

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

[Date]

[Lender Name]  
[Lender Loan Department]  
[Lender Address]  
[City, State, Zip Code]

**RE: Request for Fixed Rate Mortgage Refinance / Rate Reduction**  
**Account Number: [Your Loan Number]**

Dear [Contact Person or Loan Officer Name],

I am writing to formally request a refinance of my current mortgage to a lower fixed interest rate. I have been a loyal customer since [Year] and have consistently made all mortgage payments on time.

Current market conditions show that interest rates have dropped significantly since I originally secured my loan. I am interested in transitioning to a new fixed-rate term of [Number, e.g., 15 or 30] years at the current market rate to reduce my monthly obligations.

I would like to explore the following options with your institution:

- A reduction of my current interest rate to [Target Rate]%.
- Information regarding any "no-closing-cost" refinance programs currently available.
- A summary of the total costs and the break-even point for this transaction.

Please let me know what documentation is required to begin the application process. I would prefer to remain with [Lender Name] rather than moving my mortgage to another servicer, provided we can reach competitive terms.

I look forward to hearing from you soon. You can reach me at [Your Phone Number] or via email at [Your Email].

Sincerely,

[Your Signature]

[Your Printed Name]