## **Appeal for Decreased Loan Interest Charges**

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[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 a review of my current loan interest charges associated with my loan account number [Your Account Number].

Due to [reason for appeal, e.g., financial hardship, change in financial situation, market conditions], I am finding it increasingly difficult to manage the current payments. I have been a loyal customer for [length of time] and have always made timely payments.

After researching the current market rates and considering my circumstances, I kindly ask for your assistance in lowering my interest rate to [proposed interest rate] which would greatly alleviate my financial burden.

I appreciate your attention to this matter and am hopeful for a positive response. I am willing to provide any additional information needed to assist in your review.

Thank you for your consideration.

Sincerely,
[Your Name]