

# Second Mortgage Refinancing Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to express my interest in refinancing my second mortgage with [Current Lender]. As a loyal customer, I believe that adjusting the terms could benefit both parties and help me manage my financial obligations more effectively.

Given the current market conditions, I would like to discuss the possibility of reducing the interest rate on my second mortgage. I believe this adjustment would not only assist me in my current financial situation but also bolster my loyalty and creditworthiness as a customer.

Please let me know a convenient time for us to discuss this proposal further. I appreciate your consideration and look forward to your response.

Thank you for your attention.

Sincerely,

[Your Name]