## **Conditions for Securing Refinancing**

Date: [Insert Date]

To: [Lender's Name]

From: [Your Name]

Subject: Conditions to Secure Refinancing

I am writing to outline the conditions necessary for securing refinancing on my existing loan. Please find the details below:

## **Proposed Conditions:**

Dear [Lender's Name],

- Clear credit history with no outstanding debts.
- Verification of stable income and employment status.
- Current appraisal of property value.
- Debt-to-income ratio not exceeding [Insert Ratio].
- Proof of adequate insurance coverage on the property.

I appreciate your attention to these conditions and look forward to your response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you need any further information.

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Address]

[Your City, State, Zip Code]