

Debt Consolidation Refinance Proposal

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to propose a debt consolidation refinance that I believe would be mutually beneficial. Currently, I have multiple debts totaling [Insert Total Debt Amount], which include [List Debts]. The interest rates on these debts average [Insert Average Interest Rate]%, making it challenging to manage my payments effectively.

Through this consolidation refinance, I aim to combine these debts into a single loan with a reduced interest rate of [Proposed Interest Rate]% and a more manageable monthly payment plan. This would not only simplify my financial obligations but also enhance my ability to meet repayment terms responsibly.

I am committed to improving my financial situation and believe that this proposal will support my goal of achieving financial stability. I would appreciate the opportunity to discuss this proposal further and explore potential options.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Contact Information]