

Loan Refinancing Terms Clarification

Date: [Insert Date]

To: [Lender's Name]

From: [Your Name]

[Your Address]

[City, State, Zip Code]

Email: [Your Email]

Phone: [Your Phone Number]

Dear [Lender's Name],

I hope this message finds you well. I am writing to request clarification regarding the terms of my personal loan refinancing proposal that was discussed on [insert date]. I would like to ensure that I fully understand the details before proceeding.

Specifically, I would appreciate if you could provide information on the following:

- Interest rate and whether it is fixed or variable.
- The complete breakdown of fees associated with the refinancing.
- The new repayment schedule and total loan term.
- Any penalties for early repayment.

Thank you for your assistance. I look forward to your prompt response so that I can make an informed decision.

Sincerely,

[Your Name]