

Request for Mortgage Rate Adjustment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[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 review and adjustment of the mortgage interest rate applied to my loan account [Loan Account Number].

Given the current market conditions and the drop in prevalent interest rates, I believe that my mortgage rate is above the current market average. I would appreciate it if you could reassess my account and consider a rate adjustment to better align with the current market rates.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]