

Request 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 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 loan account number [Your Loan Account Number].

Since I took out my mortgage on [Loan Start Date], I have been a committed borrower, making timely payments. However, I have noticed that current market rates have decreased significantly since that time. I believe it is in our mutual interest to adjust my rate accordingly.

According to my research, the average interest rate for similar loans is now [Current Average Rate]%. Given my financial stability and history, I hope you will consider this adjustment.

I appreciate your time and consideration in reviewing my request. I look forward to your prompt response.

Thank you for your attention.

Sincerely,
[Your Signature (if sending a hard copy)]
[Your Printed Name]