

Inquiry for Lowering Finance Charges on Personal Loan

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Title]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to inquire about the possibility of lowering the finance charges associated with my personal loan (Account Number: [Your Account Number]).

Due to [briefly mention your reason, e.g., improved financial situation, loyalty as a customer, etc.], I am seeking to make my payments more manageable and would appreciate your consideration of this request.

I value our relationship and would like to continue my commitment to this loan. If it is possible to review my account and explore options for lowering the finance charges, I would be grateful. I am open to discussing this matter at your convenience.

Thank you for your attention to my inquiry. I look forward to your response.

Sincerely,

[Your Name]