

Subject: Request for Reassessment of Housing Loan Interest Rate

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my current housing loan with [Bank/Institution Name], account number [Your Loan Account Number].

After conducting a thorough market analysis, I have found that the prevailing interest rates have decreased since the initiation of my loan. Given my prompt payment history and good standing, I would like to request a reassessment of my loan's interest rate.

I believe a revised rate would not only be beneficial for me, but it would also reinforce my loyalty to [Bank/Institution Name]. I appreciate the services your institution has provided and hope to continue this relationship under more favorable terms.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]
[Your Address]
[Your Email]
[Your Phone Number]