

Date: [Date]

Loan Number: [Loan Number]

Property Address: [Property Address]

**URGENT: ACTION REQUIRED REGARDING YOUR INTEREST RATE LOCK**

Dear [Borrower Name],

This letter is to notify you that the interest rate lock for your pending mortgage application is scheduled to expire on **[Expiration Date]**.

To maintain your current locked interest rate of **[Rate]%**, your loan must be officially closed and funded on or before the expiration date mentioned above. If your loan does not close by this date, your interest rate may be subject to change based on current market conditions.

**To prevent your rate lock from expiring, please perform the following actions immediately:**

- Provide the following outstanding documents: [List Documents Needed]
- Contact your loan officer to confirm your scheduled closing date.
- Review and sign any pending disclosures in your electronic portal.

If you anticipate that your loan will not close by [Expiration Date], please contact us immediately to discuss potential rate lock extension options. Please note that extension fees may apply.

If you have any questions, please contact your Loan Officer, [Officer Name], at [Phone Number] or [Email Address].

Sincerely,

[Lender Name]

[Company Name]

[Contact Information]