

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

[Date]

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

RE: Mortgage Rate Lock Extension Request

Loan Number: [Your Loan Number]

Property Address: [Subject Property Address]

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].

This request is necessary due to unforeseen delays in the title clearance process. Specifically, [mention reason, e.g., an outstanding lien, probate issue, or delayed municipal search] has taken longer than anticipated to resolve. We are working closely with the title company to finalize all requirements and expect to be ready for closing by [New Expected Closing Date].

Because these delays are related to third-party title requirements and are beyond my direct control, I respectfully request that the rate lock be extended for [Number of Days] days. I also request that any associated extension fees be waived or credited at closing.

Please confirm the receipt of this request and provide an updated rate lock confirmation notice showing the new expiration date.

Thank you for your assistance and continued support in closing this loan.

Sincerely,

[Your Signature]

[Your Printed Name]