

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request an adjustment to the interest rate on my existing mortgage loan, account number [Account Number].

As per our initial agreement dated [Original Agreement Date], I was made aware that the interest rate on my mortgage loan would be subject to periodic review and adjustment. Given the recent changes in market conditions and the current rates offered, I believe a reassessment is warranted.

In light of [specific reasons such as economic changes, improved credit score, etc.], I kindly request that you evaluate my application for a revised interest rate. I believe this adjustment will greatly assist me in managing my mortgage more effectively.

Thank you for considering my request. I am looking forward to your prompt response. Should you require any further information or documentation, please do not hesitate to reach out.

Sincerely,
[Your Name]
[Your Address]
[Your Email]
[Your Phone Number]