

**[Your Name]**

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

**[Mortgage Lender's Name]**

[Lender's Address]

[City, State, Zip Code]

**Subject: Request for Reconsideration of Mortgage Interest Rate**

Dear [Lender's Name],

I am writing to formally request a reconsideration of the interest rate applied to my mortgage loan account, #[Your Mortgage Account Number]. My loan was originated on [Loan Origination Date], and the current interest rate on my mortgage is [Current Interest Rate].

In light of recent market conditions and my consistent payment history, I believe that my current rate does not reflect my ability to meet my mortgage obligations. Additionally, I have observed that interest rates have decreased significantly since the time my loan was secured.

With favorable conditions, I kindly ask that you review my mortgage account and consider lowering my interest rate to more competitive levels. This adjustment would greatly assist me in managing my payments more effectively and would contribute to my overall financial stability.

Thank you for your attention to this matter. I look forward to your prompt response and am hopeful for a favorable outcome.

Sincerely,

[Your Name]