

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

[Date]

[Loan Officer Name]
[Lending Institution Name]
[Lending Institution Address]

RE: Request for Fee Waiver on Rate Lock Extension - Loan Number: [Your Loan Number]

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 [Current Expiration Date]. I am also requesting that the associated extension fee be waived.

The delay in closing is due to circumstances beyond my control, specifically: [Reason for delay, e.g., outstanding appraisal review, delayed processing from the bank's underwriting department, or title issues].

Because these delays are not a result of any inaction on my part, I believe a fee waiver is appropriate. I have submitted all requested documentation in a timely manner and remain committed to closing this loan as quickly as possible.

Please confirm that the rate lock has been extended to [New Requested Date] and that the extension fee has been waived. I look forward to your prompt response so we can move forward with the closing process.

Sincerely,

[Your Signature]

[Your Printed Name]