

# Request for Review of Housing Loan Interest Rate

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a review of the interest rate on my housing loan with [Bank Name], account number [Your Account Number].

Since taking out this loan in [Loan Start Date], I have consistently made my payments on time and have maintained a good credit score. However, I have recently learned that interest rates have decreased in the market, and I believe there may be a possibility for a lower rate with your institution.

I kindly ask you to consider my request for a reduction in the interest rate for my housing loan. A lower rate would significantly ease my financial burden and allow me to allocate more funds towards my principal balance.

Thank you for your attention to this matter. I look forward to your favorable response and am happy to provide any further information you may need.

Sincerely,

[Your Name]