

Request for Lower Loan Interest Rate

[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 request a review of the interest rate on my current loan, account number [Your Loan Account Number].

Given my positive payment history and the current market conditions, I believe that a lower interest rate could be mutually beneficial. I have maintained timely payments and have been a loyal customer since [Year].

I kindly ask you to consider reducing my interest rate to [Desired Interest Rate], which would greatly ease my financial burden and allow me to continue making timely payments.

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

Sincerely,

[Your Name]