

# Appeal for Lower Mortgage Rates

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

Mortgage Lender's Name  
Company's Name  
Company's Address  
City, State, Zip Code

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a reconsideration of my current mortgage rate for my home loan (Account Number: [Your Account Number]). After reviewing my financial situation and recent market trends, I believe that I am eligible for a lower interest rate.

Since initiating my loan, I have consistently made timely payments and have maintained a good credit score. Additionally, the mortgage rates have significantly decreased since my loan was originated. Considering these factors, I respectfully ask if you could offer me a rate reduction to reflect the current market conditions.

Thank you for considering my appeal. I appreciate your time and assistance and look forward to your favorable response.

Sincerely,  
[Your Name]