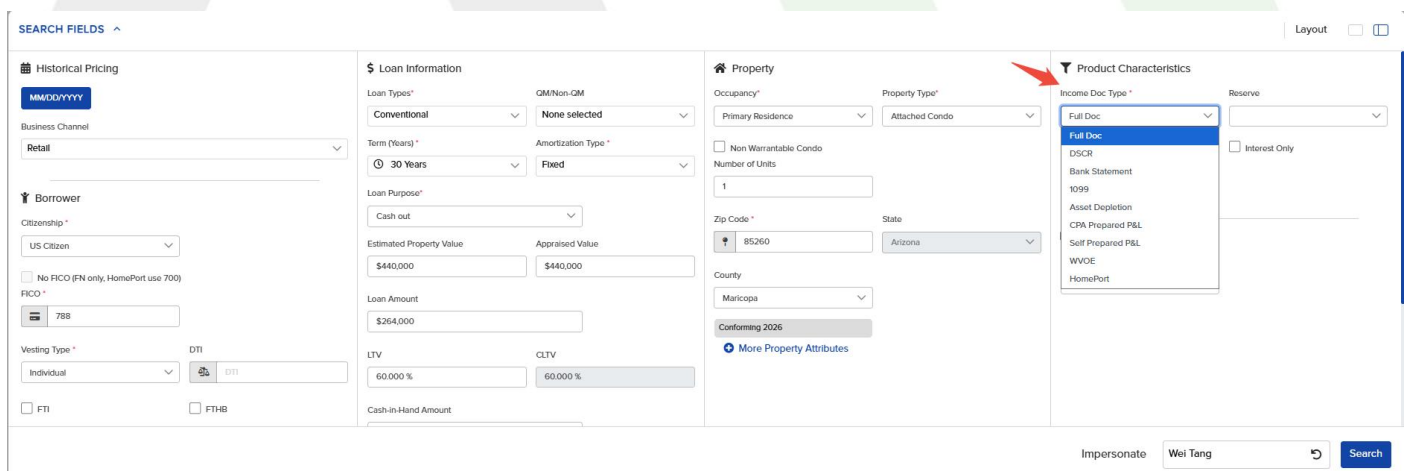
Please select Conventional for all first lien loans.



The screenshot shows the LENDINGS application form with the following sections:

- SEARCH FIELDS**: Includes Historical Pricing, Business Channel (Retail), Borrower (US Citizen), FICO (788), Vesting Type (Individual), DTI, and checkboxes for FTI and FTHB.
- \$ Loan Information**: Includes Loan Types (Conventional, Closed End Second, HELOC), GM/Non-GM (None selected), Amortization Type (Fixed), Loan Purpose (Cash out), Estimated Property Value (\$440,000), Appraised Value (\$440,000), Loan Amount (\$264,000), LTV (60.000 %), CLTV (60.000 %), and Cash-in-Hand Amount.
- Property**: Includes Occupancy (Primary Residence), Property Type (Attached Condo), Non Warrantable Condo (unchecked), Number of Units (1), Zip Code (85260), State (Arizona), County (Maricopa), and Conforming 2026 (checked).
- Product Characteristics**: Includes Income Doc Type (Full Doc), Reserve, Impounds (checked), Lock Days (30 days), Interest Only (unchecked), Compensation Type (Borrower Paid Compensation), and a Search button.

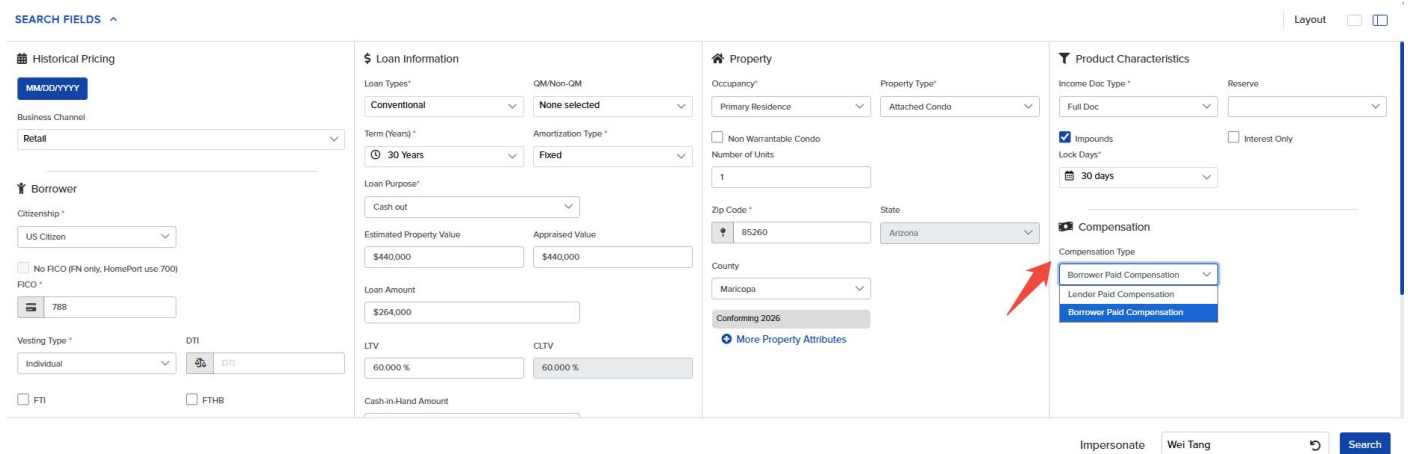
- Income Doc Type: Please note that Income Doc Type represents the income category rather than Program option. This field will not auto-populate from loan data and must be selected manually.
- Additionally, the Income Doc Type will display all available options, including those not offered under this specific channel.



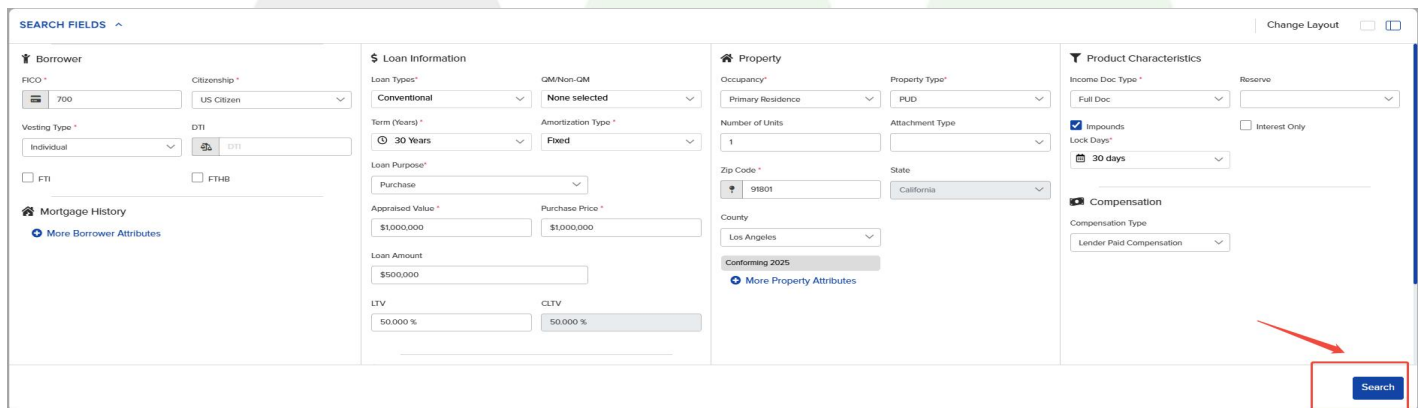
The screenshot shows the LENDINGS application form with the following sections:

