

# Second Mortgage Loan Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, ZIP Code]

**Dear [Lender's Name],**

I am writing to propose a second mortgage loan on my property located at [Property Address]. I am seeking a loan amount of [Loan Amount] to [Purpose of Loan, e.g., home improvement, debt consolidation].

The current market value of the property is estimated at [Market Value]. My first mortgage carries a remaining balance of [First Mortgage Balance]. With this proposed second mortgage, I aim to leverage the equity in my home while ensuring responsible repayment strategies.

I have attached my financial documents, including my credit report, proof of income, and details of current debts, for your review. I believe these documents will support my proposal and demonstrate my ability to manage the loan responsibly.

I would appreciate the opportunity to discuss this proposal further and explore how we can work together to facilitate this loan. Thank you for considering my request. I look forward to your response.

**Sincerely,**

[Your Name]