Demand for Interest Rate Review

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 formally request a review of the interest rate applied to my Home Equity Line of Credit (Account Number: [Your Account Number]). Given the recent changes in the market interest rates, I believe it is an appropriate time to reassess the interest rate on my account.

As a valued customer, I have consistently met my payment obligations and have maintained my account in good standing. The current interest rate of [Current Interest Rate] seems uncompetitive compared to the market average, which I have been monitoring closely.

I kindly ask that you review my account and consider adjusting the interest rate to better align with current market conditions. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your consideration.

Sincerely, [Your Name]