

Application for Fixed-Rate Conversion

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a conversion from my adjustable-rate mortgage (ARM) to a fixed-rate mortgage. My current mortgage account number is [Insert Account Number].

Given the recent fluctuations in interest rates and my desire for financial stability, I believe that converting my mortgage to a fixed rate will benefit my long-term financial planning.

Please let me know the necessary steps and documents required to facilitate this conversion. I look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]