

# Subject: Challenge to Unfavorable Borrowing Terms

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 am writing to formally challenge the terms of the borrowing agreement presented to me on [insert date of agreement], particularly the interest rates and associated fees, which I believe to be unfavorable.

Upon reviewing the terms, I found that the interest rate exceeds the standard rates currently offered in the market, and the fees are unnecessarily high compared to other lenders. I request a reconsideration of these terms to create a more suitable agreement.

It is my intention to maintain a positive relationship with your institution, and I believe that together we can reach a more equitable solution. I appreciate your immediate attention to this matter and look forward to your prompt response.

Thank you for your understanding.

Sincerely,

[Your Name]