

Negotiation for Revised Loan Agreement

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

[Lender's Name]
[Lender's Position]
[Lender's Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the current terms of the loan agreement dated [Original Loan Date] for the amount of [Loan Amount]. Due to [brief explanation of circumstances necessitating the request, e.g., financial hardship, changes in income], I would like to propose a revision of the existing terms.

Specifically, I am seeking to negotiate the following changes:

1. Lowering the interest rate from [Current Interest Rate]% to [Proposed Interest Rate]%.
2. Extending the repayment period from [Current Term] to [Proposed Term].
3. [Any additional requests].

I believe that these modifications would not only assist me in fulfilling my obligations more effectively but also help maintain a positive relationship moving forward. I am committed to fulfilling my responsibilities and continuing our partnership.

I would appreciate the opportunity to discuss this matter further. Please let me know a convenient time for you to meet or if we can arrange a phone call. Thank you for considering my request, and I look forward to your response.

Sincerely,
[Your Name]