

# Request for Adjustment of Finance Charges

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[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 and adjustment of the finance charges applied to my auto loan account, number [Account Number]. I have been a loyal customer since [Year], and I appreciate your services.

Due to [briefly explain your situation or reason for the request, e.g., unforeseen financial difficulties, recent changes in interest rates, etc.], I kindly ask you to reconsider the finance charges associated with my loan. I believe that an adjustment would not only alleviate my current financial burden but also enable me to continue making timely payments.

I have attached relevant documents for your review. I am hopeful for a positive response and am willing to discuss this matter further at your earliest convenience.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]