

Letter of Appeal for Mortgage Refinance Terms

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of my current mortgage terms and to appeal for favorable refinancing options. My account number is [Account Number].

As a loyal customer who has consistently made timely payments, I believe that a refinance could greatly benefit both parties. Given the current market rates and my improved financial situation, I am confident that I can qualify for more favorable terms which would allow me to reduce my monthly payments and overall interest.

I kindly ask you to consider my request for a lower interest rate or a different loan structure that could alleviate some financial strain during these challenging times. I would appreciate the opportunity to discuss available options that could mutually benefit our ongoing relationship.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]