

# Proposal for Refinancing

Date: [Insert Date]

To: [Recipient's Name]  
[Recipient's Title]  
[Company Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to propose a refinancing opportunity that can potentially lower the interest rate on our current loan. After reviewing our financial situation and market conditions, I believe we can secure a more favorable rate, which would benefit both parties.

Currently, our interest rate is at [Current Interest Rate]% and we have been making timely payments. However, I have researched options and found that rates have dropped to around [Proposed Interest Rate]% in the market. By refinancing, we could save approximately [Estimated Savings Amount] over the life of the loan.

I would like to discuss this proposal further and explore the possibilities that best suit our needs. Please let me know a convenient time for you to meet or if you would prefer to discuss this over a call.

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

Sincerely,

[Your Name]  
[Your Title]  
[Your Company]  
[Your Phone Number]  
[Your Email Address]