

# Letter of Inquiry for Interest Rate Reduction

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Loan Officer's Name  
Bank/Financial Institution Name  
Institution Address  
City, State, Zip Code

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to inquire about the possibility of reducing the interest rate on my current loan with your institution. My loan account number is [Your Loan Account Number].

Given my consistent payment history and the current market rates, I believe there may be an opportunity to adjust the terms of my loan. I am keen to discuss this matter further and explore any options available to me.

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

Sincerely,  
[Your Name]