

Loan Refinance Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, ZIP Code]

Subject: Proposal for Loan Refinance

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally propose refinancing my existing loan with you. The details of my current loan are as follows:

- Loan Amount: [Current Loan Amount]
- Interest Rate: [Current Interest Rate]
- Monthly Payment: [Current Monthly Payment]
- Remaining Balance: [Remaining Balance]

Considering the current market rates and my improved credit profile, I believe a refinance could be beneficial for both parties. I am proposing the following terms for the new loan:

- Proposed Loan Amount: [Proposed Loan Amount]
- Desired Interest Rate: [Desired Interest Rate]
- Proposed Monthly Payment: [Desired Monthly Payment]
- Loan Term: [Desired Loan Term]

I believe these new terms will allow me to manage my financial commitments more effectively while continuing to honor my obligations. I would greatly appreciate the opportunity to discuss this proposal at your earliest convenience.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]