

# Mortgage Interest Reduction Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I am writing to formally request a reduction in the mortgage interest rate for my loan, which has become increasingly difficult to manage due to financial constraints. As a low-income family, the current mortgage rates are a significant burden on our budget, impacting our daily living expenses and overall quality of life.

My mortgage details are as follows:

- Loan Number: [Insert Loan Number]
- Current Interest Rate: [Insert Current Interest Rate]
- Monthly Payment: [Insert Monthly Payment]

Given our financial situation, I kindly request that you consider my application for a reduced interest rate that would allow my family to maintain our home while managing our finances more effectively. Attached are documents supporting my request, including proof of income, monthly expenses, and other relevant information.

Thank you for considering my request. I look forward to your positive response and am hopeful for a resolution that alleviates some of our financial burdens.

Sincerely,

[Your Name]