

# Business Refinancing Request Letter

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

[Lender's Name]  
[Lender's Position]  
[Lender's Company Name]  
[Lender's Company Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request refinancing for my business, [Your Company Name]. Due to [briefly explain reason for refinancing, e.g., changing market conditions, expansion plans, etc.], we believe that restructuring our current financing arrangements will provide the necessary flexibility to enhance our operations and sustain growth.

Currently, we are [briefly describe current financing situation, e.g., "in a fixed-rate loan that carries a high interest rate"]. We are seeking to refinance to a more favorable rate of [desired rate] which would significantly alleviate our financial burden.

Enclosed are the necessary financial documents and projections that outline our business's current performance and anticipated growth. We are confident that with your support, we can navigate this transition smoothly.

Thank you for considering our request. I would appreciate the opportunity to discuss this in further detail and look forward to your positive response.

Sincerely,

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