

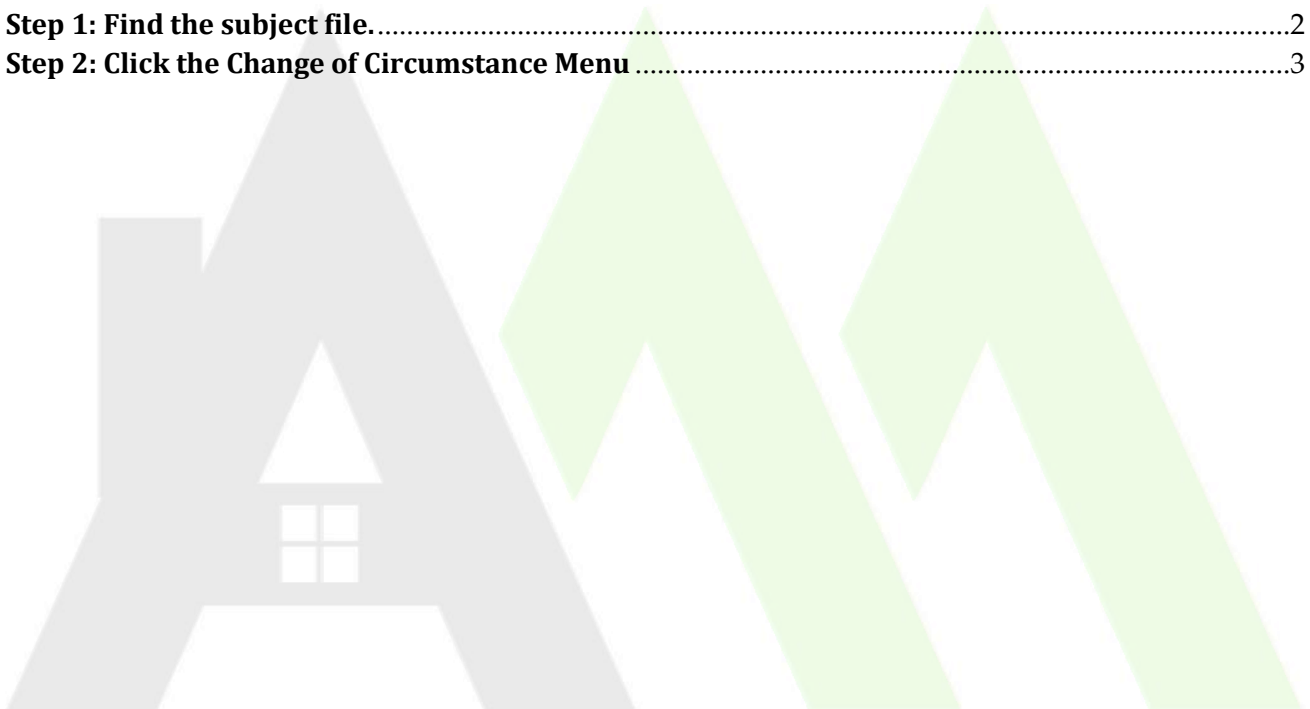
How to Do COC Through TPO Portal

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 do COC through TPO Portal.

