

# Request for Decrease in Mortgage Interest Rate

[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 hope this message finds you well. I am writing to formally request a review of my current mortgage interest rate for my loan account #[Your Loan Account Number].

As you are aware, interest rates in the market have experienced a significant decrease since I initially took out my mortgage on [Date of Mortgage Agreement]. Given my consistent payment history and current financial situation, I believe I may be eligible for a reduced interest rate.

I would appreciate it if you could assess my request and let me know if we can work towards adjusting my interest rate to better reflect the current market conditions. I am eager to maintain my positive relationship with your institution and look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]