

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of the interest rate on my existing loan with your institution (Loan Account Number: [Your Account Number]).

Over the past [duration of the loan], I have maintained timely payments and have been a loyal customer of [Lender's Company Name]. However, I have noticed that interest rates have decreased in the market, and I believe a lower interest rate would benefit both myself and your institution by ensuring the continued timely repayment of the loan.

I would greatly appreciate your consideration of my request and look forward to discussing this matter further. Thank you for your attention to this request.

Sincerely,  
[Your Name]