

Proposal for Refinancing Loan Agreement

Date: [Insert Date]

To:

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Proposal for Refinancing Loan Agreement

I hope this message finds you well. I am writing to formally propose a refinancing agreement for my existing loan [Loan Account Number or Description]. Due to [brief reason for refinancing, e.g., improved financial circumstances, lower interest rates, etc.], I believe that refinancing my loan would be mutually beneficial.

Details of Proposed Loan Terms:

- **Current Loan Amount:** \$[Current Amount]
- **Proposed Loan Amount:** \$[Proposed Amount]
- **Current Interest Rate:** [Current Rate]%
- **Proposed Interest Rate:** [Proposed Rate]%
- **Loan Term:** [Proposed Term, e.g., 30 years]

I am confident that this proposal will not only aid in my financial management but also ensure timely repayments, thereby securing your interests. I am open to discussing any terms or conditions you may require to facilitate this process.

Thank you for considering this proposal. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]