

[Date]

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

Subject: URGENT: Your Interest Rate Lock is Expiring Soon

Dear [Borrower Name],

This letter is to inform you that the interest rate lock for your loan application (Loan Number: [Loan Number]) is scheduled to expire on **[Expiration Date]**.

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

Action Required:

- Please submit any outstanding documents requested by your Loan Processor immediately.
- Ensure all inspections and appraisals are completed.
- Contact us today to confirm your scheduled closing date.

If you anticipate any delays that might prevent closing by [Expiration Date], please contact me as soon as possible to discuss potential extension options and any associated fees.

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

Sincerely,

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