

# Application for Mortgage Interest Rate Adjustment

Your Name: [Your Name]

Your Address: [Your Address]

City, State, Zip Code: [City, State, Zip Code]

Email: [Your Email]

Phone Number: [Your Phone Number]

Date: [Date]

Loan Officer's Name: [Loan Officer's Name]

Lender's Name: [Lender's Name]

Lender's Address: [Lender's Address]

Dear [Loan Officer's Name],

I am writing to formally request a review and adjustment of the interest rate on my mortgage, account number [Your Account Number]. Due to the recent changes in the market and my financial situation, I believe a lower interest rate could benefit both my ability to make timely payments and your company's interests.

My current interest rate is [Current Interest Rate]% and I have been a loyal customer since [Date of Loan Agreement]. I have consistently made my mortgage payments on time and have maintained the property's condition.

Given the current market rates and my commitment to a positive repayment history, I kindly ask you to consider my request for a favorable adjustment.

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

Sincerely,

[Your Name]