Mortgage Interest Discount Proposal

Date: [Insert Date]

[Your Name] [Your Address] [City, State, ZIP Code] [Your Email] [Your Phone Number]

[Recipient's Name] [Recipient's Position] [Bank/Institution Name] [Bank Address] [City, State, ZIP Code]

Dear [Recipient's Name],

As a prospective first-time homebuyer, I am writing to propose a mortgage interest discount that would significantly assist individuals like myself in achieving the dream of homeownership. The current housing market presents substantial challenges, and I believe that a reduced interest rate would encourage new buyers while fostering community growth.

Given the importance of supporting first-time homebuyers, I propose a [specific percentage]% discount on the prevailing mortgage interest rates for those who meet the first-time buyer criteria. This discount would not only ease financial burdens but also stimulate the housing market.

I appreciate your consideration of this proposal and look forward to the opportunity to discuss it further. Thank you for your time and support in making homeownership attainable for first-time buyers.

Sincerely, [Your Name]