

Loan Refinance Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a loan refinance for my existing mortgage (Loan Number: [Your Loan Number]). I have been a valued customer with your institution since [Start Date of Loan] and have always made timely payments.

Given the recent changes in the interest rates, I am seeking a more favorable interest rate, which I believe will help me better manage my finances and allow me to pay off the loan sooner. I have done some research and found that current rates are significantly lower than my existing rate of [Your Current Interest Rate].

I am confident that refinancing under these circumstances will be beneficial for both of us. Please let me know the process for refinancing and any necessary documentation I need to provide to expedite this request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]