

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

[Date]

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

Subject: Rate Lock Guarantee Confirmation

Dear [Borrower Name],

This letter confirms that we have successfully locked the interest rate for your mortgage loan application. Below are the specific details regarding your rate lock guarantee:

- **Loan Number:** [Loan Number]
- **Property Address:** [Property Address]
- **Interest Rate:** [Rate]%
- **Loan Program:** [Loan Type, e.g., 30-Year Fixed]
- **Lock Date:** [Start Date]
- **Expiration Date:** [Expiry Date]
- **Lock Period:** [Number of Days] Days

Please be advised that this rate lock is subject to the final approval of your loan application and the verification of all provided financial information. This guarantee will remain valid until the expiration date listed above. Your loan must close and fund on or before this date to maintain the locked rate.

If there are significant changes to your loan application, such as the loan amount, down payment, or credit score, the terms of this lock may be subject to change.

If you have any questions regarding your rate lock or the next steps in your mortgage process, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

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