

# Creditor Agreement for Interest Rate Negotiation

Date: [Insert Date]

To: [Creditor's Name]

Address: [Creditor's Address]

Dear [Creditor's Name],

I am writing to formally request a renegotiation of the interest rate on my account ([Account Number]). Due to [brief reason for request, e.g., financial hardship, change in income], I am seeking a reduction in the current interest rate of [Current Interest Rate] to [Proposed Interest Rate].

I believe that with this adjustment, I will be in a better position to meet my financial obligations while maintaining my account in good standing.

Thank you for considering my request. I would appreciate the opportunity to discuss this matter further. Please feel free to contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]