

# Mortgage Rate Reconsideration Request

Date: [Insert Date]

To:

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a reconsideration of the mortgage rate provided to me on [Insert Date of Offer/Initial Rate]. After reviewing available market rates and considering my financial profile, I believe that there may be an opportunity for a more favorable rate.

I have been a loyal customer and have maintained a good credit history, which I believe reflects my reliability as a borrower. Currently, the market offers rates lower than what was quoted to me, and I am hoping to discuss the possibility of adjusting the rate on my mortgage application.

Please find my application details below:

- Full Name: [Your Name]
- Loan Amount: [Insert Loan Amount]
- Property Address: [Insert Property Address]

I appreciate your attention to this matter and look forward to your prompt response. Thank you for your continued assistance.

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]