

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Lending Institution Name]  
[Mortgage Department]  
[Address]  
[City, State, Zip Code]

**RE: Rate Lock Cancellation and Refund Request**

Loan Application Number: [Your Loan Number]

Property Address: [Subject Property Address]

To Whom It May Concern,

I am writing to formally request the cancellation of the rate lock agreement associated with my mortgage loan application, effective as of [Date].

Due to [Reason for Cancellation: e.g., withdrawal of application, change in market conditions, or failure to meet closing deadlines], I will not be proceeding with the loan under the current locked terms.

According to my records and our previous communications, I paid a rate lock fee in the amount of \$[Amount] on [Date Paid]. I am requesting a full refund of this fee based on [Reference Policy or Specific Circumstance].

Please process this refund and mail a check to my address listed above, or credit the original payment method within [Number] business days. I have attached a copy of my payment receipt for your reference.

Please provide written confirmation once the cancellation has been processed and the refund has been issued. If you have any questions, I can be reached at [Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]