

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

[Loan Officer's Name]  
[Bank or Lender's Name]  
[Bank or Lender's Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],  
Subject: FHA Loan Request for Mortgage Refinancing

I hope this letter finds you well. I am writing to formally request refinancing of my current mortgage under the Federal Housing Administration (FHA) loan program.

My current mortgage details are as follows:

- Loan Number: [Your Loan Number]
- Property Address: [Property Address]
- Current Lender: [Current Lender's Name]
- Current Mortgage Balance: [Current Balance]

I am interested in refinancing my mortgage for the following reasons:

1. To lower my monthly payments
2. To take advantage of lower interest rates
3. To convert from an adjustable-rate mortgage to a fixed-rate mortgage

I believe that refinancing through an FHA loan can significantly benefit my financial situation. I have attached all necessary documentation, including my pay stubs, tax returns, and credit report, for your review. Please let me know the next steps in the refinancing process, as well as any additional information you may need from me. I appreciate your assistance and look forward to working together to secure a better mortgage option.

Thank you for your attention to this matter.

Sincerely,

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