- SEARCH FIELDS**: Includes Historical Pricing, Business Channel (Retail), Borrower (US Citizen), FICO (788), Vesting Type (Individual), DTI, and checkboxes for FTI and FTHB.
- \$ Loan Information**: Includes Loan Types (Conventional, Closed End Second, HELOC), GM/Non-GM (None selected), Amortization Type (Fixed), Loan Purpose (Cash out), Estimated Property Value (\$440,000), Appraised Value (\$440,000), Loan Amount (\$264,000), LTV (60.000 %), CLTV (60.000 %), and Cash-in-Hand Amount.
- Property**: Includes Occupancy (Primary Residence), Property Type (Attached Condo), Non Warrantable Condo (unchecked), Number of Units (1), Zip Code (85260), State (Arizona), County (Maricopa), and Conforming 2026 (checked).
- Product Characteristics**: Includes Income Doc Type (Full Doc), Reserve, Impounds (checked), Lock Days (30 days), Interest Only (unchecked), Compensation Type (Borrower Paid Compensation), and a Search button.

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



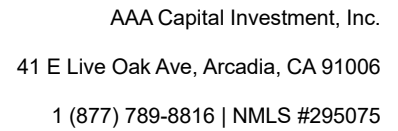
Step 2: Click the **Search** button to generate real-time pricing results.



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.



 Version: 1.0.13124

Analyzing Rates & Adjustments

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 %	☐	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 %	☐	101.930	\$6,157	-\$19,300	-\$19,300		Agency 30 Yrs Fixed	0.000	0.000%
6.375 %	☐	102.350	\$6,239	-\$23,500	-\$23,500		Agency 30 Yrs Fixed	0.000	0.000%
6.500 %	☐	102.500	\$6,321	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	0.280	0.000%
6.625 %	☐	102.500	\$6,403	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	0.640	0.000%
6.750 %	☐	102.500	\$6,486	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	0.650	0.000%
6.875 %	☐	102.500	\$6,569	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.050	0.000%
7.000 %	☐	102.500	\$6,653	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.450	0.000%
7.125 %	☐	102.500	\$6,737	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.820	0.000%
7.250 %	☐	102.500	\$6,822	-\$25,000	-\$25,000		Agency 30 Yrs Fixed	1.920	0.000%
7.375 %	☐	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: 2501	Borrower: at
Rate		Price	Payment	Cost to Borrower	Lender Paid	Comp. Plan	Program	Price Adj	Rate Adj.		Ac
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.).

✕

Adjustments and Disqualifications

5.500 % - Agency 30 Yrs Fixed
Product ID: 6912520d084d6d0001bd3917
Rate Sheet Timestamp: 12/26/2025, 9:18:45 AM America/Los Angeles

Type	Base	Adj.	Final
Price	99.630	1.125	98.505
Rate	5.500 %	0.000 %	5.500 %

Pricing Adjustment

Description	Adjustments
Agency Adjustments - Investment / LTV >0.01 % <= 60.0 %	1.125

Pricing Disqualification

Description	Adjustments
	None

- 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.

SEARCH FIELDS ▾

Eligible (0)

Ineligible (43) 

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.
 - o **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.

[Home](#)
[Pipeline](#)
[Loan](#)
[Contacts](#)
[Dashboard](#)

[Services](#)

[Pricing](#)
[Info](#)
[User Tutorial](#)

Version: 1.0.0

SEARCH FIELDS

Impersonated as:

Change Layout

30 Years Fixed Conventional Purchase

Loan Number: 250900350

Borrower: abc ABC

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

Cancel
Confirm

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**".

[Home](#)
[Pipeline](#)
[Loan](#)
[Contacts](#)
[Dashboard](#)

[Services](#)

[Pricing](#)
[Info](#)
[User Tutorial](#)

Version: 10.12

[Loan Application - abc ABC](#)

Loan ID: 25090035C

Loan Scenario

Hide Info

Lender: AAA Capital Investment Inc.

Product ID: 69134a3322c8850001309d88
Rate Sheet Date: 12/23/2025, 8:58:53 AM America/Los Angeles

Priced on 12/23/2025, 9:03:01 PM America/Los Angeles Impersonated with Harold Yang
Priced using historical rates as of 12/23/2025, 9:03:01 PM America/Los Angeles

Note Rate	6.750 %	Purchase Price	\$1,000,000
Price	99.000 points	Appraised Value	\$1,000,000
LTV	60.000 %	Total Loan Amount	\$600,000
Loan Program	Bank Statement 30 Yrs Fixed	Lock Period	30 Days lock
Amortization Type	Fixed	Compensation	Lender Paid
APR	6.848 %	Terms	360 Months
Monthly Payment	\$3,892	Admin Fee Waiver	No
FICO Score	745	Impound Waiver	No
AUS		DTI	%
Purchase as	Investment	Lock Expiration Date	01/22/26
Property Type	2 - 4 Units		
Nbr. of Units	2 Units		

\$ Loan Pricing

Hide Info

Adjustment Summary

Type	Base	Adj.	Final
Rate	6.750 %	0.000 %	6.750 %
Price	102.250	3.250	99.000

Lock Information

Hide Info

CURRENT LOCK

Test LO [Priced](#)
Date 12/25/2025, 5:50:39 PM America/Los Angeles
Impersonated with Test TPO LO

Priced using historical rates as of 12/25/2025, 5:50:39 PM America/Los Angeles
AAA Capital Investment Inc.



Price

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.

Lock Information

Hide Info

CURRENT LOCK


1 New Error

01/01/2026 10:31:04 PM

The Lock Request has been submitted outside of Lock Desk Hours and cannot be accepted. Please reprice and resubmit your Lock Request during Lock Desk Hours.

[Resolve](#)

[Hide Errors](#)

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 LENDING 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.

Home Pipeline Loan Contacts Dashboard

Services

Pricing Info User Tutorial

Version: 10.12

Loan Application - abc ABC Loan ID: 25090035C

Loan Scenario Hide Info

Lender: AAA Capital Investment Inc.

