

# Formal Appeal for Mortgage Interest Rate Adjustment

[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 appeal for an adjustment to the interest rate on my mortgage, account number [Your Account Number]. I have been a loyal customer since [Year] and have consistently made my payments on time.

Given the recent changes in interest rates and my current financial situation, I am requesting a review of my mortgage terms. I believe a lower interest rate would be beneficial for both parties and would help me maintain my commitment to my mortgage obligations.

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

Sincerely,

[Your Name]