

# Loan Negotiation Request

**[Your Name]**  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]

[Date]

**[Lender's Name]**  
[Lender's Title]  
[Lender's Institution]  
[Institution's Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the terms of my current loan with [Lender's Institution], particularly regarding the interest rate and repayment options.

As I have been reviewing my financial situation and the terms of my existing loan, I believe there is an opportunity for us to negotiate more favorable conditions that would be mutually beneficial. Due to [reason for negotiation, e.g., changes in financial circumstances, good payment history, etc.], I would appreciate the chance to revisit the terms of my loan.

I am confident that adjusting the interest rate or modifying the repayment schedule could enhance my ability to meet my obligations and maintain a positive relationship with your institution. I would be grateful if we could schedule a time to discuss this matter further.

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

Sincerely,

[Your Name]