

# Mortgage Refinancing Proposal

Date: [Insert Date]

To: [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 propose a refinancing of my current mortgage for the property located at [Your Property Address].

My current mortgage details are as follows:

- Original Loan Amount: \$[Original Amount]
- Current Interest Rate: [Current Rate]%
- Remaining Balance: \$[Remaining Balance]

I am interested in refinancing to take advantage of the current lower interest rates, which I believe will benefit both parties. I am proposing the following terms:

- New Loan Amount: \$[Proposed Amount]
- Proposed Interest Rate: [Proposed Rate]%
- Loan Term: [Number of Years] years

Refinancing my mortgage would not only lower my monthly payments but also assist in reducing the overall interest paid over the life of the loan. I believe this adjustment will enhance our business relationship moving forward.

Thank you for considering my proposal. I am looking forward to your response and am happy to discuss this matter at your earliest convenience.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]