

Date: [Insert Date]

To: [Lender Name]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: Rate Lock Extension Request due to Documentation Delay

Dear [Loan Officer Name or Department],

I am writing to formally request an extension of the interest rate lock for my mortgage application. The current lock is set to expire on [Current Expiration Date].

The reason for this request is a delay in providing the necessary documentation. Specifically, I have encountered unforeseen difficulties in obtaining [List specific documents, e.g., tax transcripts, employer verification, or bank statements].

I am working diligently to resolve this and expect to have all outstanding items submitted by [Date]. I understand that a rate lock extension may involve a fee, and I would like to request that this fee be [waived / added to my closing costs] given the circumstances.

Please let me know the new expiration date and any next steps required to process this extension.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]