

Loan Interest Rate Adjustment Proposal

Date: [Insert Date]

To,

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Company Address]

[City, State, Zip]

Dear [Lender's Name],

Subject: Proposal for Adjustment of Loan Interest Rate

I hope this message finds you well. I am writing to formally propose an adjustment to the interest rate on my current loan, account number [Insert Account Number]. Due to [briefly state reason, e.g., changes in market conditions, improved credit score, etc.], I believe that an adjustment would be fair and beneficial for both parties.

Currently, my interest rate stands at [Current Interest Rate]%, which has been manageable, but with recent developments, I would like to propose a new rate of [Proposed Interest Rate]%. I believe this adjustment will not only ease my financial burden but also enable me to fulfill my repayment obligations more effectively.

Thank you for considering my request. I look forward to discussing this proposal further and am happy to provide any additional information you may need.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip]

[Your Phone Number]

[Your Email Address]