

Inquiry Regarding Mortgage Rate Modification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. My name is [Your Name], and I am writing to inquire about the possibility of modifying the interest rate on my existing mortgage. My account number is [Your Account Number], and I have been a customer since [Year].

Due to [brief explanation of your situation, e.g., changes in financial circumstances, market conditions], I am interested in exploring options for a lower mortgage rate that could help me manage my payments more effectively.

I would appreciate any information you can provide about the process for requesting a mortgage rate modification, including any necessary documentation and eligibility criteria.

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

Sincerely,

[Your Name]