

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to inquire about the current interest rates associated with my consumer loan (Loan Account Number: [Your Loan Number]).

Given the recent changes in the market and my ongoing commitment to manage my finances effectively, I would like to request an adjustment to the interest rate of my loan. I understand that interest rates can fluctuate, and I am keen to understand my options regarding this matter.

Please let me know the necessary steps I need to take to facilitate this request or if additional information is required from my end. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your assistance.

Sincerely,
[Your Name]