

Date: [Current Date]

To: [Lender Name]

Attn: [Loan Officer Name / Underwriting Department]

Loan Number: [Your Loan Number]

Property Address: [Subject Property Address]

Subject: Request for Rate Lock Extension due to Underwriting Delay

Dear [Loan Officer Name],

I am writing to formally request an extension of the interest rate lock for the above-referenced loan application. The current rate lock is scheduled to expire on [Expiration Date].

I am requesting this extension because the loan file is currently pending final approval within your underwriting department. As of this date, I have provided all requested documentation promptly; however, the processing time has exceeded the original lock period.

Because the delay is due to internal underwriting timelines rather than any inaction on my part, I respectfully request that the rate lock be extended for [Number of Days] days at no additional cost to me.

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

Thank you for your assistance in closing this loan.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]