

# Letter of Mortgage Loan Assumption Terms Negotiation

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss the possibility of negotiating the terms of the mortgage loan assumption for the property located at [Property Address]. As the current borrower, I am interested in [specific terms you wish to negotiate, e.g., interest rate, payment schedule, etc.].

Due to [reason for negotiation, e.g., financial changes, market conditions], I believe that adjusting the terms of the mortgage would be mutually beneficial. I would like to propose the following terms:

- New Interest Rate: [Proposed Rate]
- Payment Schedule: [Proposed Schedule]
- Loan Term: [Proposed Term]
- Additional Considerations: [Any other requests]

I appreciate your consideration of this negotiation and am hopeful we can reach an agreement that works for both parties. I am available at your earliest convenience for a discussion regarding this matter.

Thank you for your attention, and I look forward to your response.

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]