

# Mortgage Refinancing Agreement Proposal

Date: [Insert Date]

To: [Recipient's Name]

[Recipient's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Proposal for Mortgage Refinancing Agreement

I hope this letter finds you well. I am writing to propose a mortgage refinancing agreement for the home loan associated with [Property Address]. Given the current interest rates and my financial goals, I believe that refinancing would be beneficial for both parties.

The key terms I would like to propose are as follows:

- Current Loan Amount: \$[Current Loan Amount]
- Proposed New Loan Amount: \$[Proposed New Loan Amount]
- Current Interest Rate: [Current Interest Rate]%
- Proposed New Interest Rate: [Proposed New Interest Rate]%
- Loan Term: [New Loan Term] years
- Monthly Payments: \$[Proposed Monthly Payment]

I believe that with these terms, we can move forward in a manner that is advantageous for both of us. I would appreciate the opportunity to discuss this proposal further and address any questions you may have.

Please feel free to contact me at [Your Phone Number] or [Your Email Address] to arrange a convenient time to talk.

Thank you for considering my proposal. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]