

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

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

Re: Loan Estimate and Rate Lock Confirmation  
Property Address: [Subject Property Address]  
Loan Number: [Loan Number]

Dear [Borrower Name],

Enclosed please find your updated Loan Estimate regarding your mortgage application for the property listed above.

This letter serves as formal confirmation that your interest rate has been locked. The details of your rate lock are as follows:

- **Interest Rate:** [Rate]%
- **Lock Date:** [Date Lock Executed]
- **Expiration Date:** [Date Lock Expires]
- **Lock Period:** [Number of Days] days

The enclosed Loan Estimate reflects the terms of this lock. Please review the document carefully, as it provides important details regarding your estimated monthly payments, closing costs, and loan terms.

Please note that your rate lock is contingent upon the loan closing and funding on or before the expiration date mentioned above. If the loan does not close by this date, the rate may be subject to change based on current market conditions.

If you have any questions or require further clarification regarding these documents, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]  
[Title]  
[Company Name]