

# Request for Interest Rate Adjustment

Date: [Insert Date]

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Email Address]  
[Your Phone Number]

[Lender's Name]  
[Lender's Company]  
[Company Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request an adjustment to the interest rate on my loan account #[Insert Account Number]. Due to recent fluctuations in the market, I believe a review and potential adjustment of my current interest rate is warranted.

Over the past few months, I have observed significant changes in interest rates which may impact my ability to manage my payments effectively. I would appreciate your consideration of my request, as a reduction in my interest rate would greatly assist in maintaining my financial stability.

I have been a loyal customer with [Lender's Company] and I value our relationship. I am hopeful that we can come to an agreement that reflects the current market conditions.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,  
[Your Name]