

# Mortgage Refinancing Application

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 request the refinancing of my existing mortgage for the property located at [Property Address]. I am interested in exploring options that could potentially reduce my monthly payments and overall interest costs.

As a loyal customer, I have consistently maintained my mortgage payments, and I am looking to take advantage of the current market rates. My current interest rate is [Current Interest Rate]%, and I would like to discuss the possibility of refinancing to a lower rate.

Enclosed, please find the necessary documents to support my refinancing request, including:

- Proof of income
- Recent credit report
- Tax returns for the past two years
- Current mortgage statement

I appreciate your attention to this matter and look forward to your prompt response. Please let me know if you require any additional information.

Thank you for considering my application.

Sincerely,

[Your Name]