

Request for Lower Interest Rate on Loan

[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 rate associated with my account [Your Account Number].

Since taking out the loan on [Loan Start Date], I have diligently made my payments on time and have maintained a good credit score. Given the recent changes in market interest rates and my positive payment history, I believe I qualify for a reconsideration of my interest rate.

A lower interest rate would significantly assist me in managing my finances more effectively and allow me to pay down my loan balance more quickly.

I appreciate your consideration of my request and look forward to your prompt response. Thank you for your attention to this matter.

Sincerely,

[Your Name]