

Adjustable Rate Renegotiation Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Title]

[Bank/Institution's Name]

[Bank/Institution's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the possibility of renegotiating the adjustable rate on my current loan, account number [Insert Account Number]. Given the recent fluctuations in interest rates, I believe that a revision would be beneficial for both parties.

My current rate is [Insert Current Rate], and I would like to propose a new rate of [Insert Proposed Rate]. This adjustment would help me manage my payments more effectively and maintain my commitment to meet my financial obligations.

I appreciate your time and consideration in this matter and look forward to your response. Please feel free to contact me at [Insert Phone Number] or [Insert Email Address] to discuss this further.

Thank you for your attention to this request.

Sincerely,

[Your Signature (if mailing)]

[Your Printed Name]