

Overdue Interest Rate Inquiry

[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 letter finds you well. I am writing to inquire about the current interest rate applicable to my auto loan account, number [Account Number], which is currently overdue.

Due to [brief explanation of circumstances], I would like to understand the details concerning the overdue interest rate applied to my account. Clarification on this matter would be greatly appreciated, as I am working on a plan to bring my account current.

Please provide information regarding any penalties, fees, or changes to the interest rate that I should be aware of. I appreciate your assistance in this matter and look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]