

Mortgage Loan Assumption Approval Request

Date: [Insert Date]

To: [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 formally request approval for the assumption of the existing mortgage loan associated with the property located at [Property Address]. Due to [brief explanation of circumstances, e.g., a sale of the property, transfer of ownership, etc.], I would like to ensure a smooth transition of the mortgage obligation.

As per the original loan agreement, I understand that the following criteria must be met for the assumption process:

- [Criterion 1]
- [Criterion 2]
- [Criterion 3]

I believe that [Assuming Party's Name] meets these criteria and is prepared to assume the mortgage terms as outlined. Attached to this letter is the necessary documentation, including [list of documents, e.g., financial statements, identification, etc.].

Please let me know if there are any additional requirements or forms that need to be completed to facilitate this request. I appreciate your prompt attention to this matter and look forward to your favorable response.

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]