



AAA CAPITAL INVESTMENT, INC.

41 E Live Oak Ave, Arcadia, CA 91006
Tel: 1 (877) 789-8816 Fax: (626) 270-5522

Pre-Approval Certificate

Date:
Applicants:
RE Subject:

Dear

Thank you for allowing AAA CAPITAL INVESTMENT, INC. an opportunity to assist you shop for your new home.

After reviewing your credit information, we have determined that your credit, income and assets meet our requirements to conditionally approve you for a loan subject to the conditions below. While you're moving forward with the purchase of your new home, you may present a copy of this letter as proof to sellers and real estate agents that you're a qualified buyer subject to the conditions stated in this letter.

The conditional approval is based on the following loan term:

Loan Amount:	Purchase Price:
Loan Term:	Down Payment:
Interest Rate:	
Principal & interest Payment:	

Loan Description:

Occupancy Type:	Purpose:
Loan Type:	
Property Type:	

To continue with the process of obtaining approval for your loan, you will need to satisfy the following conditions:

1. Provide all information that we will require you to submit to complete your application.
2. Satisfy all of AAA CAPITAL INVESTMENT, INC.'s pre-closing and pre-funding loan conditions that are required to close and fund the loan.
3. Within 90 calendar days from the date of this letter, provide a copy of your fully executed purchase contract for your proposed subject property and your authorization to order an appraisal on this property.
4. Your creditworthiness and financial position must meet our full lending qualifications
5. The subject property will need to meet the normal and customary requirements of AAA CAPITAL INVESTMENT, INC.'s policy for determining value, condition and title.
6. For FHA loans, a new credit report may be pulled once property is obtained which may affect loan approval.

Your inquiry is not considered an application for credit. Until such time as you have completed a full application and locked your loan, the interest rate and loan terms detailed above may change. This is not an offer or commitment to extend credit.

LO Name: Harold Yang
NMLS #248857
Cell number: 626-308-9793

Harold Yang

Loan Officer Signature