Mortgage Loan Assumption Application

Date: [Insert Date]
[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email Address]
[Your Phone Number]
[Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Subject: Application for Mortgage Loan Assumption

Dear [Lender's Name],

I am writing to formally request the assumption of the existing mortgage loan for the property located at [Property Address]. I understand that under the terms of the mortgage agreement, the loan may be assumable, and I wish to proceed with this request.

Please find the details of the current mortgage:

- Loan Number: [Insert Loan Number]
- Current Borrower(s): [Insert Current Borrower(s) Name]
- Outstanding Balance: [Insert Outstanding Balance]

As a prospective applicant, I am [briefly explain your relationship to the current borrower and your financial situation]. I have attached all necessary documentation, including proof of income, credit history, and any other required information.

I appreciate your consideration of my application and look forward to your prompt response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require any additional information.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]