

Application for Lower Mortgage Rates

Date: [Insert Date]

[Your Name]

[Your Address] [City, State ZIP Code]

[Your Email] [Your Phone Number]

[Lender's Name]

[Lender's Address] [City, State ZIP Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a review of my current mortgage rate and to seek a reduction.

My mortgage account number is [Your Mortgage Account Number]. I have been a responsible borrower, consistently making my payments on time since I took out the loan on [Loan Origination Date]. Given the recent changes in interest rates and my improved credit score, I believe I qualify for a lower rate.

I would appreciate your consideration of my request and look forward to discussing my options further. Thank you for your attention to this matter.

Sincerely,

[Your Name]