

Request for Lower Loan Interest Rate

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 a review of the interest rate on my loan (Account Number: [Your Account Number]). I have been a loyal customer since [year], and I have consistently made my payments on time.

Given my positive payment history and the current market trends showing lower interest rates, I believe that a reduction in my loan interest rate is justified. This adjustment would significantly ease my financial burden and allow me to contribute more effectively towards repayment.

I appreciate your consideration of my request, and I hope to hear from you soon. Thank you for your support.

Sincerely,

[Your Name]