

# Mortgage Interest Rate Modification Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Bank/Financial Institution's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a modification of the interest rate on my mortgage account, numbered [Your Mortgage Account Number]. Due to [briefly explain your reasons, e.g., financial hardship, changes in market conditions], I believe that a modification of the current interest rate from [Current Interest Rate]% to [Requested Interest Rate]% would be beneficial.

This change would greatly assist me in managing my loan obligations and ensuring timely payments. I have been a loyal customer since [Year] and have made all my payments on time, demonstrating my commitment to fulfilling my mortgage obligations.

I appreciate your consideration of my request and would welcome the opportunity to discuss this matter further. Please feel free to contact me at [Your Phone Number] or [Your Email Address].

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

Sincerely,

[Your Name]