

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Company]

[Company Address]

[City, State, Zip Code]

Subject: Request for Review of Housing Loan Interest Rate

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of the interest rate applied to my housing loan account, number [Your Loan Account Number], which was taken out on [Loan Start Date].

Given the recent changes in the market and the competitive rates offered by other financial institutions, I believe a reassessment of my current interest rate may be warranted. My commitment to maintaining timely payments and my positive credit history underscore my request for this review.

I appreciate your attention to this matter and look forward to your prompt response. Please feel free to contact me via email or phone if you require any further information.

Thank you for your consideration.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Name]