Inquiry Regarding Mortgage Interest Rate Modification

[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 inquire about the possibility of modifying the interest rate on my existing mortgage, [Loan Number], due to [reason for inquiry - e.g., current market conditions, personal circumstances, etc.].

As a dedicated borrower, I have always made my payments on time, and I believe that a revised interest rate could significantly benefit both parties. I would appreciate any information on the process for requesting a modification and any necessary documentation you may require.

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

Sincerely,
[Your Name]