

# Loan Renegotiation 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 hope this letter finds you well. I am writing to formally request a renegotiation of the interest fees associated with my loan account number [Insert Loan Number]. In light of recent financial changes, I believe that a review of my loan's terms would be beneficial for both parties.

Since the inception of my loan, my financial circumstances have changed due to [briefly explain reason, e.g., job loss, unexpected expenses]. As a result, I am experiencing difficulty in meeting the current interest rates.

I would greatly appreciate your consideration in adjusting my interest fees to a more manageable rate, which would allow me to continue making timely payments and maintaining our positive relationship.

Thank you for your attention to this matter. I look forward to your response and hope we can reach an agreement that accommodates my current financial situation.

Sincerely,

[Your Name]