

# Letter of Appeal for Favorable Mortgage Rates

Date: [Insert Date]

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

[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 formally appeal for a reconsideration of the mortgage rates offered to me on my loan application dated [Insert Application Date]. While I appreciate the current rate provided, I believe there may be a basis for a more favorable rate.

Having reviewed my credit profile and market conditions, I have observed that my credit score is [Insert Credit Score], which is considered [good/excellent], reflecting my diligent financial management.

Additionally, I have researched the prevailing rates in the industry and found that several other lenders are offering better options based on similar profiles. I have been a loyal customer of [Lender's Institution] for [number of years, if applicable], and I would greatly value the continuation of our relationship.

I kindly request that you review my case once more to consider adjusting my mortgage rate to be more competitive. I am confident this adjustment will benefit both parties and reaffirm my commitment to [Lender's Institution].

Thank you for taking the time to consider my appeal. I look forward to your prompt response.

Sincerely,  
[Your Name]