

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

Re: Rate Lock Expiration Notice for Loan Number: [Loan Number]

Dear [Borrower Name],

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

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

To ensure a timely closing, please provide any outstanding documentation requested by your loan processor immediately. The following items are still required:

- [Item 1]
- [Item 2]

If you anticipate that your loan will not close by [Expiration Date], please contact us as soon as possible to discuss potential rate lock extension options and any associated fees.

Thank you for choosing [Lending Institution Name]. We look forward to helping you finalize your home financing.

Sincerely,

[Loan Officer Name]  
[Title]  
[Phone Number]  
[Email Address]