

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name]
[Lender's Title]
[Lender's Company]
[Company's Address]
[City, State, ZIP Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the terms of my current loan (Loan Number: [Loan Number]) with [Lender's Company]. As I review my financial situation, I am seeking to negotiate better loan terms that would be more manageable for my circumstances.

Given my commitment to fulfilling my loan obligations and my recent financial evaluations, I would like to propose the following changes to my loan agreement:

- Reduction in interest rate from [Current Rate]% to [Proposed Rate]%
- Extension of the loan term from [Current Term] to [Proposed Term]
- Adjustment of monthly payment to [Proposed Payment Amount]

I believe that these modifications will enable me to maintain consistent payments and avoid potential defaults, ultimately benefiting both parties involved. I would greatly appreciate the opportunity to discuss this matter further and explore potential options that can work to our mutual advantage.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,
[Your Name]