

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

D A T E

N A M E
C O M P A N Y
A D D R E S S L I N E
C I T Y , S T A T E Z I P C O D E

Re: N A M E v. N A M E
No:

Dear N A M E:

I am in receipt of your D A T E correspondence regarding the above-entitled cause of action.

My client would be willing to refinance the loan under the terms you suggest if it were modified to a conventional fixed rate loan at 8% interest with a 30 year term. All of the fees and costs would be placed at the end of the loan.

Please let me hear from you soon in regards to this offer.

If you have any questions, please do not hesitate to contact me.

Sincerely,

N A M E