

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Loan Officer Name]
[Lending Institution Name]
[Institution Address]
[City, State, Zip Code]

RE: Counteroffer for Mortgage Loan Application #[Application Number]

Dear [Loan Officer Name],

Thank you for providing the mortgage loan offer dated [Date of Initial Offer]. I appreciate the opportunity to work with [Lending Institution Name] for my home financing needs.

After reviewing the terms provided, I would like to propose a counteroffer. While I am eager to proceed with your institution, I have received a competing offer with more favorable terms regarding the [Interest Rate / Closing Costs / Points].

I am requesting that you consider the following revised terms:

- **Interest Rate:** [Requested Rate]%
- **Loan Type:** [e.g., 30-Year Fixed]
- **Origination Fees/Closing Costs:** [Requested Amount or Reduction]
- **Points:** [Requested Number of Points]

I believe these terms are justified based on my [Credit Score, Down Payment Amount, or Competing Quote]. I have attached the competing Loan Estimate for your reference.

I value the service your team has provided thus far and would prefer to finalize my mortgage with [Lending Institution Name] if we can reach an agreement on these terms. Please let me know if you are able to match or improve upon this proposal by [Date].

Thank you for your time and consideration. I look forward to hearing from you soon.

Sincerely,

[Your Signature]
[Your Printed Name]