

Letter of Mortgage Interest Rate Modification

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],

Subject: Request for Mortgage Interest Rate Modification

I am writing to formally request a modification of the interest rate on my mortgage loan with account number [Your Account Number]. Due to [reason for modification request, e.g., financial hardship, market conditions], I believe that a modification of the current interest rate would be mutually beneficial.

As of now, my current interest rate is [Current Interest Rate]% and I am requesting to modify it to [Proposed Interest Rate]%. This change would greatly assist me in managing my monthly payments more effectively.

Thank you for considering my request. I look forward to your prompt response so we can discuss this matter further.

Sincerely,

[Your Name]