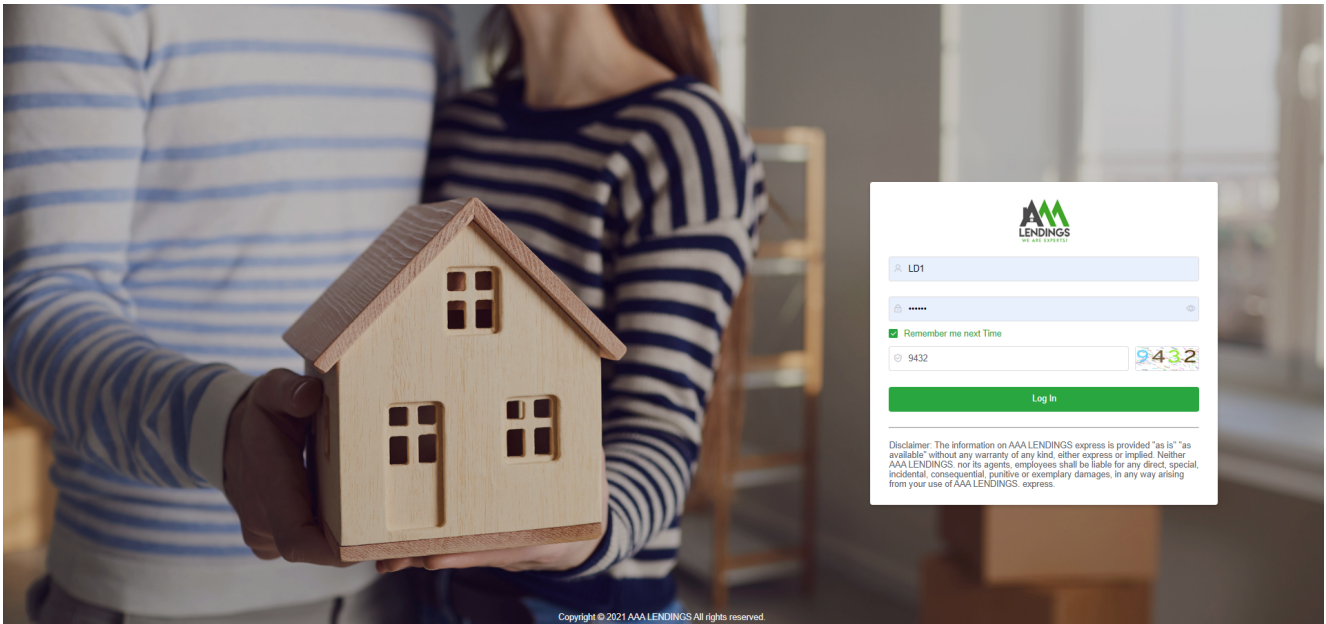

How to Lock Rate via TPO Portal

Thank you for choosing AAA LENDINGS. It is our goal to provide you with the best possible service. Please use this guide to help with the loan process about how to lock rate via TPO Portal.

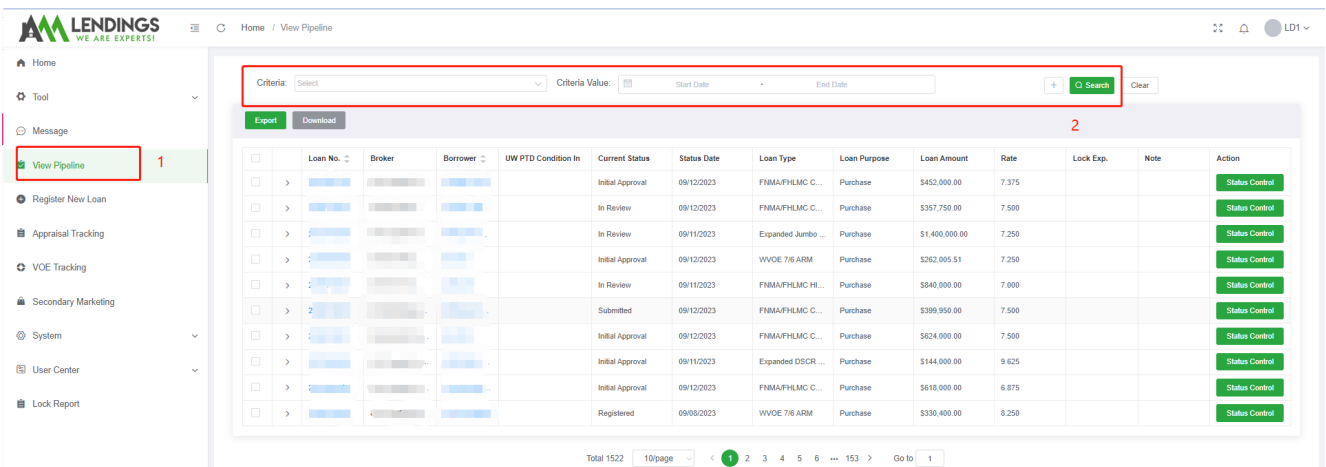
Note: If you do not know how to lock rate or fail to lock in TPO Portal, you can also email your Request for Locking Form (Can be found in Form in TPO Portal) to Lock Desk Department (lockdesk@aaalendings.com) for help.



