

Application for Lower Mortgage Interest Rate

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a review of my current mortgage interest rate on my home loan (Account Number: [Your Account Number]). I have been a loyal customer since [Year] and have consistently made my payments on time.

Given the recent decreases in mortgage rates and my strong credit profile, I believe I qualify for a lower interest rate. This reduction would not only benefit me financially but also reflect the value of my relationship with [Lender's Company Name].

I would greatly appreciate it if you could evaluate my request. Please let me know if you require any additional information or documentation to assist in this process.

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

Sincerely,

[Your Name]