

Mortgage Refinancing Request

[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 request a refinancing of my current mortgage for [Property Address] with the following details:

- Loan Number: [Your Loan Number]
- Current Interest Rate: [Current Interest Rate]
- Current Loan Balance: [Current Loan Balance]

Due to the recent decline in interest rates, I am interested in exploring options for refinancing my mortgage to lower my monthly payments and reduce the overall interest paid over the life of the loan. I believe this adjustment would benefit both parties and enhance my financial stability.

I would appreciate it if you could provide me with available refinancing options, including any associated costs, terms, and interest rates. Furthermore, I would like to schedule a meeting at your earliest convenience to discuss my options in detail.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]