

Loan Interest Fee Adjustment Proposal

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Title]

[Bank/Financial Institution Name]

[Bank Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally propose an adjustment to the interest fees on my loan account #[Loan Account Number].

Due to [reason for adjustment--e.g., financial hardship, changes in income, etc.], I believe that an adjustment of my current interest rate will allow me to manage my payments more effectively and continue meeting my obligations.

I would like to request a review of my loan conditions and consider adjusting my interest rate from [current interest rate]% to [proposed interest rate]% to better align with my current financial situation.

I appreciate your attention to this matter and am hopeful for a favorable response. Please feel free to contact me at [your phone number] or [your email address] to discuss this proposal further.

Thank you for considering my request.

Sincerely,

[Your Name]