Product ID: 69134a3322c8850001309d88
Rate Sheet Date: 12/23/2025, 8:58:53 AM America/Los Angeles

Priced on 12/23/2025, 9:03:01 PM America/Los Angeles Impersonated with Harold Yang
Priced using historical rates as of 12/23/2025, 9:03:01 PM America/Los Angeles

Note Rate	6.750 %	Purchase Price	\$1,000,000
Price	99.000 points	Appraised Value	\$1,000,000
LTV	60.000 %	Total Loan Amount	\$600,000
Loan Program	Bank Statement 30 Yrs Fixed	Lock Period	30 Days lock
Amortization Type	Fixed	Compensation	Lender Paid
APR	6.848 %	Terms	360 Months
Monthly Payment	\$3,892	Admin Fee Waiver	No
FICO Score	745	Impound Waiver	No
AUS		DTI	%
Purchase as	Investment	Lock Expiration Date	01/22/26
Property Type	2 - 4 Units		
Nbr. of Units	2 Units		

\$ Loan Pricing Hide Info

Adjustment Summary

Type	Base	Adj.	Final
Rate	6.750 %	0.000 %	6.750 %
Price	102.250	3.250	99.000

Lock Information Hide Info

CURRENT LOCK

Test LO Priced

Date 12/25/2025, 5:50:39 PM America/Los Angeles
Impersonated with Test TPO LO

Priced using historical rates as of 12/25/2025, 5:50:39 PM America/Los Angeles
AAA Capital Investment Inc.

Comment

Price Request Lock

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

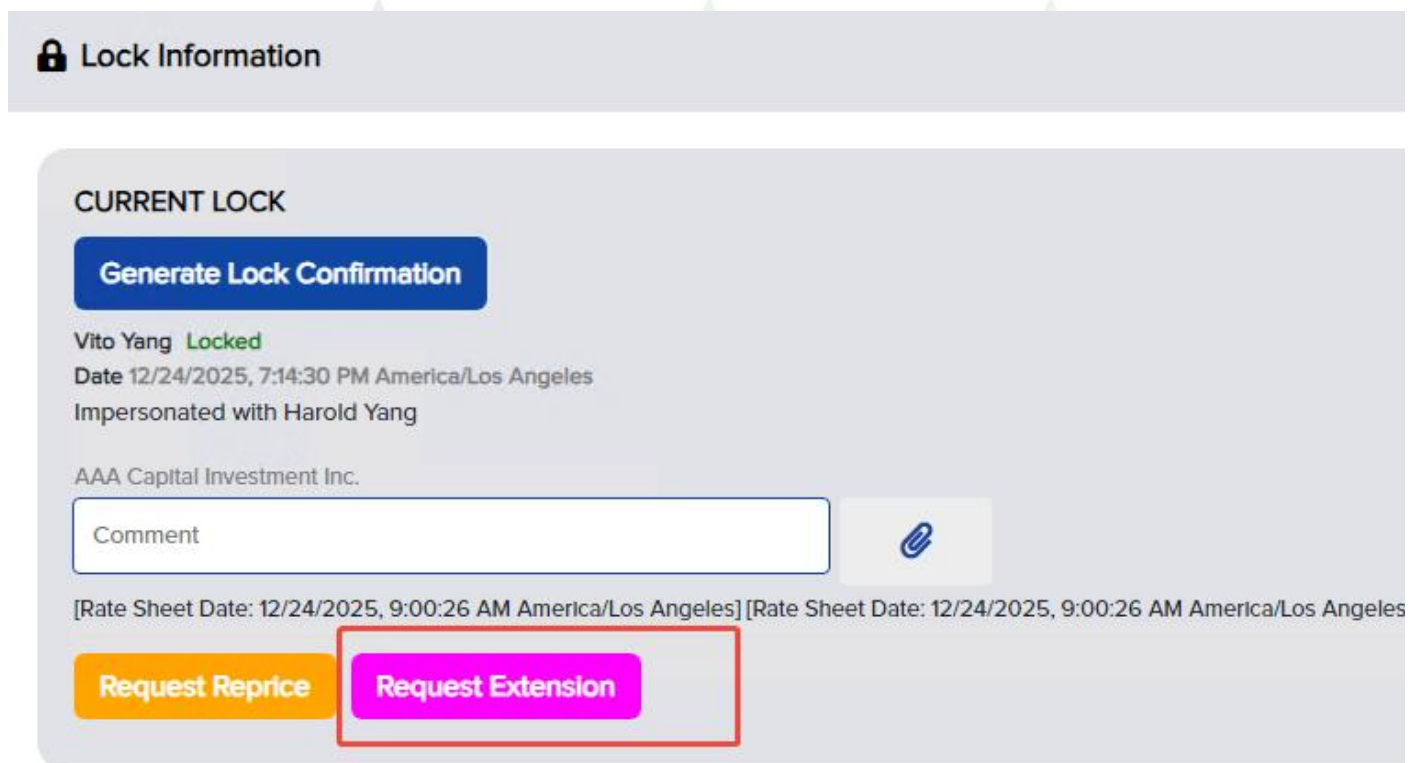
0.250% for 14 days

- 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.



Lock Information

CURRENT LOCK

Generate Lock Confirmation

Vito Yang **Locked**
Date 12/24/2025, 7:14:30 PM America/Los Angeles
Impersonated with Harold Yang

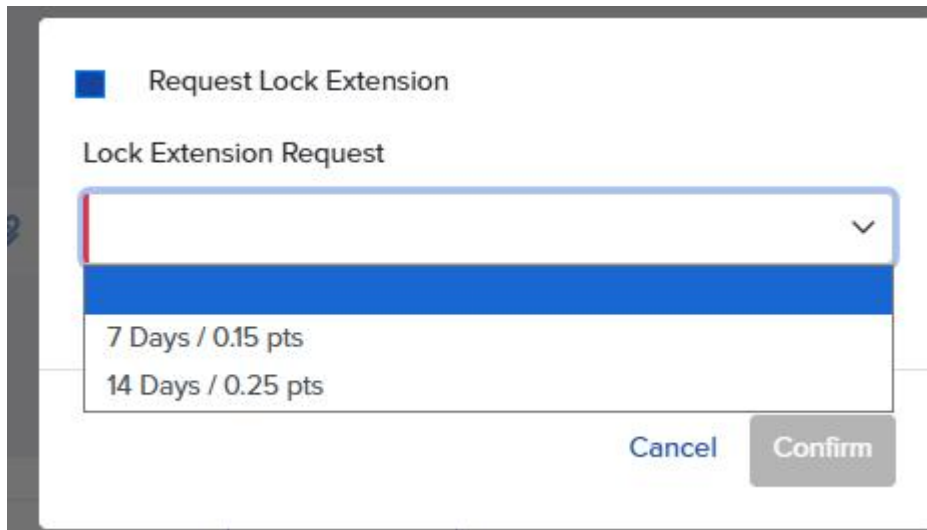
AAA Capital Investment Inc.

