

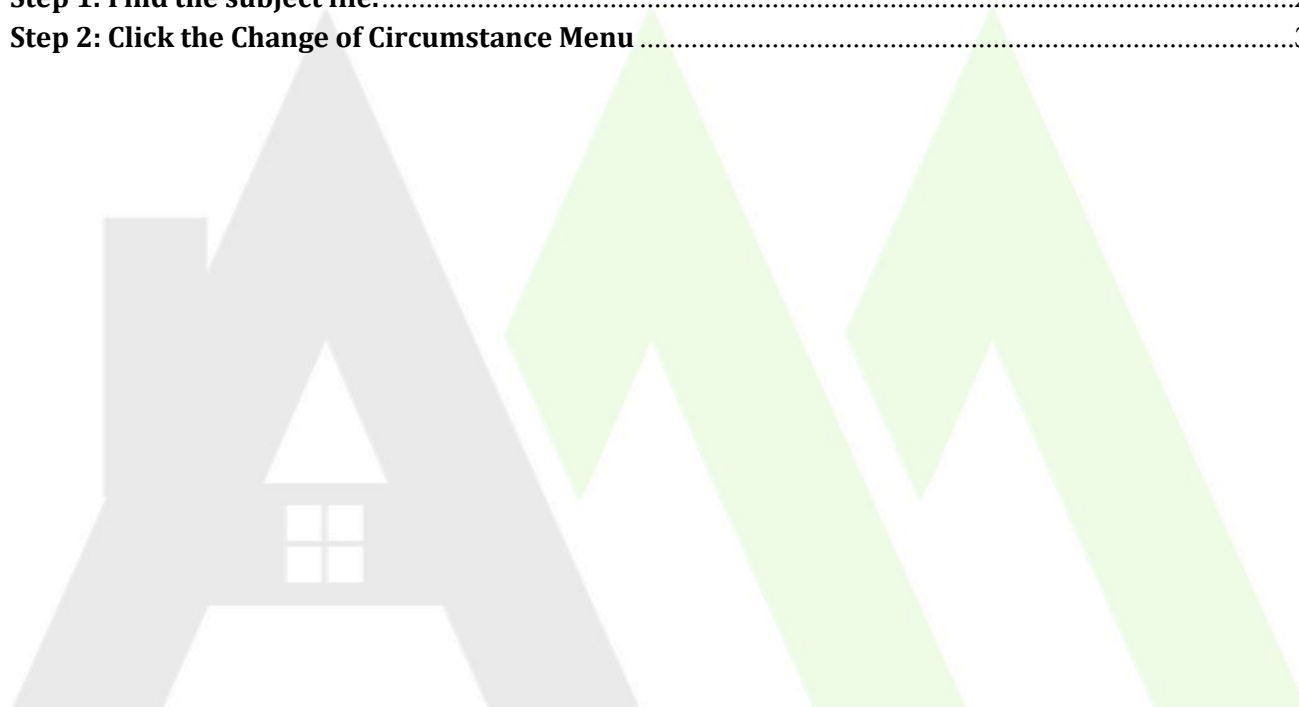
# How to do COC through TPO Portal

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.( [wholesaleprocessing@aaalendings.com](mailto:wholesaleprocessing@aaalendings.com)).

