

# Letter of Justification for Fixed Interest Rate Change

Date: [Insert Date]

To: [Recipient Name]

Company: [Recipient Company]

Address: [Recipient Address]

City, State, Zip: [Recipient City, State, Zip]

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally request a reconsideration regarding the fixed interest rate applicable to my account with [Financial Institution/Company Name].

Due to recent developments in the financial markets and changes in interest rate policies, I believe a reassessment of my current fixed interest rate is warranted. The following points outline my justification:

- Significant decreases in prevailing market interest rates have occurred since my original agreement.
- My credit score has improved, which may qualify me for lower interest rates.
- Comparative rates offered by competitors have shown a notable reduction, indicating a shift in market standards.
- The long-term financial potential of a lower fixed rate could foster a more beneficial relationship between us moving forward.

I kindly request a meeting or a phone call to discuss this matter further. I am hopeful that we can come to an amicable solution that reflects the current economic conditions and my status as a valued customer.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip]

[Your Phone Number]

[Your Email Address]