Comment

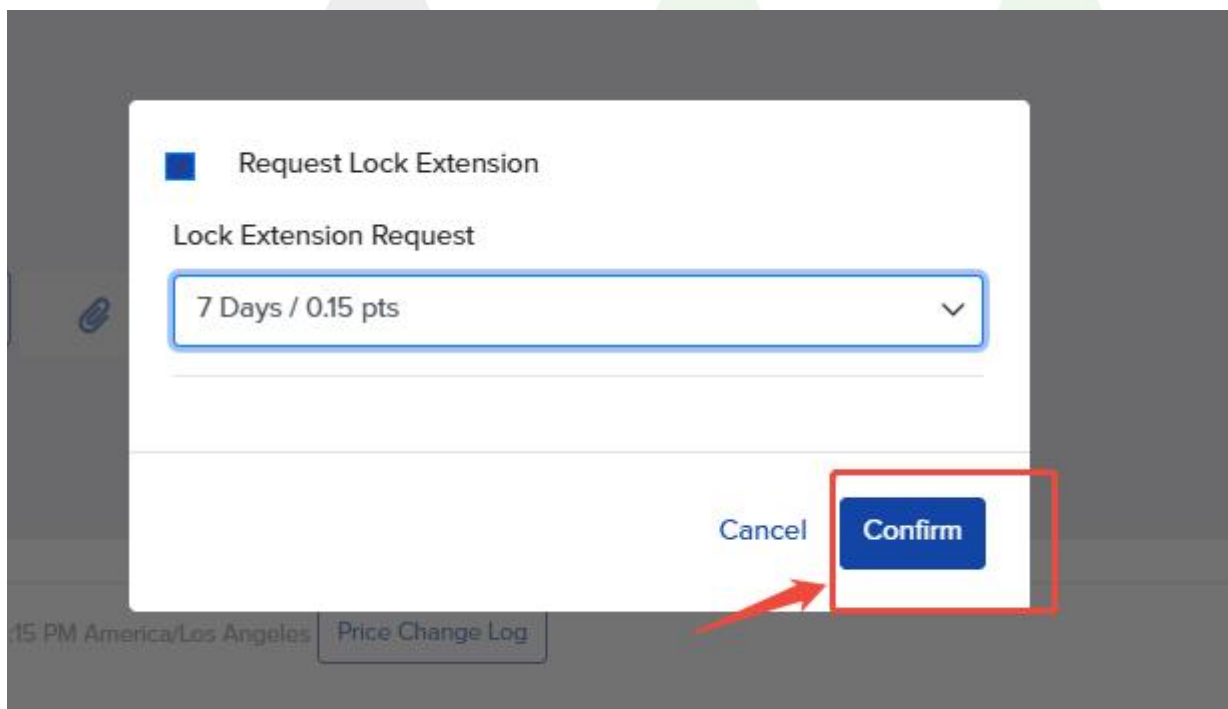
[Rate Sheet Date: 12/24/2025, 9:00:26 AM America/Los Angeles] [Rate Sheet Date: 12/24/2025, 9:00:26 AM America/Los Angeles]

Request Reprice **Request Extension**

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



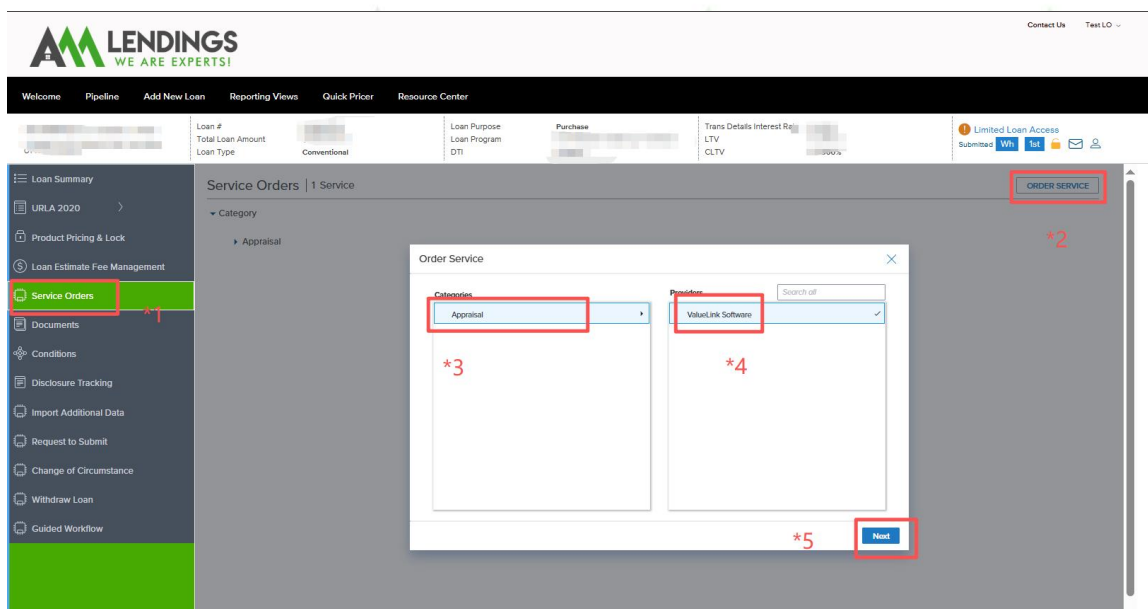
Step 4: Click "**confirm**" to submit the extension request.



Appraisal

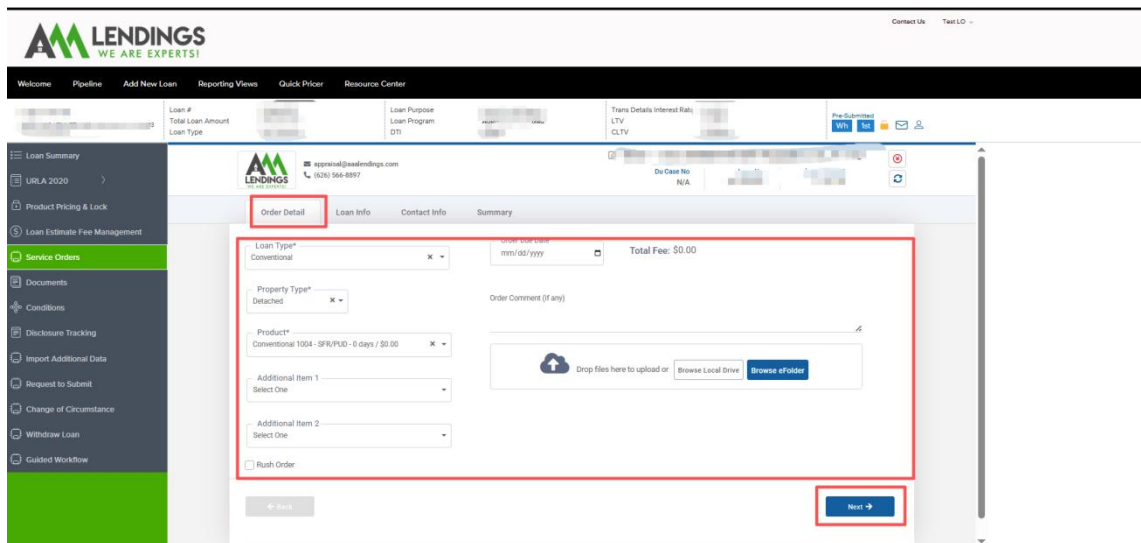
Locate Loan

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-Only 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):

