

Loan Terms Negotiation Letter

Date: [Insert Date]

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

[Lender's Name]
[Lender's Company 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 loan terms associated with my current application for a [loan amount] that I submitted on [submission date]. After reviewing the terms, I would like to propose some adjustments that would make the agreement more manageable for me.

Specifically, I am seeking to negotiate the following terms:

- **Interest Rate:** [Proposed rate]
- **Loan Duration:** [Proposed duration]
- **Repayment Schedule:** [Proposed schedule]

I believe these adjustments will not only facilitate my repayment ability but also enhance our mutual partnership moving forward. I appreciate your consideration of my proposal and am open to discussing this further at your earliest convenience.

Thank you for your time and understanding.

Sincerely,
[Your Name]