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

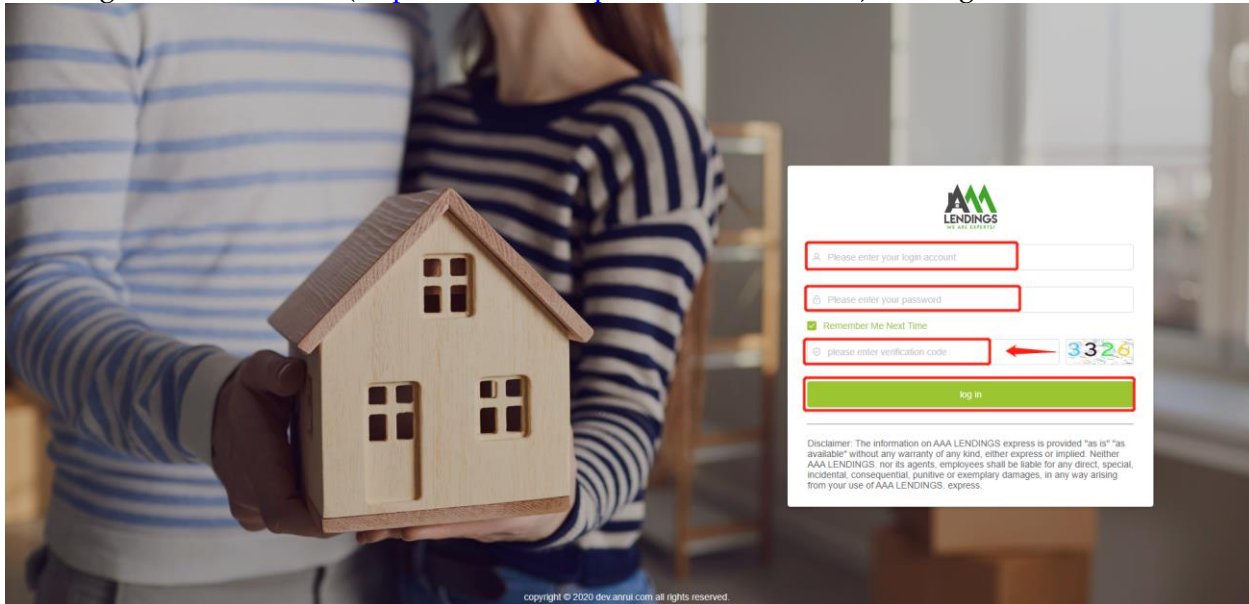
Note: If you do not know how to submit the COC request or fail to submit, you can also email COC to Loan Coordinator coordinator@aaalendings.com for help.

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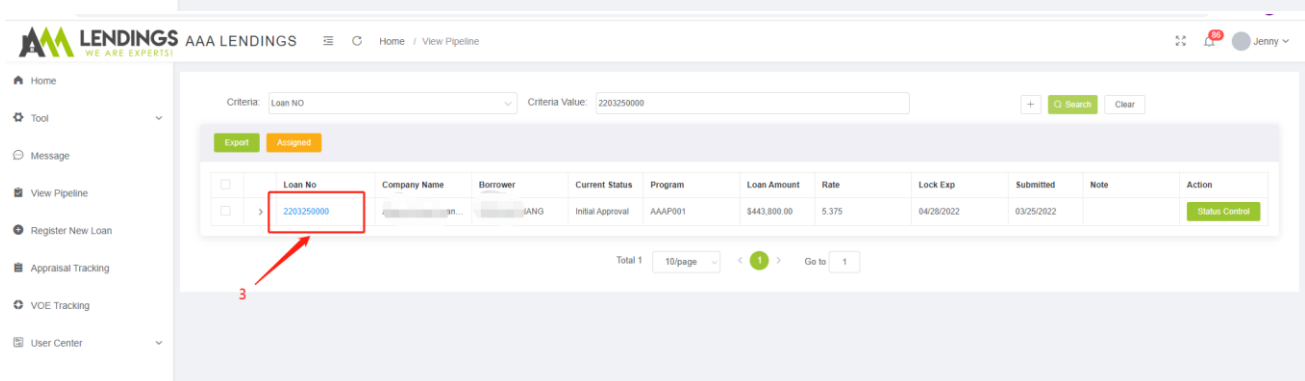
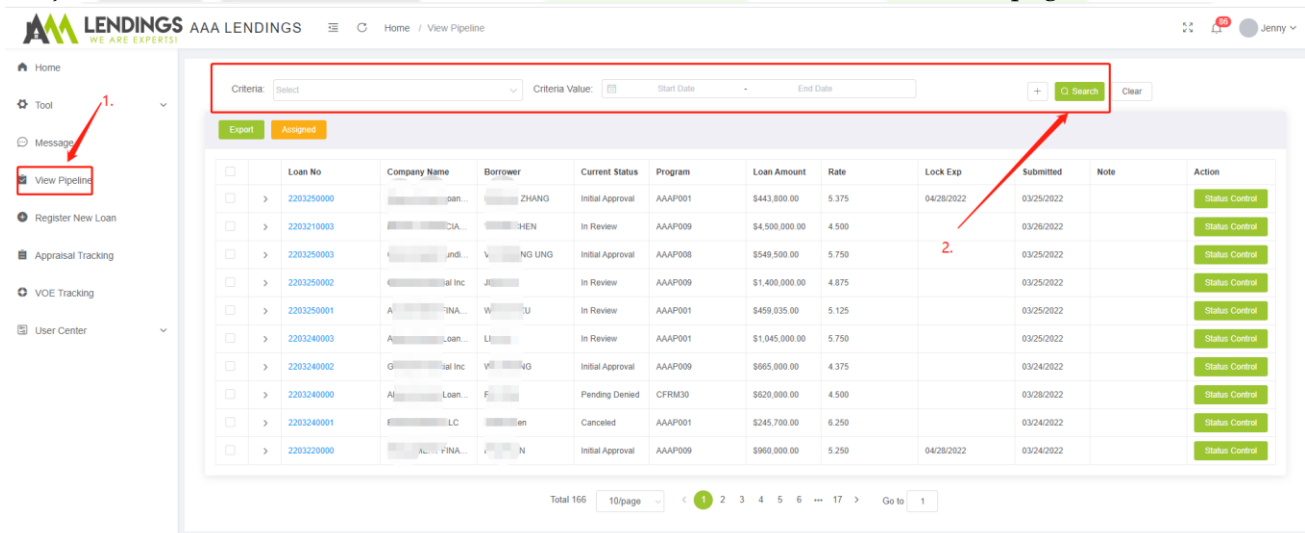


