Mortgage Assumption Request

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code]

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

Dear [Lender's Name],

I am writing to formally request the assumption of the mortgage for the property located at [Property Address]. I would like to transfer the ownership of the property and assume the existing mortgage currently held by [Current Owner's Name].

As per our agreement, I believe I meet all the requirements necessary for the assumption of the mortgage. I have attached the required documentation to support my request, including proof of income, credit reports, and any additional information requested in the loan agreement.

I kindly ask you to review my request and provide your guidance on the next steps in the process. I am eager to finalize this transfer and appreciate your assistance in expediting this matter.

Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Thank you for your attention to this matter.

Sincerely, [Your Signature (if sending a hard copy)] [Your Printed Name]