

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

[Date]

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

**Subject: Student Loan Refinance Rate Lock Confirmation**

Dear [Borrower Name],

This letter confirms that you have successfully locked in your interest rate for your student loan refinance application. Please review the details of your rate lock below:

**Loan Details:**

- **Application Number:** [Application Number]
- **Locked Interest Rate:** [Rate]%
- **Rate Type:** [Fixed/Variable]
- **Loan Term:** [Number of Months/Years]
- **Estimated Loan Amount:** \$[Amount]

**Lock Period:**

- **Lock Date:** [Start Date]
- **Expiration Date:** [End Date]

Your interest rate is guaranteed through the Expiration Date listed above, provided that your loan closes and funds by that date. Please ensure all requested documentation is submitted promptly to avoid delays.

This rate lock is subject to final underwriting approval and verification of the information provided in your application. If there are significant changes to your credit profile, income, or requested loan amount, this rate lock may be subject to adjustment.

If you have any questions regarding your rate lock or the next steps in the refinancing process, please contact your loan officer at [Loan Officer Phone Number] or [Email Address].

Sincerely,

[Lender Name/Representative Name]  
[Title]