

Request for Refinance to Lower Monthly Payments

[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 request a refinance of my current mortgage [Loan Number] with the aim of lowering my monthly payments. Given the current interest rates, I believe that refinancing could significantly alleviate my financial burden.

Over the past few months, I have been facing challenges in managing my payments, and a reduction in my monthly obligations would greatly assist me in maintaining my financial stability. My current interest rate is [Current Interest Rate]%, and I would appreciate your guidance on obtaining a more favorable rate.

I have maintained a positive payment history and have been a loyal customer of [Lender's Institution Name]. I am hopeful we can work together to find an optimal solution that benefits both parties.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]