

# Mortgage Assumption Request

Date: \_\_\_\_\_

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request the assumption of the mortgage for the property located at [Property Address]. My name is [Your Name], and I am currently the borrower on this mortgage.

Due to [brief explanation of reason for assumption, e.g., change in financial situation, transfer of property], I would like to explore the possibility of having [Assumptor's Name] assume the mortgage. [Assumptor's Name] has agreed to take over the mortgage payments and is willing to meet all the necessary requirements to complete this assumption.

For your reference, I have included [any supporting documents, if applicable]. I kindly request your guidance on the next steps in this process and any forms that need to be completed.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]