

Date: [Insert Date]

To Whom It May Concern,

I am writing to recommend an adjustment to the interest rate for [Borrower's Name/Account Number] due to [brief description of the reason, e.g., consistent payment history, improved financial situation, etc.].

Over the past [insert time period], [Borrower's Name] has demonstrated [insert positive behaviors, e.g., timely payments, responsible borrowing, etc.]. This consistent record indicates a commitment to fulfilling their financial obligations.

In light of these factors, I believe it is reasonable to consider an interest rate adjustment that reflects their improved creditworthiness and reliability as a borrower.

Thank you for considering this recommendation. I am confident that this adjustment will benefit both [Borrower's Name] and [Lender's Name/Financial Institution].

Sincerely,

[Your Name]

[Your Title/Position]

[Your Contact Information]