

Date: [Current Date]

Loan Number: [Loan Number]

Borrower(s):

[Borrower Name]

[Co-Borrower Name, if applicable]

Property Address:

[Street Address]

[City, State, Zip Code]

Jumbo Loan Rate Lock Commitment Letter

Dear [Borrower Name],

We are pleased to confirm that you have successfully locked the interest rate for your Jumbo mortgage loan. This commitment ensures that your interest rate will remain unchanged provided your loan closes and funds on or before the expiration date listed below.

Lock Terms:

- **Interest Rate:** [Rate]%
- **Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed Jumbo]
- **Lock Date:** [Date Lock was Executed]
- **Lock Expiration Date:** [Date Lock Expires]
- **Lock Term:** [Number of Days] Days
- **Points/Credits:** [Discount Points or Lender Credits]

Conditions of Commitment:

1. This rate lock is valid only for the specific property address and loan program mentioned above. Any changes to the loan amount, down payment, or credit profile may result in a change to the locked rate.
2. The loan must close and disburse funds by the Lock Expiration Date. If the loan does not close by this date, the rate may revert to current market pricing or be subject to extension fees.
3. Final approval is subject to a satisfactory appraisal, clear title, and final underwriting verification of all financial documentation.

Please contact your Loan Officer at [Phone Number] or [Email Address] if you have any questions regarding this commitment.

Sincerely,

[Loan Officer Name]
[Lending Institution Name]
[NMLS ID Number]

This document is a rate lock commitment only and does not constitute a final loan approval or a commitment to lend. All loans are subject to credit approval and property evaluation.