

Request for Refinancing Loan Terms

[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 formally request a review and possible refinancing of my current loan terms associated with account number [Your Loan Account Number].

Given the changes in my financial situation and the current interest rates, I believe that refinancing my loan could be beneficial for both parties. I am seeking more favorable loan terms to make my payments more manageable.

Specifically, I would like to discuss the possibility of [specific terms you are requesting, e.g., lower interest rate, extended payment term]. I believe this adjustment will enable me to continue meeting my obligations effectively.

I appreciate your attention to this matter and am hopeful for a positive response. Please let me know a convenient time for us to discuss this further or any documents I need to provide to facilitate the process.

Thank you for considering my request.

Sincerely,

[Your Name]