

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Address]
[Loan Officer Name]

RE: Mortgage Rate Lock Extension Request
Loan Application Number: [Your Loan Number]
Property Address: [Subject Property Address]

Dear [Lender Name/Contact Person],

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

Due to the recent [Name of Natural Disaster, e.g., Hurricane/Wildfire/Flood] occurring in [Location], my ability to close on this loan has been delayed. The disaster has caused [briefly mention reason, e.g., damage to the property requiring inspection / closure of local government offices / delays in appraisal].

Because these circumstances are the direct result of a declared natural disaster and are beyond my control, I am requesting that the rate lock be extended for [Number of Days] at no additional cost to me. I have attached [mention any documentation, e.g., insurance claim/disaster declaration] for your records.

I am committed to completing this transaction as soon as the situation allows. Please let me know if this extension is approved or if you require further information.

Thank you for your understanding and assistance during this difficult time.

Sincerely,

[Your Signature]

[Your Printed Name]