

Mortgage Application for Refinancing Existing Loan

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally apply for refinancing my existing mortgage loan. The details of my current loan are as follows:

- Loan Account Number: [Insert Account Number]
- Property Address: [Insert Property Address]
- Current Loan Amount: [Insert Amount]
- Current Interest Rate: [Insert Rate]

I am seeking to refinance my mortgage to take advantage of lower interest rates and to reduce my monthly payments. I believe this refinancing will not only benefit my financial situation but also demonstrate my commitment to maintaining my mortgage obligations.

Enclosed, please find all required documentation, including my financial statements, proof of income, and credit report. I am looking forward to your prompt response regarding my application.

Thank you for considering my request. Please feel free to contact me at [Your Phone Number] or [Your Email] should you require any further information.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]