

Letter of Intent for Refinancing and Loan Modification

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally express my intention to refinance my current mortgage and to request a loan modification. Due to [brief explanation of financial difficulties or reasons for refinancing], I believe this action is necessary to ensure my continued ability to meet my financial obligations.

Current Loan Details:

- Loan Number: [Your Loan Number]
- Current Interest Rate: [Current Interest Rate]%
- Monthly Payment: [Monthly Payment Amount]

I am seeking a [specific type of modification, e.g., lower interest rate, extended loan term] to alleviate the financial strain. I have researched several options and believe that [mention any preferred lender conditions or terms you're seeking] would be beneficial.

I appreciate your time and attention to this matter and look forward to discussing the best options available. Please feel free to contact me at your earliest convenience to schedule a discussion.

Thank you for considering my request.

Sincerely,
[Your Name]