

[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notice of Interest Rate Lock Expiration

Dear [Borrower Name],

This letter is to inform you that the interest rate lock on your mortgage loan application is scheduled to expire soon. Below are the details regarding your current lock:

- **Loan Number:** [Loan Number]
- **Locked Interest Rate:** [Rate]%
- **Expiration Date:** [Expiration Date]

To maintain this interest rate, your loan must close and fund on or before the expiration date listed above. If your loan does not close by this date, your interest rate may be subject to change based on current market conditions.

If you anticipate that your loan will not close by the expiration date, please contact your Loan Officer immediately to discuss potential options, such as a rate lock extension. Please note that extension fees may apply.

If you have any questions or have already scheduled your closing, please disregard this notice or contact us at [Phone Number].

Sincerely,

[Loan Officer Name]
[Title]
[Company Name]