

Request for Consumer Loan Interest Reduction

Date: [Current Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Company]

[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 reduction in the interest rate on my consumer loan, account number [Your Account Number]. Due to [briefly explain your reason, e.g., changes in financial circumstances, improved credit score, etc.], I believe that a reduction in my interest rate would be mutually beneficial.

I have maintained a good payment history with your institution and have always strived to meet my obligations promptly. I would appreciate your consideration of this request, and I am keen to discuss any options that may be available.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]