

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

[Date]

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

RE: Mortgage Rate Lock Extension Request - Loan Number: [Your Loan Number]

Dear [Loan Officer Name],

I am writing to formally request a rate lock extension for my current mortgage application. My current rate lock is scheduled to expire on [Expiration Date]. Due to unforeseen financial hardships, I am requesting that the extension fee be waived as a concession.

The delay in closing is due to circumstances beyond my control, specifically: [Briefly describe hardship, e.g., unexpected medical emergency, job loss, or documentation delays caused by third parties].

Because of this hardship, the additional cost of an extension fee would create a significant financial burden and potentially jeopardize my ability to close on this loan. I am fully committed to completing this transaction and have already [list any steps taken to speed up the process, e.g., submitted all outstanding documents].

I respectfully ask for your consideration in granting a [Number of Days] day extension at no additional cost to me. I have attached supporting documentation regarding my situation for your review.

Thank you for your time and for your help in navigating this difficult period. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]