

Date: [Current Date]

To: [Lender Name / Mortgage Company]

Loan Officer: [Name of Loan Officer]

Loan Number: [Your Loan Number]

Subject: Request for Rate Lock Extension due to Appraisal Delay

Dear [Loan Officer Name],

I am writing to formally request an extension of my current mortgage interest rate lock, which is scheduled to expire on [Expiration Date].

The reason for this request is a delay in the appraisal process that is outside of my control. Specifically, [mention reason: e.g., the appraiser has not yet visited the property / the appraisal report is pending submission / there was a delay in scheduling].

Because this delay is due to third-party administrative or market factors rather than any action on my part as the borrower, I am requesting that the rate lock be extended at no additional cost to me until the appraisal is completed and the loan is ready to close.

Please confirm receipt of this request and provide an updated expiration date for my rate lock. I look forward to your prompt response so we can move forward with the closing process.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]