Letter of Demand for Reassessment of Mortgage Rate

[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 reassessment of the mortgage rate associated with my loan, account number [Your Account Number], which I obtained on [Loan Date].

Given the recent changes in market rates and my current financial situation, I believe it is reasonable to reconsider the terms of my mortgage.

I kindly ask for a review of my account and consideration for a reduction in my mortgage interest rate. I believe this adjustment will allow me to maintain my payments and manage my financial commitments more effectively.

Please respond to this request at your earliest convenience. I appreciate your prompt attention to this matter.

Thank you for your understanding.

Sincerely, [Your Name]