

Letter of Commercial Loan Refinancing Request

Date: [Insert Date]

[Your Name]
[Your Title]
[Your Company Name]
[Your Company Address]
[City, State, Zip Code]

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

Dear [Lender's Name],

I am writing to formally request the refinancing of our existing commercial loan with [Lender's Institution Name]. Our current loan, with an outstanding balance of [Amount], is due on [Due Date]. We believe that refinancing at this time could significantly benefit both parties.

Our company, [Your Company Name], has maintained a solid financial standing, demonstrated by [Briefly mention any relevant financial highlights, e.g., revenue growth, profit margins, etc.]. We have identified [Reason for Refinancing - e.g., lower interest rates, improved cash flow management, etc.] as a critical step in our strategy to [Briefly outline your business goals or plans].

We are seeking a refinancing package that includes [Briefly outline desired terms, e.g., lower interest rates, extended repayment terms, etc.]. We believe that such a restructuring will ensure timely repayment and sustain the growth trajectory of our business.

We appreciate your consideration of our refinancing request and would like to schedule a meeting to discuss this opportunity further. Please feel free to contact me at [Your Phone Number] or [Your Email] to arrange a convenient time.

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

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]

[Your Title]
[Your Company Name]