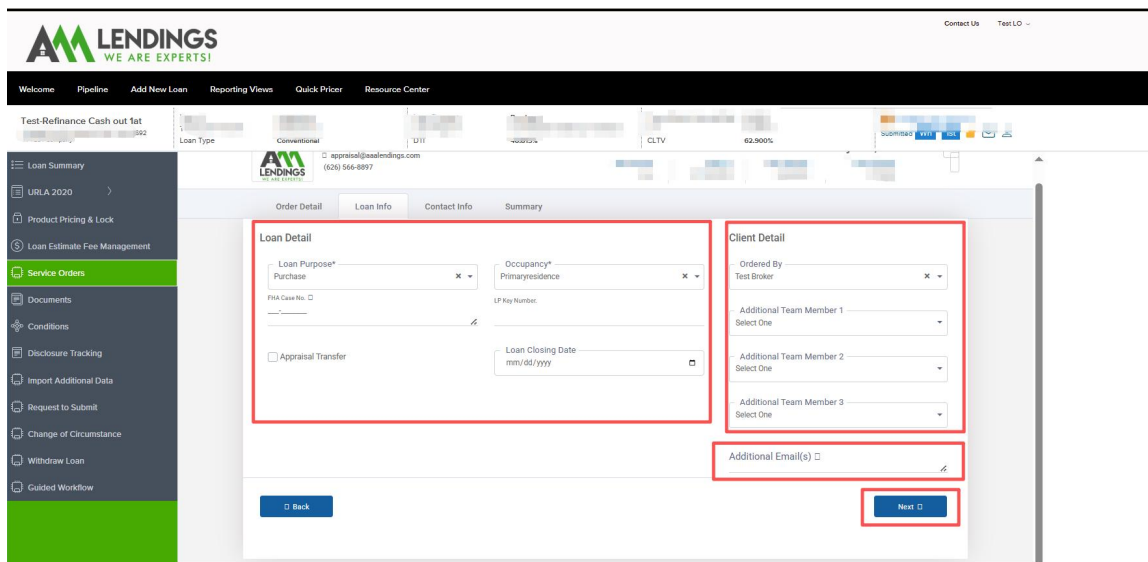
Enter any important notes or special instructions if applicable.

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:

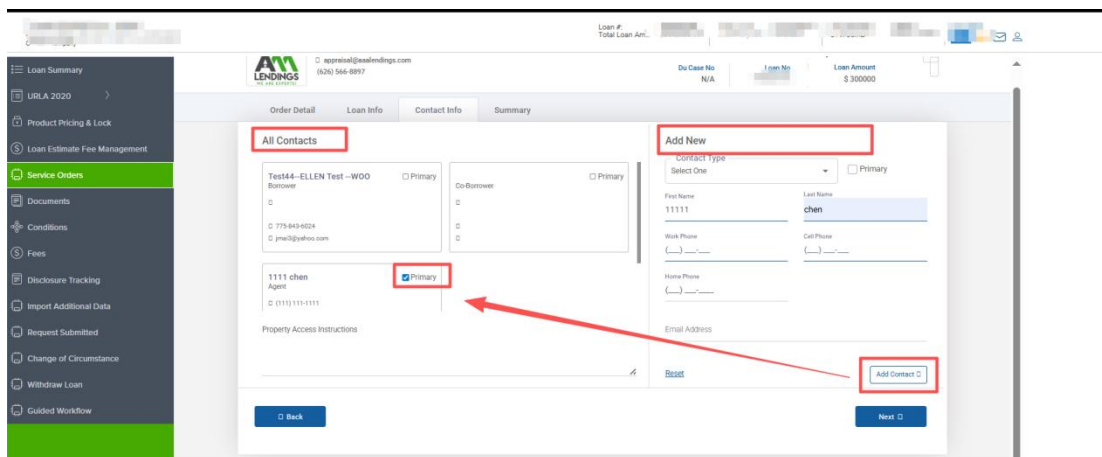
Select the appropriate option based on the actual situation.

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:

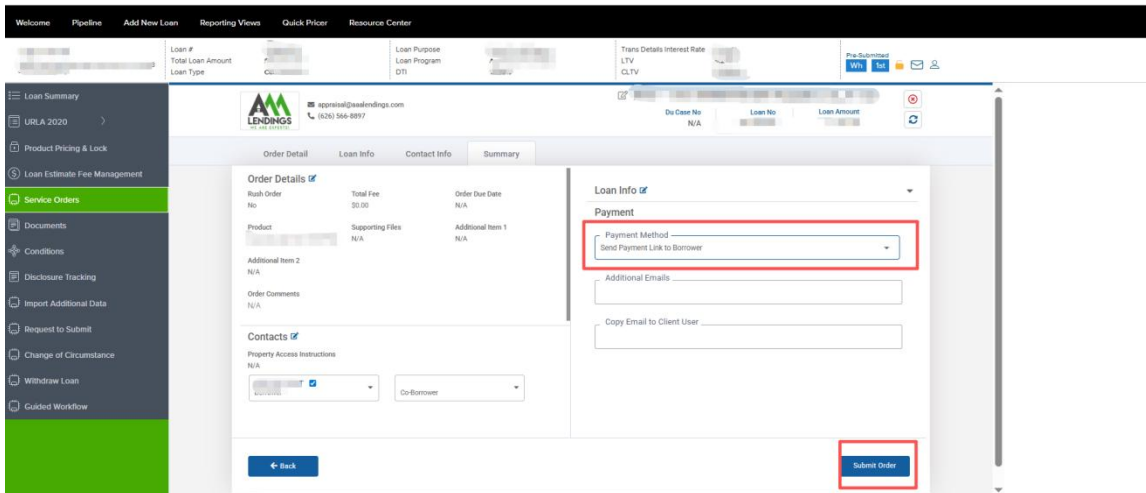
Enter any property access notes or special instructions if applicable.

