

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

[Date]

[Loan Officer Name]
[Lending Institution Name]
[Institution Address]
[City, State, Zip Code]

Re: Cancellation of Expired Rate Lock for Loan Application #[Your Loan Number]

Dear [Loan Officer Name],

I am writing to formally notify you that I wish to cancel my mortgage application and the associated rate lock agreement for the property located at [Property Address].

According to my records, the interest rate lock for this loan expired on [Expiration Date]. As the lock period has lapsed and we have not moved to closing, I have decided not to proceed with this specific financing arrangement under the current terms.

Please provide written confirmation that the rate lock has been cancelled and that the loan file is being closed. Additionally, please provide an itemized statement regarding any refundable deposits or fees, if applicable.

Thank you for your time and assistance.

Sincerely,

[Your Signature]
[Your Printed Name]