

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a reduction in my revolving loan credit limit currently assigned to my account number [Your Account Number]. Due to [briefly state reason for request, e.g., changes in financial circumstances, decreased income, etc.], I believe that a lower credit limit would be more manageable for me at this time.

I appreciate the credit that has been extended to me, but I am aiming to better control my expenses and ensure I meet my repayment obligations. I kindly ask that you consider my request to reduce my credit limit to [desired limit].

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

Sincerely,

[Your Name]