

# Request for Variable-Rate Loan Adjustment

Date: [Insert 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 formally request an adjustment to the interest rate on my variable-rate loan, account number [Insert Account Number]. As a responsible borrower, I have consistently made my payments on time and have maintained a good credit score.

With the recent changes in market conditions and interest rates, I have noticed a significant increase in my current interest rate. I believe that a review of my account could result in a more favorable interest rate, which would greatly assist me in managing my financial obligations.

I kindly ask that you consider my request for a lower interest rate, and I would appreciate any assistance you can provide in this matter. Please let me know if you require any further information or documentation to facilitate this request.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]