

Subject: Appeal for Default Interest Rate Exemption

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

[Recipient Name]
[Recipient Title]
[Company/Organization Name]
[Address]
[City, State, Zip Code]

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally appeal for an exemption from the default interest rate that has been applied to my account due to [explanation of the circumstances that led to the default, e.g., unforeseen financial difficulties, medical emergencies].

Throughout my tenure with [Company/Organization Name], I have maintained a consistent payment history. Unfortunately, [briefly explain the reason for default]. I have since taken measures to rectify my situation, including [mention any steps taken to improve your financial status].

Given my history and current efforts, I kindly request your consideration in waiving the default interest rate. This exemption would greatly assist me in maintaining my financial stability and fulfilling my obligations moving forward.

Thank you for considering my appeal. I appreciate your understanding and assistance in this matter. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Sincerely,
[Your Name]