

Mortgage Refinancing Purpose Description

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to outline the purpose of my mortgage refinancing request for my property located at [Property Address]. I aim to achieve the following objectives through this refinancing:

- Lowering my monthly mortgage payment to improve my cash flow.
- Obtaining a lower interest rate to reduce the overall cost of my loan.
- Accessing equity for home improvements and emergency expenses.
- Switching from an adjustable-rate mortgage to a fixed-rate mortgage for stability.

I believe that refinancing my mortgage will provide me with significant financial benefits and help secure my long-term financial goals. Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]