

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

Dear [Loan Officer's Name or "To Whom It May Concern"],

Subject: Request for Refinance

I hope this letter finds you well. I am writing to formally request a refinance of my existing loan with [Bank Name], account number [Your Account Number].

Due to [briefly explain your reason for refinancing, such as lower interest rates, financial changes, etc.], I believe that refinancing my loan would be beneficial for my financial situation.

I am seeking the following terms for my refinance:

- New Loan Amount: [amount]
- Proposed Interest Rate: [rate, if applicable]
- Preferred Loan Term: [number of years]

Please let me know what documentation or information you may need from my side to facilitate this process. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your assistance.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]