

Mortgage Refinancing Request

From:

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

To:

[Lender's Name]
[Lender's Address]
[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request refinancing for my current mortgage, which I hold with [Current Lender's Name]. My account number is [Your Account Number]. I am interested in refinancing with your institution and believe this would be mutually beneficial.

Given the current interest rates and my consistent payment history, I would like to explore the following options:

- Lower interest rate
- Adjustable Rate Mortgage vs Fixed Rate Mortgage
- Reduced monthly payments

Please let me know what documents are required to proceed with this application and any additional information you may need.

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

Sincerely,

[Your Name]