

Mortgage Refinancing Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Recipient's Name]

[Recipient's Title]

[Company Name]

[Company Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to propose a refinancing option for my fixed-rate mortgage. I believe that refinancing could yield significant savings on my current mortgage terms.

Currently, my mortgage has an interest rate of [Current Rate]% with a remaining balance of [Remaining Balance]. Given the current market rates and my improved credit score, I am interested in exploring a new fixed-rate mortgage at [Proposed Rate]%. This adjustment could result in a monthly payment reduction from [Current Payment] to [Proposed Payment], which would allow me to better manage my finances.

I would appreciate the opportunity to discuss this proposal further and explore the options available to me. Please let me know a convenient time for us to meet or speak over the phone.

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

Sincerely,

[Your Name]