

Mortgage Interest Rate Negotiation

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

[Lender's Name]
[Lender's Company]
[Company Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my current mortgage interest rate associated with my account [Your Account Number]. After reviewing the current market conditions and my financial situation, I would like to propose a negotiation regarding my mortgage interest rate.

Given the recent trends in mortgage rates and my history as a reliable borrower, I believe there may be an opportunity for us to adjust my rate to better reflect the current market. I have been a customer with [Lender's Company] for [duration], and I appreciate the service provided thus far.

I have conducted research and noticed that several lenders are currently offering lower rates. Therefore, I would greatly appreciate the opportunity to discuss potential adjustments to my mortgage terms.

Thank you for considering my request. I look forward to your prompt response and hopefully, to a mutually beneficial agreement.

Sincerely,

[Your Name]