

# Application for Adjusted Interest Rate on Personal Loan

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your 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 an adjustment to the interest rate on my personal loan with account number [Your Account Number].

Due to [reason for requesting adjustment, e.g. recent financial difficulties, change in income, market conditions], I am seeking a reduction in the interest rate to help manage my repayment obligations more effectively.

I have been a loyal customer since [Insert Year] and have always made my payments on time. I believe that a revised interest rate would not only assist me during this time but also strengthen my long-term relationship with [Lender's Name].

I would appreciate it if you could review my request at your earliest convenience. Thank you for your understanding and attention to this matter.

Sincerely,

[Your Name]