

Personal Loan Refinancing Discussion

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 hope this letter finds you well. I am writing to discuss the possibility of refinancing my personal loan originally taken on [Loan Start Date] for [Loan Amount]. Due to changes in my financial situation and current market conditions, I believe that refinancing may be beneficial for both parties.

In reviewing my loan details, I have identified an opportunity to lower my interest rate and monthly payments, which would significantly ease my financial burden. I would appreciate the chance to discuss this further and explore potential options available to me.

Please let me know a convenient time for us to meet or discuss this over the phone. I look forward to your favorable response.

Thank you for your consideration.

Sincerely,

[Your Name]