

Mortgage Prepayment Proposal

Date: [Insert Date]

To:

[Lender's Name]

[Lender's Address]

Dear [Lender's Name],

I hope this message finds you well. I am writing to propose a modification to the prepayment terms of my current mortgage, [Loan Number], which I hold with your institution.

After reviewing my financial situation, I would like to suggest the following flexible terms for prepayment:

- Option 1: Allow prepayment without penalties up to [Specify amount or percentage] per year.
- Option 2: Provide the option to restructure my remaining balance at reduced interest rates if a lump-sum payment is made.
- Option 3: The ability to make bi-weekly payments in lieu of monthly payments without incurring additional fees.

I believe these adjustments will mutually benefit us by facilitating my ability to manage my mortgage more effectively while ensuring continued timely payments.

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

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]