

## **URGENT: FINAL NOTICE**

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This is a final notification regarding the interest rate lock on your pending mortgage application. Your current interest rate of **[Insert Rate]%** is scheduled to expire on **[Insert Expiration Date]**.

To maintain this rate, your loan must be fully closed and funded by the date listed above. If your rate lock expires before the loan closes, your interest rate may increase based on current market conditions, which could result in a higher monthly payment or additional closing costs.

### **Action Required:**

- Provide any remaining documentation requested by your processor immediately.
- Confirm your availability for the scheduled closing date.
- Contact your Loan Officer if you wish to discuss a rate lock extension (fees may apply).

If we do not hear from you or receive the necessary documents by [Insert Deadline Time/Date], we cannot guarantee your current interest rate.

Please contact us immediately at [Insert Phone Number] or [Insert Email Address] to ensure your loan stays on track.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS ID]