

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Interest Rate Lock Confirmation for Loan Number: [Loan Number]

Dear [Borrower Name],

This letter confirms that we have successfully locked the interest rate for your mortgage application. Below are the details of your rate lock agreement:

- **Interest Rate:** [Rate]%
- **Lock Date:** [Lock Date]
- **Expiration Date:** [Expiration Date]
- **Loan Term:** [Term, e.g., 30-Year Fixed]
- **Loan Amount:** \$[Amount]
- **Lock Period:** [Number of Days] days

Please note that this rate lock is subject to final underwriting approval and the closing of your loan on or before the expiration date listed above. If the loan does not close by this date, the locked rate may expire, and a new rate may be established based on current market conditions.

If you have any questions regarding this confirmation or your loan process, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]