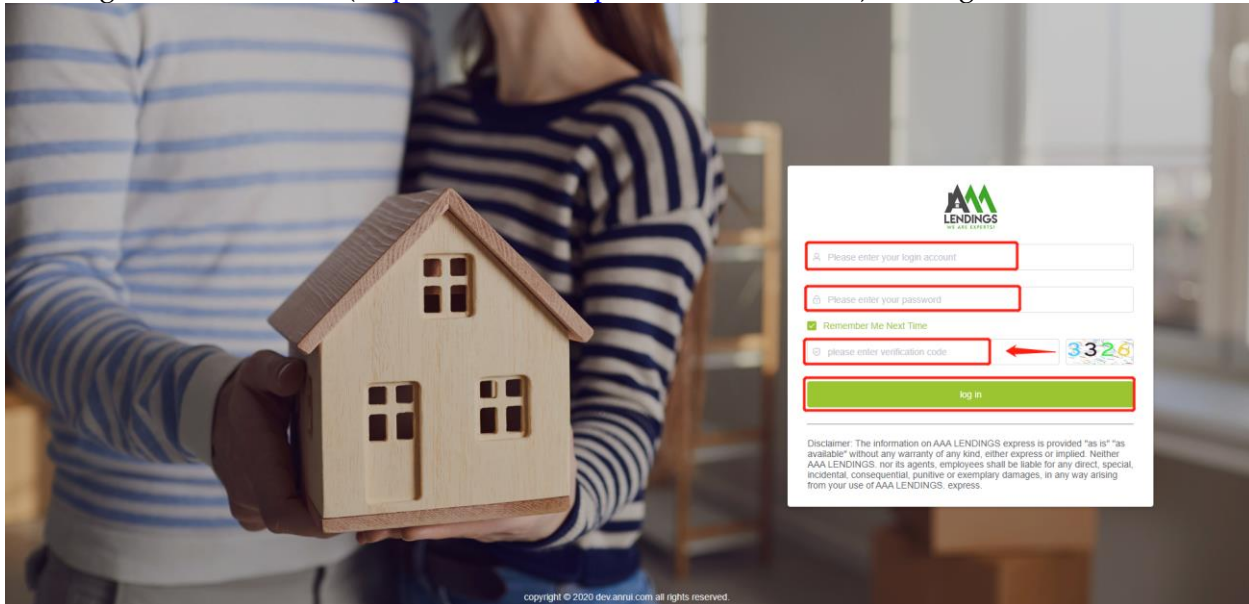
Note: If you do not know how to submit the COC request or fail to submit, you can also email COC to Loan Coordinator [wholesaleprocessing@aaalendings.com](mailto:wholesaleprocessing@aaalendings.com) for help.

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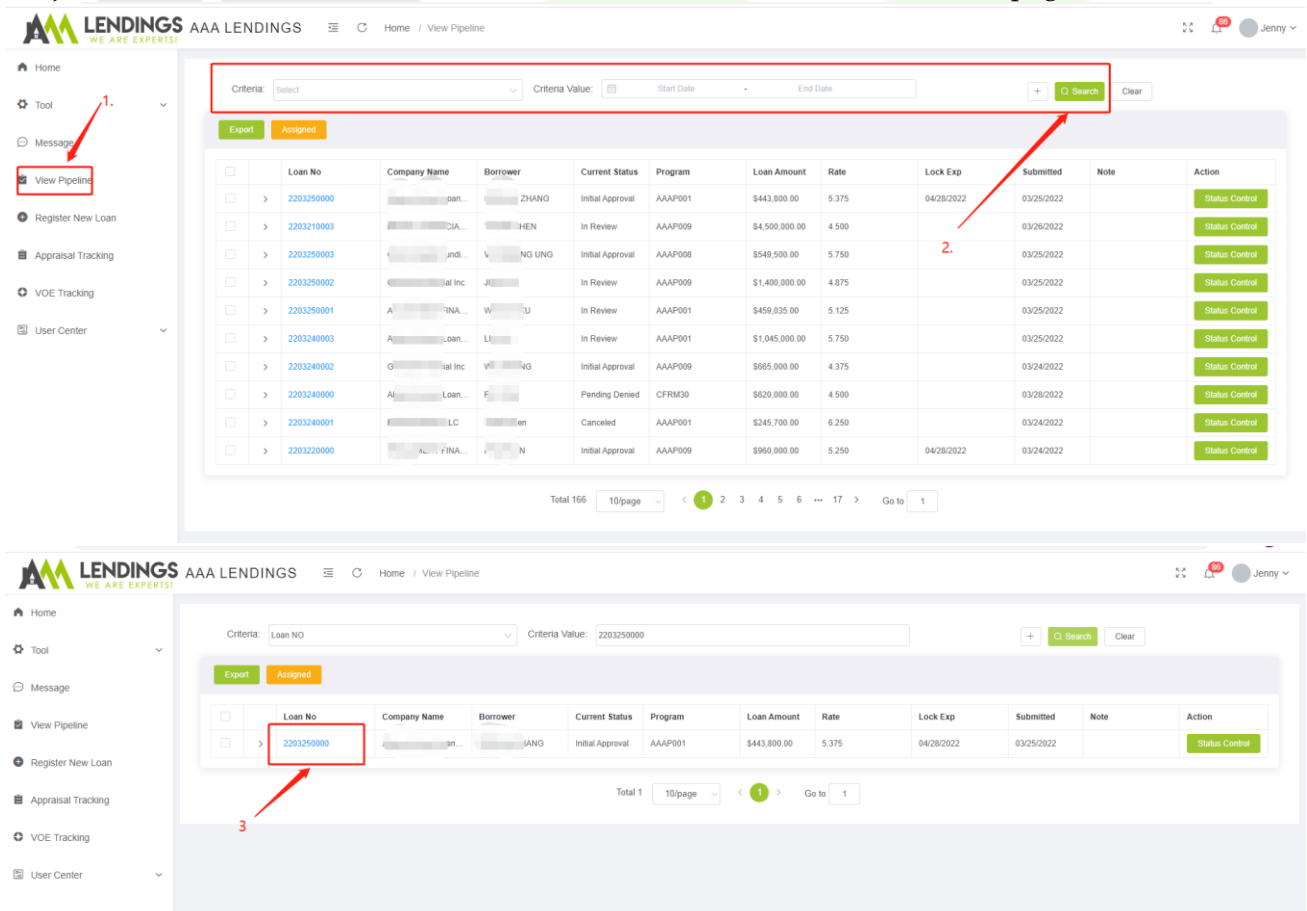


