

Date: [Insert Date]

To: [Lender Name / Secondary Marketing Department]

From: [Loan Officer Name]

Subject: Rate Lock Transfer Request - Conventional to FHA

Borrower Information:

- Borrower Name: [Borrower Name]
- Loan Number: [Insert Loan Number]
- Property Address: [Insert Property Address]

Original Lock Details:

- Original Loan Program: Conventional [Term]
- Original Lock Date: [Insert Date]
- Original Expiration Date: [Insert Date]
- Locked Interest Rate: [Insert Rate]%

Request Details:

I am requesting a formal transfer of the existing rate lock from the Conventional program to the FHA program for the above-referenced loan. The change is being requested due to [Insert Reason: e.g., Borrower qualification/Change in down payment].

Please confirm the following:

1. The transfer of the lock to FHA product pricing based on the original lock date.
2. The application of any relevant FHA pricing adjustments or LLPA changes.
3. The updated expiration date (if applicable).

Please provide an updated Lock Confirmation reflecting the FHA program guidelines and pricing.

Thank you,

[Loan Officer Signature]

[Loan Officer Title]

[Phone Number]

[Email Address]