

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Borrower Name(s): [Insert Borrower Name(s)]

Property Address: [Insert Property Address]

Subject: Notice of Loan Program Change and Rate Lock Transfer

Dear [Insert Borrower Name(s)],

This letter serves as formal confirmation that your loan program has been changed from [Insert Old Loan Program] to [Insert New Loan Program] effective as of [Insert Change Date].

Pursuant to your request and our internal guidelines, your existing interest rate lock has been successfully transferred to the new loan program. The terms of your rate lock remain as follows:

- Locked Interest Rate: [Insert Rate]%
- Lock Expiration Date: [Insert Expiration Date]
- Locked Points/Credits: [Insert Points/Credits]

Please note that while the interest rate remains locked, other terms specific to the new loan program (such as mortgage insurance requirements, down payment minimums, or closing cost adjustments) may differ from your previous program. Attached is a revised Loan Estimate reflecting these updates.

If you have any questions regarding this transfer or your new loan program details, please contact your Loan Officer at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Insert Name/Signature]

[Insert Company Name]

[Insert Contact Information]