

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: Interest Rate Lock Confirmation

Dear [Borrower Name],

Congratulations on taking this important step toward purchasing your first home. This letter confirms that we have successfully locked the interest rate for your mortgage application.

Loan Details:

- **Loan Number:** [Loan Number]
- **Property Address:** [Property Address]
- **Interest Rate:** [Rate]%
- **Loan Program:** [e.g., FHA, Conventional 30-Year Fixed]
- **Lock Date:** [Start Date]
- **Lock Expiration Date:** [Expiration Date]

Terms and Conditions:

The interest rate above is guaranteed until the expiration date, provided that your loan closes and funds on or before that day. Please note that this lock is subject to final underwriting approval and the verification of all information provided in your application.

To ensure your loan closes before the lock expires, please submit any requested documentation as soon as possible. If the loan does not close by [Expiration Date], the rate lock may expire, and your rate may be subject to current market conditions.

We are excited to help you with your first home purchase. If you have any questions regarding this confirmation, please contact me directly.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS Number]