

[Date]

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

Re: Loan Number: [Loan Number]

ADDENDUM TO LOCK-IN AGREEMENT: FEE WAIVER

This Addendum is made part of the original Lock-In Agreement dated [Original Lock Date] between [Lender Name] ("Lender") and the undersigned Borrower(s) for the property located at [Property Address].

- 1. EXTENSION OF RATE LOCK:** The current interest rate lock expiration date is hereby extended from [Current Expiration Date] to [New Expiration Date].
- 2. FEE WAIVER:** The standard rate lock extension fee of \$[Amount] is hereby waived by the Lender. The Borrower shall incur no additional cost for this specific extension period.
- 3. NO OTHER CHANGES:** All other terms and conditions of the original Lock-In Agreement and the Loan Commitment remain in full force and effect. This waiver applies only to the extension period defined above.

By signing below, the parties agree to the terms of this Addendum.

[Borrower Signature]

[Co-Borrower Signature]

[Lender Representative Signature]