

# Request for Favorable Loan Conditions

Date: [Insert Date]

To: [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 my current loan with [Loan Institution/Bank Name], account number [Account Number]. I have been a loyal customer for [Number of Years] and have maintained a reliable repayment history.

Given my record and the current market conditions, I would like to request a review of my loan terms. Specifically, I am seeking your assistance in adjusting the interest rate, extending the loan term, or possibly deferring payments for a limited time.

These changes would greatly assist me in managing my financial obligations while continuing to uphold my commitment to repayment. I believe that this mutual benefit could foster an even stronger relationship between us.

I am looking forward to your favorable response and would be happy to provide any further information you may require.

Thank you for considering my request.

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]