

Request for Lower Interest Rate

[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 formally request a review of my current interest rate on my loan account [Loan Account Number]. Due to my consistent payment history and improved credit score, I believe I am eligible for a lower interest rate.

Reducing my interest rate would greatly assist in managing my finances and make it easier for me to continue making timely payments. It would also help retain my loyalty as a valued customer.

I appreciate your consideration of my request. I look forward to your response.

Thank you.

Sincerely,

[Your Name]