Step 1: Find the subject file.

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

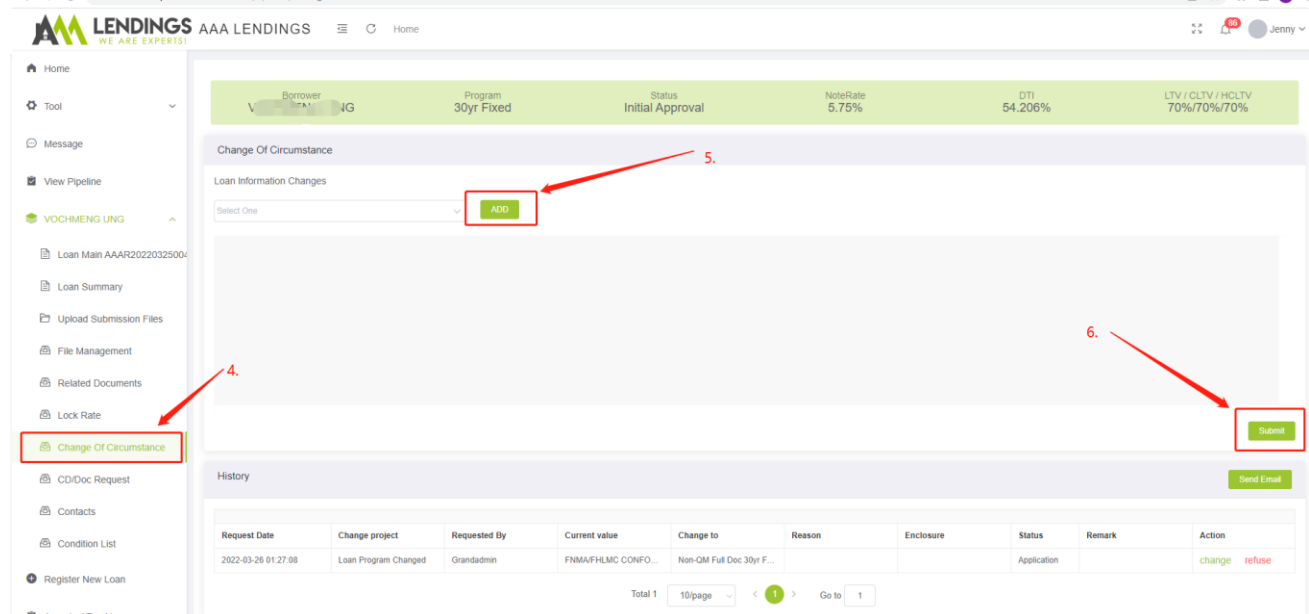


2. Click **"View Pipeline"** and search the subject file by some criteria, such as Loan No. Borrower, or Subject address, then click this file to enter the detailed loan case information page.



