Loan Interest Rate Adjustment Request

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 am writing to formally request an adjustment to the interest rate on my loan account #[Insert Loan Account Number]. As a loyal customer, I have consistently made my payments on time and continue to manage my financial obligations responsibly.

Due to recent changes in the market and my ongoing commitment to maintaining our financial relationship, I would appreciate your consideration in adjusting my current interest rate to more favorable terms.

I believe this adjustment will not only benefit me but also strengthen my ability to continue meeting my loan obligations moving forward. I kindly request a review of my account and a response at your earliest convenience.

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

Sincerely, [Your Name]