

Request for Loan Rate Adjustment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 adjustment of the interest rate on my existing loan account, [Account Number], due to recent changes in my financial circumstances and current market rates.

Over the past few months, I have been diligently managing my finances and have made consistent payments on my loan. However, I have noticed that prevailing interest rates have dropped significantly, which has prompted me to consider refinancing my loan.

As such, I would greatly appreciate it if we could discuss the possibility of adjusting my current interest rate to better reflect the current market conditions. I believe that this adjustment would not only benefit me but also enhance my ability to continue making timely payments on my loan.

Thank you for considering my request. I look forward to your prompt response so we can discuss this matter further.

Sincerely,

[Your Name]