AAA Capital Investment, Inc.
41 E Live Oak Ave, Arcadia, CA 91006
1 (877) 789-8816 | NMLS #295075

Lock Policy

- Any request for a lock-in rate must be sent to lockdesk@aaalendings.com.
- The lock cut-off time is 6:00 PM PST.
- Agency Loan: For a 12-day rate lock, the loan must be Pre-CTC. For ARM, the loan must be approved before lock.
- Self Prepared P&L/WVOE - Prime: Can be locked after the loan has been approved. Other programs can be locked after the loan disclosure is signed by the borrowers.
- Rate Extension Fees: The fee for a second-rate extension will be 1.5 times that of the first-rate extension fee. Third-rate extensions are not permitted
- Relocking within thirty days after the lock period expires is not allowed.
- The loan program cannot change after lock.
- Lock Extension: All loans are subject to a maximum lock extension of 14 days.