

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

RE: Rate Lock Extension Request

Borrower Name: [Borrower Name]

Loan Number: [Loan Number]

Property Address: [Property Address]

Current Lock Expiration Date: [Current Expiration Date]

Dear [Lender Contact Name or Underwriting Department],

I am writing to formally request an extension of the interest rate lock for the above-referenced loan. The current rate lock is scheduled to expire on [Current Expiration Date]. We are requesting an extension of [Number of Days] days, moving the expiration date to [New Requested Date].

This extension is necessary due to delays caused by a third party, specifically: [Name of Third Party, e.g., Appraisal Company, Title Company, or Homeowners Association].

The delay was caused by the following circumstances:

- [Describe specific reason, e.g., delayed appraisal turnaround time]
- [Describe specific reason, e.g., pending subordination agreement from second lien holder]
- [Describe specific reason, e.g., delay in receiving payoff statement or title clearance]

Because these delays were outside the control of the borrower and the originator, we respectfully request that the extension fee be waived or reduced. We have taken all necessary steps to expedite the process and expect to be ready for closing by [Expected Closing Date].

Please confirm the approval of this extension and provide an updated lock confirmation notice at your earliest convenience.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]