

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

[Date]

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

**RE: Mortgage Refinancing Application for Investment Property**  
**Property Address: [Investment Property Address]**  
**Loan Account Number: [Current Loan Number, if applicable]**

Dear [Loan Officer Name or Mortgage Department],

I am writing to formally apply for the refinancing of the mortgage currently held on my investment property located at [Investment Property Address].

The primary purpose of this refinancing request is to [State Purpose: e.g., lower the current interest rate, reduce monthly mortgage payments, or extract equity for further investment].

Currently, the property is [State Occupancy Status: e.g., fully leased to long-term tenants / currently listed for rent]. The monthly rental income generated is \$[Amount], which more than covers the existing mortgage obligations and property maintenance costs.

Enclosed with this letter, please find the required documentation to support my application, including:

- Updated credit report and financial statements
- Proof of rental income (Lease agreements and tax returns)
- Current property appraisal (if available)
- Documentation of homeowners insurance and property taxes

I have maintained a consistent payment history and am committed to the long-term management of this asset. I look forward to discussing the available loan products and terms that best suit my financial goals.

Thank you for your time and consideration of my application. Please contact me if you require any additional information.

Sincerely,

[Your Signature]

[Your Printed Name]