

# Request for Reevaluation of Adjustable Rate Mortgage Terms

[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 hope this message finds you well. I am writing to formally appeal for a reevaluation of the terms of my adjustable rate mortgage, account number [Your Account Number]. Given the current economic climate and my financial situation, I believe there is a compelling case for adjusting the terms to more favorable rates.

Since taking out the mortgage on [Property Address], I have worked diligently to maintain my payments and uphold my responsibilities as a borrower. However, I have experienced [briefly explain your situation, e.g., income changes, increased living expenses, etc.]. This has prompted me to seek your assistance in securing a more manageable interest rate to sustain my financial stability.

I kindly request that my loan terms be reviewed with the consideration of potentially lowering the interest rate on my mortgage. I am confident that an adjustment would not only benefit me but also reinforce my commitment to honoring my mortgage obligations.

Thank you for considering my appeal. I appreciate your time and attention to this matter, and I look forward to your positive response.

Sincerely,

[Your Name]