Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to seek clarification regarding specific details of the personal loan I am considering with [Bank/Company Name].

Could you please provide information on the following:

- Interest rate and how it is determined
- Loan term options available
- Monthly payment estimates based on different loan amounts
- Any associated fees or charges
- The process for early repayment

Understanding these specifics will greatly assist me in making an informed decision. I appreciate your help and look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,
[Your Name]
[Your Contact Information]