## Step 1: Find the subject file.

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



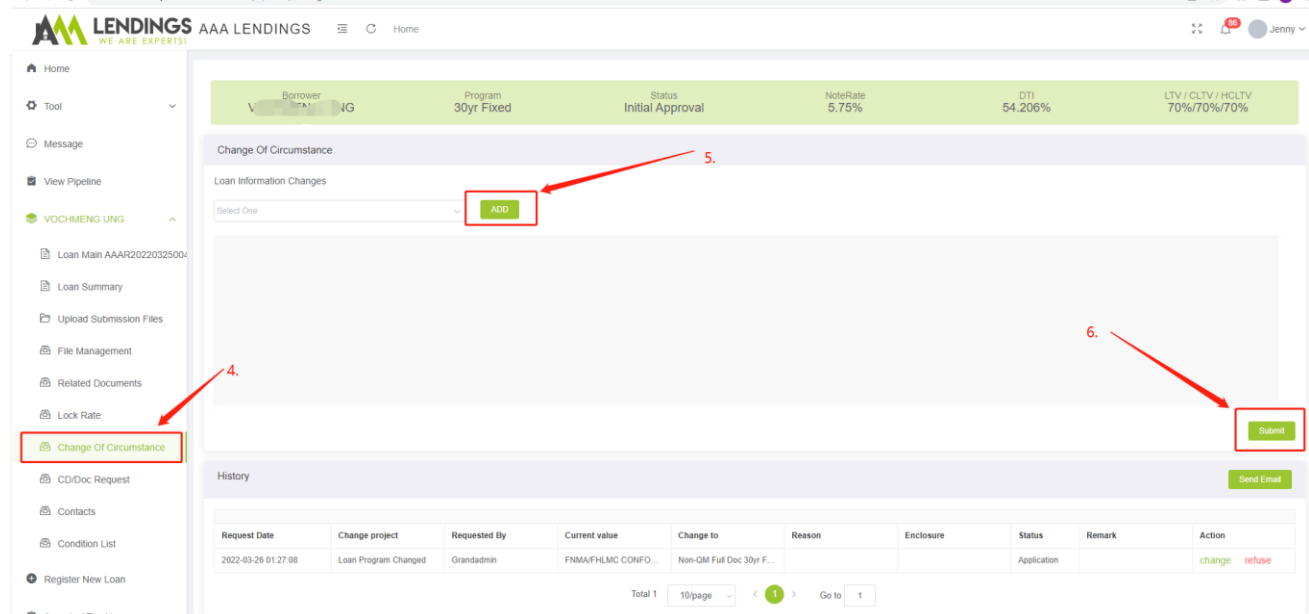
2. Click **"View Pipeline"** and search the subject file by some criteria, such as Loan No. Borrower, or Subject address, then click this file to enter the detailed loan case information page.



