

# Debt Interest Reduction Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Bank/Lender's Name]

[Bank/Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name/Loan Officer],

I hope this letter finds you well. I am writing to formally request a reduction in the interest rate on my current loan account [Account Number]. Due to [brief explanation of financial circumstances], I am finding it increasingly challenging to meet my repayment obligations.

I have been a loyal customer for [number of years] and have consistently made my payments on time. However, [explain any recent changes or difficulties]. In light of this situation, I would greatly appreciate your consideration of my request for a lower interest rate to help alleviate my financial burden.

I am committed to fulfilling my obligations and believe that a reduction in interest would enable me to maintain my payment schedule without further complications.

Thank you for considering my request. I look forward to your timely response and hope to resolve this matter amicably. Please feel free to contact me at [your phone number] or [your email address] should you need any further information or documentation.

Sincerely,

[Your Name]