

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],

Subject: Appeal for Adjustment of Housing Loan Interest Terms

I hope this message finds you well. I am writing to formally request a review of the interest terms associated with my housing loan (Loan Account Number: [Insert Loan Number]). Due to [specific reasons such as changes in financial circumstances, increased economic hardships, or other relevant factors], I am finding it increasingly challenging to maintain my current payment schedule.

I value my relationship with [Lender's Name] and have always endeavored to meet my financial obligations. However, given the current situation, I kindly ask for your consideration in adjusting the interest rate to a more manageable level. This adjustment would not only alleviate my financial burden but would also enable me to continue making timely payments.

I appreciate your understanding and consideration of my request. I am hopeful for a favorable response so that I may continue fulfilling my obligations without further financial strain. Please let me know if there is additional information required to process my appeal.

Thank you for your attention to this matter.

Sincerely,

[Your Name]