

# Mortgage Refinance Rate Negotiation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the terms of my mortgage refinance for my property located at [Property Address].

After conducting thorough market research, I have noticed a competitive rate of [Insert Rate] offered by [Competitor's Name]. Given my history with your institution and the value of my property, I would like to negotiate my current rate of [Current Rate].

It is my sincere hope that we can agree on a lower refinance rate that reflects the current market conditions. I look forward to your prompt response to this matter.

Thank you for considering my request.

Sincerely,

[Your Name]