

Lock Policy

- Any request for lock-in rate must be sent to lockdesk@aaalendings.com and harold@aaalendings.com.
- Lock cut-off time 5:30 PM PST
- Agency Loan: 10-day free extension if the lock period expires (after the loan documents are signed).
- QM Community Loan: Lock-in rate allowed after full submission.
- Self-prepared P&L can be locked after the loan has been approved, and other programs can be locked after the loan disclosure is signed by the borrowers.
- The fee for a second-rate extension will be 1.5 times that of the first-rate extension fee, and third-rate extensions will not be permitted.
- Relock policy: Relocking within thirty days after the lock period expires is not allowed.

