Flexible Payment Mortgage Loan Rate Adjustment Inquiry

Date: [Insert Date]

To: [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 inquire about an adjustment to the interest rate on my flexible payment mortgage loan, account number [Your Account Number]. As our current financial situation has changed, I am interested in exploring possible options for a rate adjustment.

Could you please provide me with information regarding the following:

- Eligibility for rate adjustment
- Required documentation
- The process and timeline for considering my request
- Any associated fees or penalties

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

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