

Housing Loan Interest Rate Adjustment Proposal

Date: [Insert Date]

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Company Address]

[City, State, Zip]

Dear [Lender's Name],

I hope this message finds you well. I am writing to propose an adjustment to the interest rate on my housing loan, account number [Insert Account Number].

Since initiating my loan, I have consistently made timely payments and maintained a good standing as a borrower. Given the changes in the market and current interest rates, I believe a review of my loan terms is warranted.

I kindly request that we consider adjusting the interest rate to [Proposed Interest Rate], which is more in line with current market rates. This adjustment would significantly help me manage my monthly payments more effectively.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip]

[Your Phone Number]

[Your Email Address]