

[Date]

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

Subject: Confirmation of Rate Lock Change Request - Loan Number: [Loan Number]

Dear [Borrower Name],

This letter confirms your request to modify the interest rate lock agreement for your mortgage application regarding the property located at [Property Address].

Based on our discussion on [Date of Request], we have updated your lock-in terms as follows:

- **Previous Interest Rate:** [Previous Rate]%
- **New Interest Rate:** [New Rate]%
- **Lock Expiration Date:** [Date]
- **Loan Program:** [Program Name]
- **Points/Credits:** [Amount]

Please note that this change may result in a modification of your closing costs or monthly payment. A revised Loan Estimate will be provided to you reflecting these changes.

If you have any questions regarding this rate lock adjustment, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]
[Company Name]
[NMLS Number]

Borrower Acknowledgment:

[Borrower Signature]

[Date]