

Mortgage Rate Negotiation Proposal

Your Name

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

Recipient Name

Recipient Title
Lender Institution Name
Address
City, State, Zip Code

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally propose a negotiation regarding the current mortgage rate associated with my loan account number [Insert Loan Account Number].

After reviewing the current market conditions and competitive offers, I have found that there are several lenders providing lower rates than my existing mortgage. This situation has prompted me to reach out to discuss the possibility of adjusting my mortgage rate to better align with current market rates.

Given my consistent payment history and good standing with [Lender Institution Name], I believe a revised interest rate would not only benefit me but also maintain my commitment to your institution as a valued customer.

I would appreciate the opportunity to discuss this matter further at your earliest convenience. Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]