

Request for Interest Rate Adjustment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a review of my current interest rate for my loan account ([Your Loan Account Number]). Given the market changes and my consistent payment history, I believe an adjustment is warranted.

Since the initiation of my loan, I have maintained a steady income and a positive payment history. [Mention any relevant financial improvements or changes in circumstances]. Based on current market rates, I kindly request that you consider lowering my interest rate.

I appreciate your attention to this matter and look forward to your positive response. Thank you for considering my appeal.

Sincerely,

[Your Name]