

Flexible Payment Mortgage Loan Refinancing Proposal

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to propose a refinancing plan for my existing mortgage loan with the intent of transitioning to a flexible payment structure that better suits my current financial situation.

As a committed borrower, I have consistently made my payments on time and maintained a positive relationship with your institution. However, due to [briefly explain reason, e.g., changes in income, unexpected expenses], I believe it is in my best interest to explore refinancing options that offer more flexible payment arrangements.

I propose the following terms for refinancing:

- Loan Amount: [Insert Amount]
- Interest Rate: [Insert Proposed Rate]
- Loan Term: [Insert Desired Term]
- Flexible Payment Options: [Outline Flexible Payment Structures]

I believe these adjustments will not only support my financial stability but also ensure that I remain a reliable client for your institution. I would appreciate the opportunity to discuss this proposal further and explore available options.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]