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”

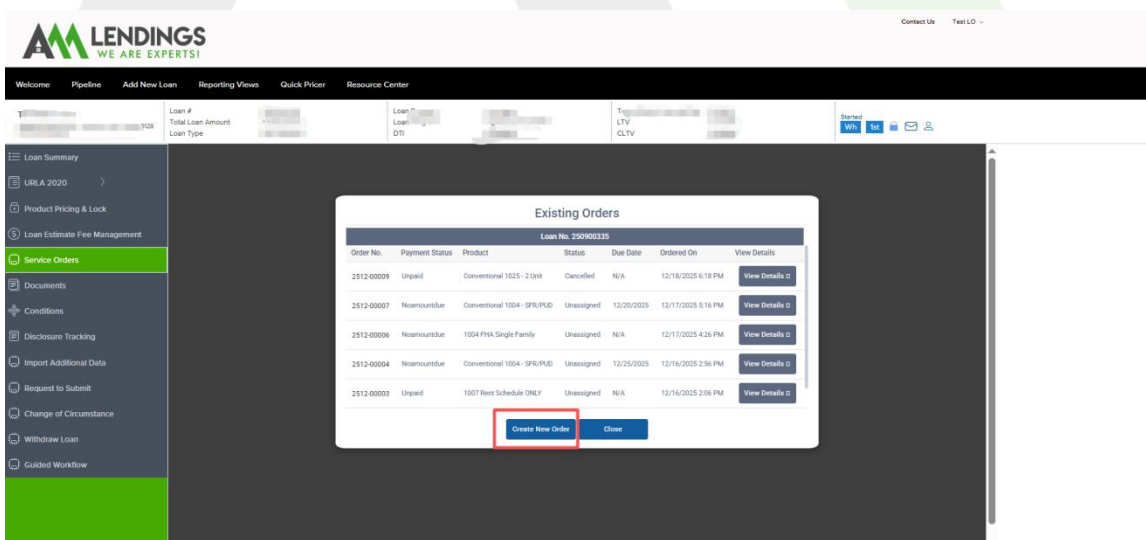
Summary & Submit

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)

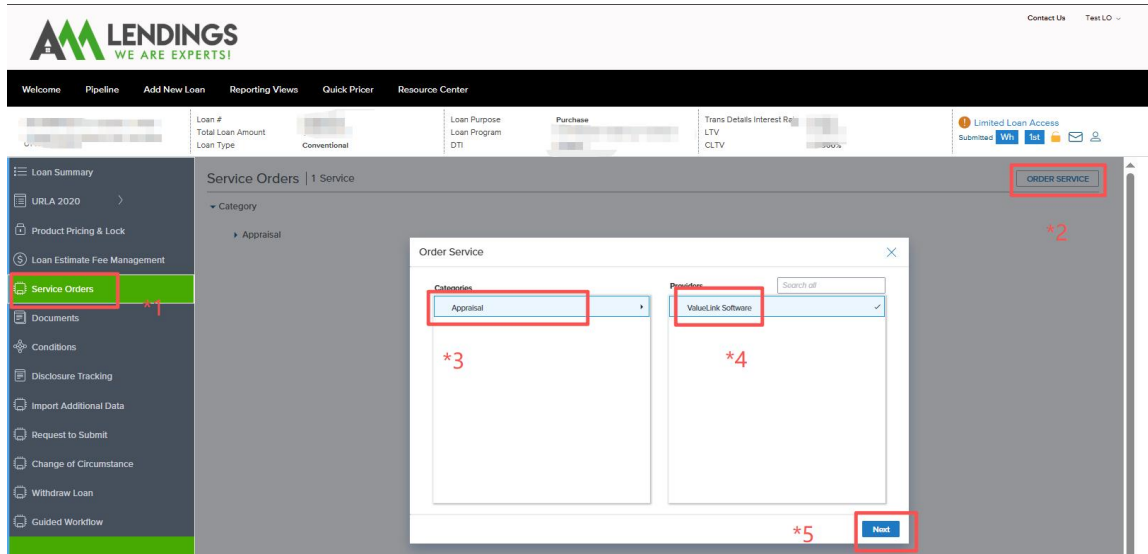
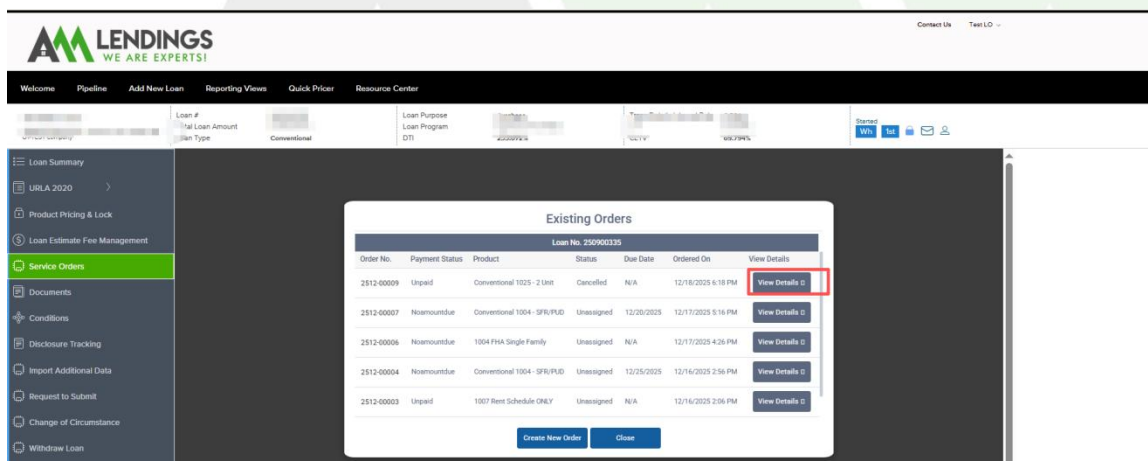
To order a second appraisal report or a Departure Home Form 1007, please create a separate order in Valuelink by clicking “Create New Order”.



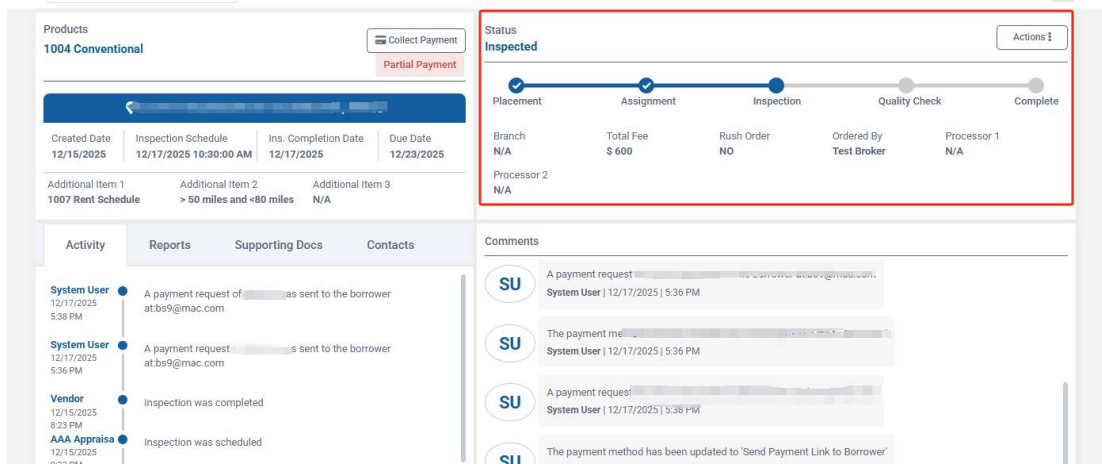
Order No.	Payment Status	Product	Status	Due Date	Ordered On	View Details
2512-00009	Unpaid	Conventional 1025 - 2 Unit	Canceled	N/A	12/16/2025 6:18 PM	View Details
2512-00007	Nonmountdue	Conventional 1004 - 5FBI/PLD	Unassigned	12/28/2025	12/17/2025 5:16 PM	View Details
2512-00006	Nonmountdue	1004 FHA Single Family	Unassigned	N/A	12/17/2025 4:26 PM	View Details
2512-00004	Nonmountdue	Conventional 1004 - 5FBI/PLD	Unassigned	12/25/2025	12/16/2025 2:56 PM	View Details
2512-00003	Unpaid	1007 Rent Schedule ONLY	Unassigned	N/A	12/16/2025 2:06 PM	View Details

