

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

[Date]

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

RE: Interest Rate Lock Confirmation

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter confirms that we have successfully locked the interest rate for your mortgage loan application. Please review the details of your lock agreement below:

- **Interest Rate:** [Rate]%
- **Lock Date:** [Date Rate was Locked]
- **Expiration Date:** [Lock Expiration Date]
- **Loan Term:** [Term, e.g., 30-Year Fixed]
- **Loan Amount:** \$[Amount]
- **Lock Period:** [Number of Days] days

This rate is guaranteed provided that your loan closes and funds on or before the expiration date listed above. Please note that certain changes to your loan application-such as changes to your credit score, loan amount, down payment, or property type-may affect this rate lock or result in additional costs.

It is important that you provide all requested documentation in a timely manner to ensure your loan closes before the lock expires. If the loan does not close by [Expiration Date], the rate may no longer be guaranteed and may be subject to current market pricing.

If you have any questions regarding this confirmation, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]
[Title]
[Company Name]