

# Mortgage Refinance Request for Shorter Loan Duration

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],

I am writing to formally request a refinance of my current mortgage with the goal of reducing the loan duration. My mortgage account number is [Your Account Number].

As I have been reflecting on my financial goals, I would like to shorten the loan term from [Current Loan Duration] to [Desired Loan Duration]. This adjustment will help me achieve equity in my home more quickly and reduce the overall interest costs associated with my mortgage.

My current interest rate is [Current Interest Rate], and I believe there may be opportunities for a more competitive rate as well given the current market conditions.

I kindly ask you to provide information regarding the refinancing options available to me, including the rates, terms, and any associated fees. I am eager to proceed with this request at your earliest convenience.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]