

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to request a detailed explanation regarding the refinancing options available for my personal loan with account number [Your Account Number].

As I consider refinancing, I would appreciate any information you could provide about the terms, interest rates, and potential benefits associated with adjusting my current loan. Additionally, if there are any fees or requirements I should be aware of, please include that information as well.

Thank you for your assistance in this matter. I look forward to your prompt response.

Sincerely,

[Your Name]