Loan No	Company Name	Borrower	Current Status	Program	Loan Amount	Rate	Lock Exp	Submitted	Note	Action
> 2203250000	an...	ZHANG	Initial Approval	AAAP001	\$443,800.00	5.375	04/28/2022	03/25/2022		Status Control
> 2203210003	CIA...	HEN	In Review	AAAP009	\$4,500,000.00	4.500		03/26/2022		Status Control
> 2203250003	ndi...	NG UNG	Initial Approval	AAAP008	\$549,500.00	5.750		03/25/2022		Status Control
> 2203250002	Inc	JU...	In Review	AAAP009	\$1,400,000.00	4.875		03/25/2022		Status Control
> 2203250001	INA...	WU	In Review	AAAP001	\$459,035.00	5.125		03/25/2022		Status Control
> 2203240003	an...	LI	In Review	AAAP001	\$1,045,000.00	5.750		03/25/2022		Status Control
> 2203240002	Inc	NG	Initial Approval	AAAP009	\$665,000.00	4.375		03/24/2022		Status Control
> 2203240000	Loan...	F	Pending Denied	CFRM30	\$620,000.00	4.500		03/28/2022		Status Control
> 2203240001	LC	en	Canceled	AAAP001	\$245,700.00	6.250		03/24/2022		Status Control
> 2203220000	FINA...	N	Initial Approval	AAAP009	\$960,000.00	5.250	04/28/2022	03/24/2022		Status Control

## Step 2: Click the Change of Circumstance Menu

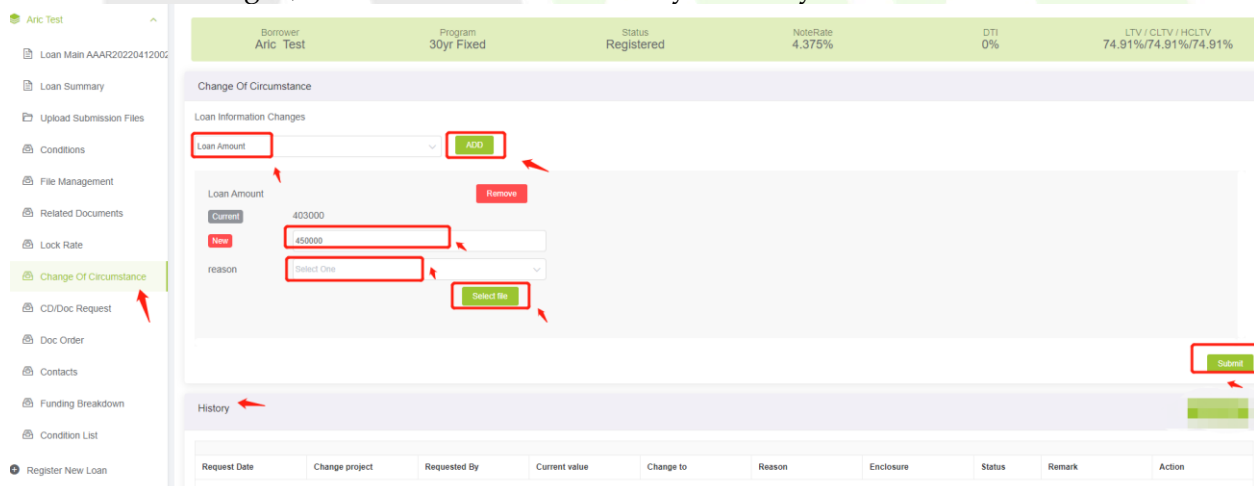
1. Find and click "Change of Circumstance" from the left navigation panel.



