

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Loan Officer Name]
[Lending Institution Name]
[Lending Institution Address]
[City, State, Zip Code]

RE: Mortgage Rate Lock Extension Request

Loan Application Number: [Your Loan Number]

Property Address: [New Construction Address]

Dear [Loan Officer Name],

I am writing to formally request an extension of the interest rate lock for my mortgage application on the property mentioned above. My current rate lock is scheduled to expire on [Current Expiration Date].

Due to unforeseen construction delays beyond my control, specifically [mention reason, e.g., supply chain issues, weather, or permitting delays], the builder has informed me that the new estimated closing date is [New Closing Date].

I value the rate previously agreed upon and would like to request an extension of [Number of Days] days to cover the period until the new closing date. Please let me know the following:

- The associated fees for this extension.
- The updated expiration date if the extension is granted.
- If any updated documentation is required from the builder or myself.

Thank you for your assistance in this matter. I look forward to your prompt response so we can ensure the financing remains on track for the completion of my new home.

Sincerely,

[Your Signature]
[Your Printed Name]