Application for Rollercoaster Loan Interest Rate Adjustment

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Loan Officer's Name] [Bank Name] [Bank Address] [City, State, Zip Code]

Dear [Loan Officer's Name],

I am writing to formally request an adjustment to the interest rate on my rollercoaster loan, account number [Insert Account Number]. Given the recent changes in market conditions, I believe that my current interest rate does not reflect the available opportunities for a more favorable rate.

I have been a loyal customer of [Bank Name] since [Year], and I have consistently made my payments on time. As I continue to manage my finances responsibly, I am seeking your assistance in obtaining a reduced interest rate that would better suit my current financial situation.

Thank you for considering my request. I look forward to your prompt response so we can discuss this matter further.

Sincerely, [Your Name]