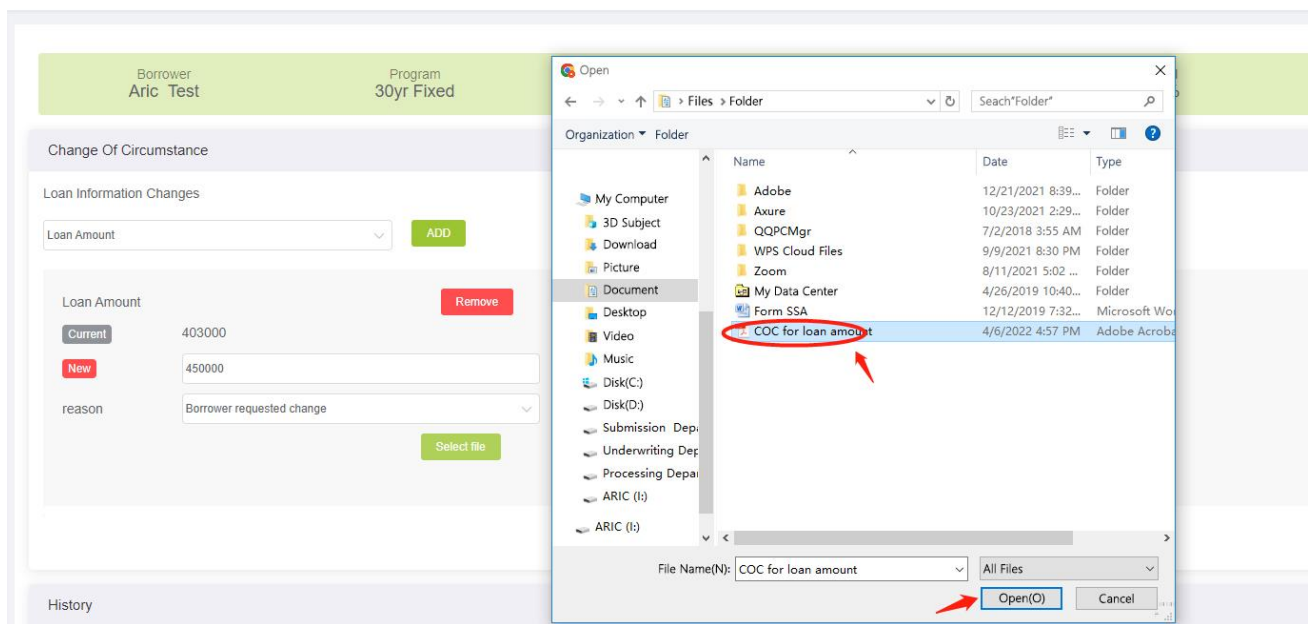
The screenshot shows the AAA LENDINGS web application interface. On the left, the navigation menu is expanded, and the 'Change Of Circumstance' option is highlighted with a red box and an arrow labeled '4'. The main content area displays the 'Change Of Circumstance' form. At the top, there is a header 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. 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 contains 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 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. There is a 'Reason' dropdown menu with a red box and an arrow. Below the reason dropdown, there 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.



The screenshot shows the 'Change Of Circumstance' form for Borrower 'Aric Test' and Program '30yr Fixed'. The 'Loan Information Changes' section includes a 'Loan Amount' dropdown, an 'ADD' button, and a table with 'Current' and 'New' loan amounts. The 'Current' amount is 403000 and the 'New' amount is 450000. The 'reason' dropdown is set to 'Borrower requested change'. A 'Select file' button is visible. An 'Open' file dialog is overlaid on the form, showing a list of files. The file 'COC for loan amount' is selected and circled in red. The 'File Name(N):' field at the bottom of the dialog also contains 'COC for loan amount'. The 'Open(O)' button is highlighted with a red arrow.

**Change Of Circumstance**

Borrower: Aric Test      Program: 30yr Fixed

**Loan Information Changes**

Loan Amount:  **ADD**

Loan Amount	Current	New	reason
	403000	450000	Borrower requested change

**History**

**Open** File Dialog:

Name	Date	Type
Adobe	12/21/2021 8:39...	Folder
Azure	10/23/2021 2:29...	Folder
QQPCMgr	7/2/2018 3:55 AM	Folder
WPS Cloud Files	9/9/2021 8:30 PM	Folder
Zoom	8/11/2021 5:02 ...	Folder
My Data Center	4/26/2019 10:40...	Folder
Form SSA	12/12/2019 7:32...	Microsoft Word
<b>COC for loan amount</b>	4/6/2022 4:57 PM	Adobe Acrobat

File Name(N):  **Open(O)** **Cancel**