View Appraisal Status

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

Order No.	Payment Status	Product	Status	Due Date	Ordered On	View Details
2512-0009	Unpaid	Conventional 1025 - 2 Unit	Cancelled	N/A	12/16/2025 6:18 PM	View Details
2512-0007	Noamountdue	Conventional 1004 - SFR/PLD	Unassigned	12/20/2025	12/17/2025 5:16 PM	View Details
2512-0006	Noamountdue	1004 FHA Single Family	Unassigned	N/A	12/17/2025 4:26 PM	View Details
2512-0004	Noamountdue	Conventional 1004 - SFR/PLD	Unassigned	12/25/2025	12/16/2025 2:56 PM	View Details
2512-0003	Unpaid	1007 Rent Schedule ONLY	Unassigned	N/A	12/16/2025 2:06 PM	View Details



Products
1004 Conventional

Status
Inspected

Process Flow: Placement → Assignment → Inspection → Quality Check → Complete

Details:
Branch: N/A
Total Fee: \$ 600
Rush Order: NO
Ordered By: Test Broker
Processor 1: N/A
Processor 2: N/A

Activity Log:

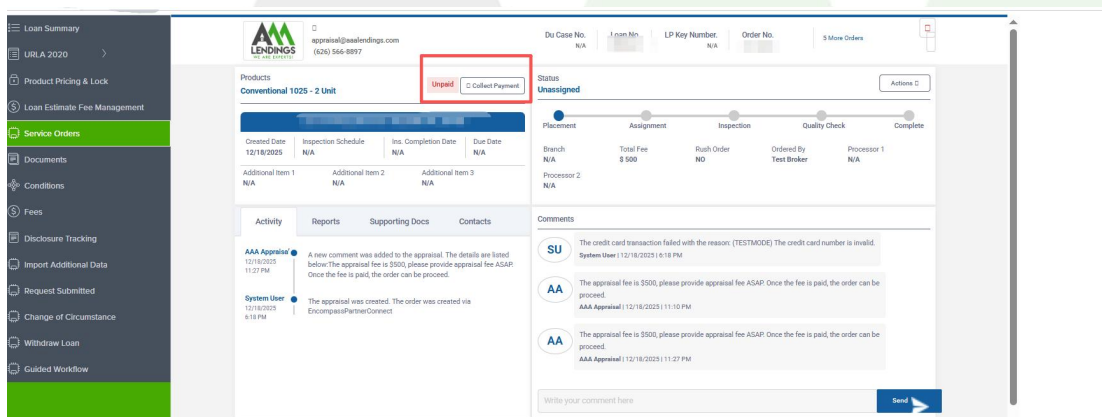
- System User** 12/17/2025 5:38 PM: A payment request of [redacted] as sent to the borrower at bs9@mac.com
- System User** 12/17/2025 5:36 PM: A payment request [redacted] s sent to the borrower at bs9@mac.com
- Vendor** 12/17/2025 8:23 PM: Inspection was completed
- AAA Appraisa** 12/15/2025 8:22 PM: Inspection was scheduled

Comments:

- SU** A payment request [redacted] to borrower [redacted] [redacted] System User | 12/17/2025 | 5:36 PM
- SU** The payment method [redacted] [redacted] System User | 12/17/2025 | 5:36 PM
- SU** A payment request [redacted] [redacted] System User | 12/17/2025 | 5:38 PM
- SU** The payment method has been updated to 'Send Payment Link to Borrower'

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.



Products
Conventional 1025 - 2 Unit

Status
Unassigned

Process Flow: Placement → Assignment → Inspection → Quality Check → Complete

Details:
Branch: N/A
Total Fee: \$ 500
Rush Order: NO
Ordered By: Test Broker
Processor 1: N/A
Processor 2: N/A

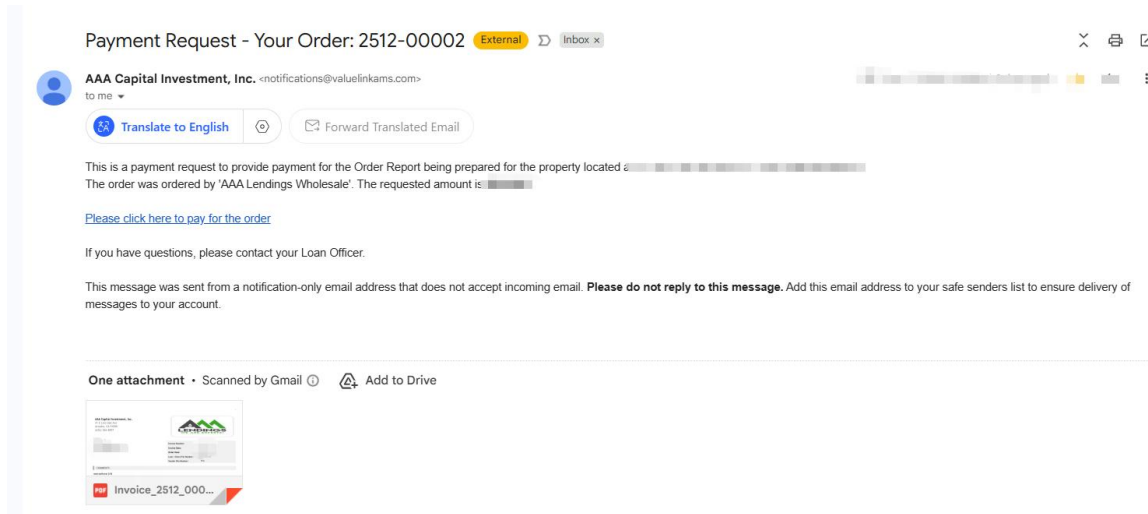
Activity Log:

- AAA Appraisal** 12/18/2025 11:27 PM: A new comment was added to the appraisal. The details are listed below: The appraisal fee is \$500, please provide appraisal fee ASAP. Once the fee is paid, the order can be proceed.
- System User** 12/18/2025 6:18 PM: The appraisal was created. The order was created via EncompassPartnerConnect

Comments:

