

Request for Interest Rate Decrease

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 formally request a review of my current interest rate on my account [Account Number]. Given my faithful history with [Lender's Name], which includes timely payments and loyal patronage, I believe that a reduction in my interest rate is warranted.

Over the past few months, my financial situation has changed, and I am making efforts to manage my finances more effectively. Furthermore, I have noticed a decrease in market interest rates, which I believe supports my case for a lower rate.

I would greatly appreciate your assistance in this matter and look forward to discussing potential options. Thank you for your consideration.

Sincerely,

[Your Name]