

Mortgage Loan Term Modification

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 request a reevaluation of the terms of my current mortgage loan ([Loan Number]) due to [brief explanation of reason, e.g., changes in financial circumstances].

To facilitate this process, I would like to propose the following modifications to my loan terms:

- Adjusted interest rate: [Proposed Rate]
- New loan duration: [Proposed Duration]
- Monthly payment adjustment: [Proposed Payment]

I believe these changes would not only help me manage my financial obligations better but also continue to ensure timely payments towards the loan. I am committed to fulfilling my mortgage responsibilities and appreciate your consideration of my request.

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

Sincerely,

[Your Name]