Request for Modification of Loan Interest Terms

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 message finds you well. I am writing to discuss the current terms of my loan with account number [insert account number]. Due to [briefly explain your circumstances, e.g., changes in financial situation], I would like to request a modification of the loan interest terms.

After reviewing my current financial obligations, I believe that adjusting the interest rate could greatly assist me in maintaining my payments and fulfilling my obligations. I propose [insert your proposed terms, e.g., a lower interest rate or a different repayment plan] and am open to discussing other options that may be available.

I appreciate your consideration of my request and would like to discuss this matter further. Please let me know a convenient time for us to talk or if you require any additional information.

Thank you for your understanding and support.

Sincerely, [Your Name]