

Date: [Insert Date]

To: [Lender Name]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: Request for Mortgage Rate Lock Extension due to Seller Delay

Dear [Loan Officer Name or Lender Name],

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

The closing of this transaction has been delayed due to circumstances caused by the Seller. Specifically, [mention reason: e.g., failure to complete required repairs / delays in clearing title / probate issues]. As a result, the new anticipated closing date is [New Closing Date].

Because this delay is outside of my control as the buyer, I am requesting that the rate lock be extended to accommodate the new closing schedule. I also request that any extension fees be waived or charged to the Seller's side of the closing costs.

Please let me know the necessary steps to finalize this extension and if any additional documentation from the Seller is required.

Thank you for your assistance.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]