

Date: [Date]

Borrower(s): [Borrower Name(s)]

Property Address: [Property Street Address, City, State, Zip]

Loan Number: [Loan Number]

FHA Case Number: [FHA Case Number]

FHA Loan Rate Lock Confirmation

Dear [Borrower Name],

This letter confirms that we have successfully locked the interest rate for your Federal Housing Administration (FHA) mortgage loan. Please review the lock-in terms and expiration details below:

- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Years] Years
- **Loan Program:** FHA [Fixed/ARM]
- **Lock Date:** [Date Lock was Executed]
- **Lock Expiration Date:** [Date Lock Expires]
- **Lock Period:** [Number of Days] Days
- **Discount Points/Credits:** [Amount or N/A]

Important Conditions:

The locked rate is subject to final underwriting approval and verification of the information provided in your loan application. This lock will remain valid provided that your loan closes and funds on or before the Lock Expiration Date listed above. If the loan does not close by this date, the interest rate may be subject to market fluctuations.

Any material changes to your loan application (such as loan amount, credit score changes, or property type) may affect the terms of this rate lock.

If you have any questions regarding this confirmation, please contact your Loan Officer immediately.

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[Phone Number]

[Email Address]