

Inquiry for Reduced Rates on Existing Loan

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Loan Officer's Name]

[Bank/Institution Name]

[Bank Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to inquire about the possibility of obtaining a reduced interest rate on my existing loan account, [Account Number]. Given the current market trends and my ongoing commitment to timely payments, I believe my request merits consideration.

Please let me know if there are any forms or documentation required for this inquiry. I appreciate your attention to this matter and look forward to your response.

Thank you for your assistance.

Sincerely,

[Your Name]