

Variable-Rate Loan Adjustment Proposal

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 hope this letter finds you well. I am writing to propose an adjustment to my variable-rate loan [Loan Account Number] that I currently hold with your institution. Due to fluctuations in interest rates and my current financial circumstances, I am seeking refinancing options that may provide me with more favorable terms.

Specifically, I would like to discuss the possibility of converting my existing variable rate to a fixed rate or exploring alternative refinancing options that could decrease my monthly payments and overall financial burden.

I believe that with the current economic climate, there may be potential opportunities for both of us. I kindly request a meeting to discuss the potential for refinancing my loan, and I am open to any suggestions or proposals you may have.

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

Sincerely,

[Your Name]