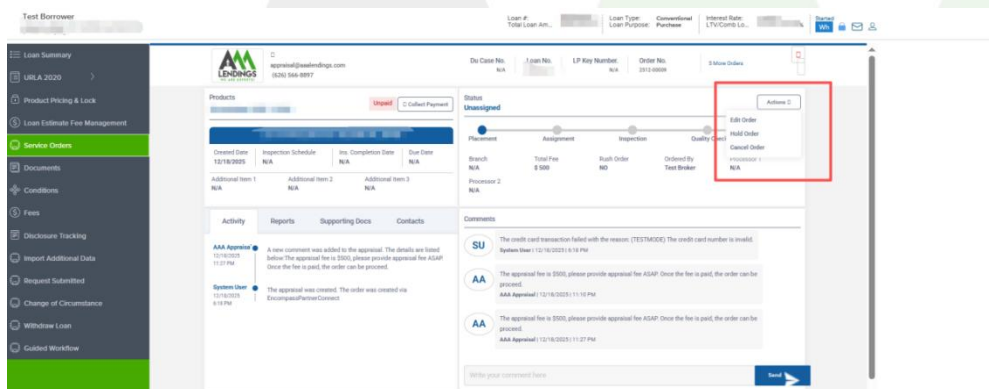
- SU** The credit card transaction failed with the reason: (TESTMODE) The credit card number is invalid. System User | 12/18/2025 | 6:18 PM
- AA** The appraisal fee is \$500, please provide appraisal fee ASAP. Once the fee is paid, the order can be proceed. AAA Appraisal | 12/18/2025 | 11:10 PM
- AA** The appraisal fee is \$500, please provide appraisal fee ASAP. Once the fee is paid, the order can be proceed. AAA Appraisal | 12/18/2025 | 11:27 PM

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; [redacted] Order Report [External](#) [Inbox](#)

[X](#) [e](#) [f](#)

Order from AAA Lendings

Delivered

[redacted]
Order number

[View order](#)

Based on this email

Correct? [👍](#) [👎](#)

[AAA Capital Investment, Inc.](#) [notifications@valuelinkams.com](#)
to me

Dec 26, 2025, 6:17 PM (1 day ago) [☆](#) [↶](#)

[Translate to English](#) [Forward Translated Email](#)

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

Click here to download your report: [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 [redacted]

Additional comments from the sender: [redacted]

This report was intended for [redacted] 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) 556-8897Email: appraisal@aaalendings.com

HomeOrdersAVM - InsightsAccountsAdmin

Search

ELECTRONIC DELIVERY OF ORDER/VALUATION REPORT & ROV INSTRUCTIONS

Order Information

Order Number: [redacted]

Loan Number: [redacted]

Client: AAA Lendings

Property Address: [redacted]

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.

Request a Reconsideration of Value (ROV)

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

[redacted]

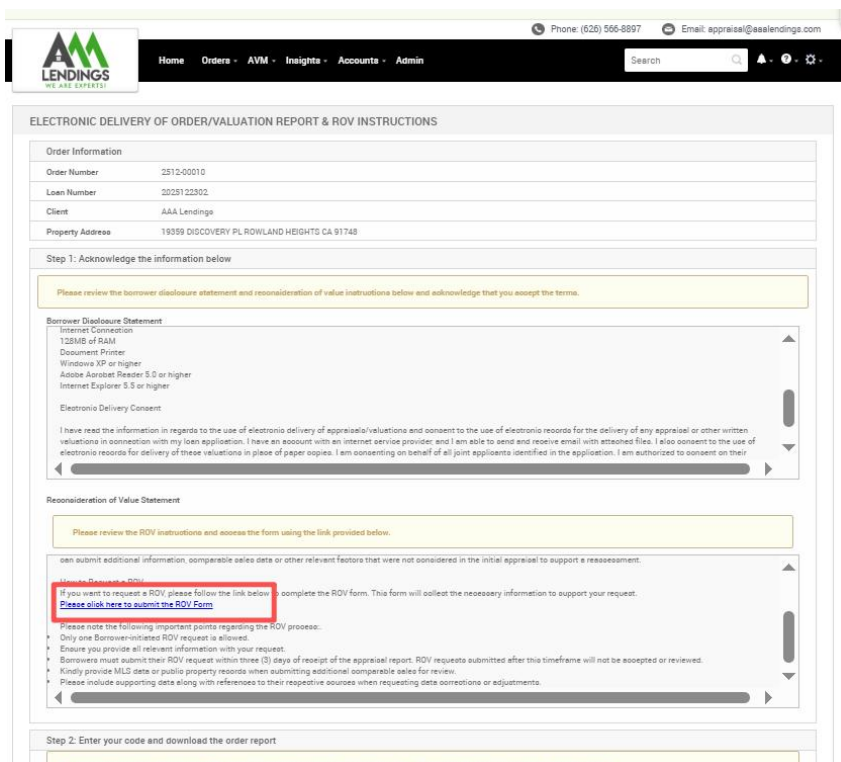
The download process may take a few minutes to complete. Please do not navigate away from this page or close your browser window during this time.

[Download Your Report](#)

61 / 65

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



Phone: (525) 555-8897 Email: appraisal@aaalending.com

Home Orders - AVM - Insights - Accounts - Admin Search

ELECTRONIC DELIVERY OF ORDER/VALUATION REPORT & ROV INSTRUCTIONS

Order Information

Order Number	2512-00010
Loan Number	0225122302
Client	AAA Lending
Property Address	19359 DISCOVERY PL ROWLAND HEIGHTS CA 91748

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

Internet Connection
128MB of RAM
Document Printer
Windows XP or higher
Adobe Acrobat Reader 5.0 or higher
Internet Explorer 5.5 or higher

Electronic Delivery Consent

I have read the information in regards to the use of electronic delivery of appraisals/valuations and consent to the use of electronic records for the delivery of any appraisal or other written valuations in connection with my loan application. I have an account with an internet service provider and I am able to send and receive email with attached files. I also consent to the use of electronic records for delivery of these valuations in place of paper copies. I am consenting on behalf of all joint applicants identified in the application. I am authorized to consent on their behalf.

Reconsideration of Value Statement

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

You can submit additional information, comparable sales data or other relevant factors that were not considered in the initial appraisal to support a reassessment.

[New to Reconsideration of Value \(ROV\)?](#)

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

Obtain 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)

RECONSIDERATION OF VALUE FORM

Subject Property Information

If you would like to request a reconsideration of the property appraisal performed during the appraisal 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 relevant discrepancies below:

Property Address (Required):
 10000 SOUTHWEST AVE, BELLFLOWER, CA 91706
 Property City (Required): BELLFLOWER Property State (Required): CA Property County: Los Angeles
 Appraiser Name: Appraiser Phone: Appraiser Email: Appraiser Date: 08/01/2018
 Loan Number: 0000000000

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 appraiser's report contains incorrect data or missing information)
☐ Incompleteness (additional data was not included)
☐ Adjustments (discrepancy or features not accounted for)

Correct Factual Data:
 [Text Area]

Additional Sales Comparable:
 If you would like the appraiser to consider using additional or more suitable comparables, kindly list the information below. The list of sales is 5. Each sale must be verified and dated 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.
 [Text Area]

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

Borrower Authentication

Name (Required): Phone (Required): Email (Required):
 [Text Area] [Text Area] [Text Area]

Submit

Powered by: Valueline 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

