

Letter of Demand for Second Mortgage Interest Rate Change

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a change to the interest rate on my second mortgage, account number [Your Account Number]. The current interest rate of [Current Interest Rate]% is significantly higher than the prevailing rates in the market.

As you are aware, [provide a brief explanation of your situation and why you are requesting the change, including any recent changes in financial circumstances or current market conditions].

I kindly ask that you review my account and consider adjusting my interest rate to a more favorable rate, preferably in line with current market rates of [Proposed Interest Rate]%.

Please respond to this request within [number of days, e.g., 30 days] to avoid any potential complications in our ongoing relationship. I appreciate your prompt attention to this matter and look forward to your response.

Thank you for your understanding.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]