

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Loan Officer's Name]

[Bank/Loan Institution Name]

[Bank/Loan Institution Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a re-evaluation of the terms of my loan (Account Number: [Your Loan Account Number]) following the completion of my degree in [Your Degree] from [Your University] in [Month, Year].

Since graduating, I have secured a full-time position as [Your Job Title] at [Your Company], which has allowed me to increase my earning potential significantly. I believe that these changes in my financial circumstances warrant a reconsideration of the loan terms.

I would appreciate an opportunity to discuss potential options for adjusting my loan rate or extending the payment terms to better align with my current financial capabilities. Please let me know a suitable time for us to discuss this matter further.

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

Sincerely,

[Your Name]