

# Request for Reevaluation of Interest Rates

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Financial Institution Name]

[Institution Address]

[City, State, Zip Code]

Dear [Loan Officer's Name or Customer Service Team],

I hope this letter finds you well. I am writing to formally appeal for a reevaluation of the interest rate on my consumer finance loan, account number [Your Account Number].

As a valued customer of [Financial Institution Name] for [duration of relationship], I have consistently maintained my payments on time and have a strong credit history. Given my current financial situation, market trends, and the competitive interest rates being offered by other institutions, I believe a reduction in my interest rate is warranted.

Furthermore, I have taken several steps to improve my financial stability including [briefly describe any relevant improvements or changes]. These efforts demonstrate my commitment to fulfilling my financial obligations and maintaining a positive relationship with your institution.

I would greatly appreciate your consideration of this request and am open to discussing any options that may be available to me. Thank you for your attention to this matter, and I look forward to your prompt response.

Sincerely,

[Your Name]