Step 2: Click the Change of Circumstance Menu

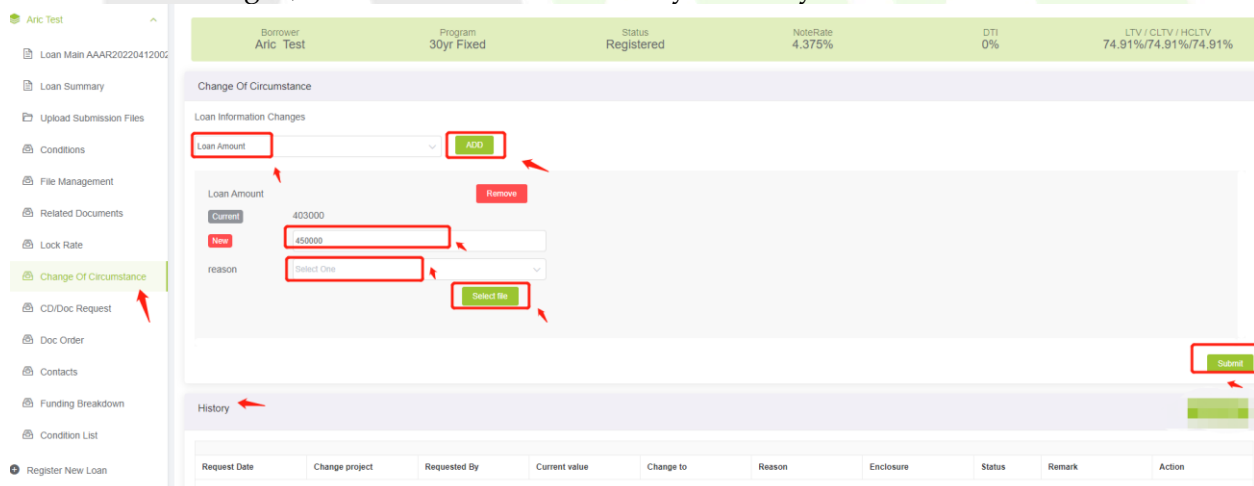
1. Find and click "Change of Circumstance" from the left navigation panel.



The screenshot shows the AAA LENDINGS web application interface. On the left, the navigation menu is expanded, and the 'Change Of Circumstance' option is highlighted with a red box and an arrow labeled '4'. The main content area displays the 'Change Of Circumstance' form. At the top, there is a header bar with loan details: Borrower (VOCHMENG UNG), Program (30yr Fixed), Status (Initial Approval), NoteRate (5.75%), DTI (54.206%), and LTV / CLTV / HCLTV (70%/70%/70%). Below this, the 'Change Of Circumstance' section has a 'Loan Information Changes' dropdown menu with a red box and an arrow labeled '5' pointing to the 'ADD' button. Below the dropdown is a large text area for the change description. At the bottom right of the form, there is a 'Submit' button with a red box and an arrow labeled '6'. Below the form is a 'History' table with columns: Request Date, Change project, Requested By, Current value, Change to, Reason, Enclosure, Status, Remark, and Action. The table shows one entry with a 'change' action.

2. Add the **"Loan Information Changes"**, follow 5-6 showing on the above picture. There is a sample described below.

Such as Change loan amount. You should select changed items from dropdown list, herein, we select "Loan Amount" and click "Add" button. Next, you input the "New" value and select "reason" from the dropdown list. When you complete this, please click "Select File" to upload COC document. Finally, you need to click "Submit" button for submitting this request for COC about loan amount changed, and this COC will be in the history list and you can find its status.



The screenshot shows the AAA LENDINGS web application interface for a specific loan. The left navigation menu is expanded, and the 'Change Of Circumstance' option is highlighted with a red box and an arrow. The main content area displays the 'Change Of Circumstance' form. At the top, there is a header bar with loan details: Borrower (Aric Test), Program (30yr Fixed), Status (Registered), NoteRate (4.375%), DTI (0%), and LTV / CLTV / HCLTV (74.91%/74.91%/74.91%). Below this, the 'Change Of Circumstance' section has a 'Loan Information Changes' dropdown menu with 'Loan Amount' selected. To the right of the dropdown is an 'ADD' button with a red box and an arrow. Below the dropdown, there is a 'Loan Amount' section with a 'Current' value of 403000 and a 'New' value of 450000. Below this is a 'reason' dropdown menu with a red box and an arrow. To the right of the reason dropdown is a 'Select File' button with a red box and an arrow. At the bottom right of the form, there is a 'Submit' button with a red box and an arrow. Below the form is a 'History' table with columns: Request Date, Change project, Requested By, Current value, Change to, Reason, Enclosure, Status, Remark, and Action. The table is currently empty.

