

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

[Date]

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

RE: Hardship Exception Request for Rate Lock Transfer

Loan Number: [Your Loan Number]

Subject Property: [Property Address]

To the Underwriting and Rate Lock Department,

I am writing to formally request a hardship exception to transfer my current interest rate lock from the property located at [Original Property Address] to the new property located at [New Property Address].

My rate was locked on [Lock Date] and is set to expire on [Expiration Date]. Due to unforeseen circumstances beyond my control, I am unable to proceed with the original property. The reason for this hardship is as follows:

[Clearly describe your hardship here, e.g., unexpected property damage, seller's breach of contract, medical emergency, or job relocation].

I have already identified a replacement property and intend to close as quickly as possible. Given that the delay was due to a genuine hardship, I respectfully request that [Lender Name] allow the transfer of my locked rate to the new loan application without penalty or a change in pricing.

Attached please find supporting documentation regarding the hardship mentioned above.

Thank you for your time and consideration of this request. I look forward to your positive response.

Sincerely,

[Your Signature]
[Your Printed Name]