Step1. Navigate to TPO Portal (<https://main.aacapitalinvestment.com>) and login in.



Step2. Click **“View Pipeline”** and search the subject file by some criteria, such as Loan No. Borrower, or Subject address, then click this file to enter the detailed loan case information page.



	Loan No.	Broker	Borrower	UW PTD Condition In	Current Status	Status Date	Loan Type	Loan Purpose	Loan Amount	Rate	Lock Exp.	Note	Action
<input type="checkbox"/>	>				Initial Approval	09/12/2023	FNMA/FHLMC C...	Purchase	\$452,000.00	7.375			Status Control
<input type="checkbox"/>	>				In Review	09/12/2023	FNMA/FHLMC C...	Purchase	\$357,750.00	7.500			Status Control
<input type="checkbox"/>	>				In Review	09/11/2023	Expanded Jumbo ...	Purchase	\$1,400,000.00	7.250			Status Control
<input type="checkbox"/>	>				Initial Approval	09/12/2023	WVOE 7/6 ARM	Purchase	\$262,005.51	7.250			Status Control
<input type="checkbox"/>	>				In Review	09/11/2023	FNMA/FHLMC HL...	Purchase	\$840,000.00	7.800			Status Control
<input type="checkbox"/>	>				Submitted	09/12/2023	FNMA/FHLMC C...	Purchase	\$399,950.00	7.500			Status Control
<input type="checkbox"/>	>				Initial Approval	09/12/2023	FNMA/FHLMC C...	Purchase	\$624,000.00	7.500			Status Control
<input type="checkbox"/>	>				Initial Approval	09/11/2023	Expanded DSCR ...	Purchase	\$144,000.00	9.625			Status Control
<input type="checkbox"/>	>				Initial Approval	09/12/2023	FNMA/FHLMC C...	Purchase	\$618,000.00	6.875			Status Control
<input type="checkbox"/>	>				Registered	09/08/2023	WVOE 7/6 ARM	Purchase	\$330,400.00	6.250			Status Control

Step3. Select the 'Rate Lock' button from the Navigation Bar

The screenshot shows the Lending software interface. On the left is a navigation bar with various options. The main dashboard displays loan details: Borrower, Program (FNMA/FHLMC CONFORMING 30yr Fixed), Status (Initial Approval), Note Rate (7.375%), DTI (26.88%), and LTV / CLTV / HCLTV (80% / 80% / 80%). A 'Rate Lock' button is highlighted with a red box in the dashboard area.

Or click "Lock Rate" menu from the Navigation Bar showing on the left screen.

The screenshot shows the 'Lock Rate' menu selected in the navigation bar. The main content area displays 'Lock Information' with fields for Loan Status, Program, Loan Amount, and LTV/CLTV. There are dropdown menus for Impound, Lock Term, Comp Plan, and Lender Fee Buyout. A 'Find Rate' button is visible at the bottom of the section.

Step4. Select the Lock Term and Comp Plan then click 'Find Rate' button.

The screenshot shows the 'Lock Information' section with the 'Lock Term' and 'Comp Plan' dropdown menus selected. The 'Find Rate' button is highlighted with a red box. A red box also highlights the 'Lock Term' and 'Comp Plan' dropdowns. The 'Find Rate' button is labeled with a red '2'.

Step5. Click **“Select”** button to choose the rate you want lock, then click **“Submit”** button

Step6. Click **“Submit”** button to confirm lock