

# Loan Application for Refinancing

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Institution]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally apply for refinancing my existing mortgage for the property located at [Property Address]. My current mortgage with [Current Lender's Name] has been in effect since [Current Loan Start Date] and I am interested in securing more favorable terms.

Due to changes in market conditions, I believe refinancing will allow me to reduce my monthly payments and/or achieve a lower interest rate. I am seeking to refinance for the amount of [Desired Loan Amount] over a term of [Desired Loan Term].

Enclosed with this letter are the necessary documents for your review:

- Mortgage Statement
- Proof of Income
- Credit Report
- Property Appraisal
- Personal Identification

I appreciate your consideration of my application and look forward to the opportunity to discuss this matter further. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any additional information.

Thank you for your attention to this matter.

Sincerely,

[Your Name]