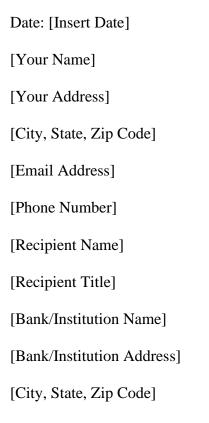
Hybrid Mortgage Agreement Proposal



Dear [Recipient Name],

I am writing to propose a hybrid mortgage agreement that I believe will be mutually beneficial. After reviewing my financial situation and current market conditions, I am confident that this proposal aligns with my needs and the lending standards of [Bank/Institution Name].

The proposed hybrid mortgage will encompass the following terms:

- Loan Amount: [Insert Amount]
- Fixed Rate Period: [Insert Duration]
- Adjustable Rate Period: [Insert Duration]
- Interest Rate: [Insert Interest Rate]
- Loan Term: [Insert Total Loan Term]

Additionally, I am prepared to provide all necessary documentation to support my application and to facilitate a smooth process. I believe this agreement will provide me with the flexibility I need while ensuring a secure investment for [Bank/Institution Name].

Thank you for considering my proposal. I look forward to discussing this in greater detail and am open to any modifications that could strengthen our agreement.

Sincerely,

[Your Name]