

[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]

Subject: Request to Refinance from Adjustable-Rate to Fixed-Rate Mortgage

Dear [Loan Officer Name or Mortgage Department],

I am writing to formally request a refinancing of my current mortgage loan, account number [Your Loan Number]. Currently, I have an Adjustable-Rate Mortgage (ARM), and I would like to convert this to a Fixed-Rate Mortgage.

My primary goal for this refinancing is to secure a stable interest rate and predictable monthly payments for the remaining life of the loan. I am interested in the following terms:

- Desired Loan Term: [e.g., 15-year or 30-year]
- Product Type: Conventional Fixed-Rate

Please provide me with a Loan Estimate detailing the current interest rates, closing costs, and the new monthly principal and interest payments. I have attached my recent income documentation to expedite the preliminary review process.

I look forward to hearing from you regarding the next steps and any additional documentation required to move forward with this application.

Sincerely,

[Your Signature]

[Your Printed Name]