## **Inquiry Regarding Unfavorable 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]

## **Subject: Inquiry About Unfavorable Loan Terms**

Dear [Lender's Name],

I hope this message finds you well. I am writing to seek clarification regarding the terms of my loan agreement dated [Date of Loan Agreement] with your institution. Upon reviewing the terms, I find several aspects that appear to be less favorable than what I initially understood.

Specifically, I would like to inquire about the following terms:

- Interest rate imposed
- Repayment schedule
- Any hidden fees or charges

These factors significantly impact my financial planning, and I would appreciate any explanations or possible adjustments you might be able to offer. I value our relationship and hope to resolve these concerns amicably.

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

Sincerely,

[Your Name]