

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

[Date]

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

RE: Mortgage Refinance Application for Investment Property
Account Number: [Your Current Account Number]
Property Address: [Investment Property Address]

Dear [Loan Officer Name],

I am writing to formally apply for a mortgage refinance for my investment property located at [Investment Property Address]. I am seeking to refinance my current loan to take advantage of [Reason: e.g., lower interest rates / improving cash flow / extracting equity for further investment].

The property is currently [Status: e.g., fully leased / partially leased] and generates a monthly rental income of \$[Amount]. I have maintained a consistent payment history and have managed the property for [Number] years.

Enclosed with this letter, please find the required documentation for your review, including:

- Current lease agreements
- Rental income history (Schedule E)
- Recent property appraisal (if available)
- Proof of homeowners insurance
- Recent pay stubs and tax returns

I am interested in a [Term: e.g., 15-year or 30-year] [Type: e.g., fixed-rate or adjustable-rate] mortgage. Please let me know if any additional information is required to process this application.

Thank you for your time and assistance. I look forward to hearing from you regarding the next steps.

Sincerely,

[Your Signature]

[Your Printed Name]