

# Request for Fixed Interest Rate Modification

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a modification of the interest rate on my loan account #[Account Number]. Due to changing financial circumstances, I am seeking to transition to a fixed interest rate to better manage my payments and maintain affordability.

Over the past [duration], I have experienced [briefly explain your situation, e.g., job loss, medical expenses], which has impacted my financial stability. A fixed interest rate would provide me with the certainty I need to plan my budget effectively.

I believe that with a modified rate, I would be able to make consistent payments and uphold my obligations with your institution. I am committed to working with you to find a viable solution that benefits both parties.

I appreciate your consideration of my request and look forward to your prompt response. Please let me know if there are any forms or additional information you require to assist in processing this appeal.

Thank you for your time and understanding.

Sincerely,

[Your Name]