

[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 message finds you well. I am writing to discuss the terms of my current loan [Loan Number] that I have with [Lender's Institution]. Due to [reason for negotiation, e.g., changes in financial situation, other offers, etc.], I would like to explore the possibility of negotiating better terms.

Specifically, I am interested in [specific terms you want to negotiate, e.g., reduced interest rate, extended repayment period, etc.]. I believe that adjusting these terms would [state justification, e.g., make it easier for me to meet my payments, allow me to maintain a good repayment history, etc.].

I appreciate the support and services that [Lender's Institution] has provided thus far, and I am hopeful we can find a mutually beneficial solution. I am available for a discussion at your earliest convenience and can be reached at [your phone number] or [your email address].

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

Sincerely,

[Your Name]