

# Application for APR Adjustment on Auto Loan

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your 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 formally request an adjustment to the Annual Percentage Rate (APR) on my auto loan, account number [Your Account Number].

Since the initiation of my loan, I have consistently made timely payments and have maintained a positive financial standing. Given my current credit score of [Your Credit Score] and recent interest rate trends, I believe that I qualify for a more favorable APR.

I request that you review my account and consider lowering my APR to [Desired APR]%. This adjustment would significantly ease my financial burden and help me manage my payments more effectively.

Thank you for considering my request. I look forward to your prompt response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]