## **Request for Negotiation of Housing Loan Interest Rate**

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Company's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the interest rate on my existing housing loan (Loan Account Number: [Your Loan Number]).

Given the recent market changes and competitive rates offered by other financial institutions, I would like to request a review of my current interest rate.

I have been a loyal customer and have maintained a good repayment history. I genuinely believe that a reduced interest rate would not only provide me with financial relief but also encourage the continuation of our business relationship.

I would appreciate the opportunity to discuss this matter further. Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]