Date: [Insert Date]

Loan Number: [Insert Loan Number]

Borrower(s): [Insert Borrower Names]

Property Address: [Insert Property Address]

Mortgage Loan Rate Lock Confirmation

Dear [Borrower Name(s)],

This letter confirms that the interest rate for your mortgage loan application has been locked. Please review the specific terms of your lock agreement below:

- **Interest Rate:** [Insert Rate]%
- **Lock Date:** [Insert Date]
- **Lock Expiration Date:** [Insert Date]
- **Lock Period:** [Insert Number of Days] Days
- **Loan Program:** [Insert Loan Type, e.g., 30-Year Fixed]
- **Loan Amount:** $[Insert Amount]
- **Points/Credits:** [Insert Points or Credits Amount]

Important Conditions:

The interest rate lock is valid until the expiration date listed above. To maintain this rate, your loan must close and fund on or before this date. If your loan does not close by the expiration date, the rate may be subject to change based on current market conditions.

This lock is based on the information provided in your application. Any changes to your loan program, down payment amount, credit score, or property type may void this agreement or result in a change to your rate.

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

Sincerely,

[Insert Name/Signature]
[Insert Title]
[Insert Lending Institution Name]