

Request for Interest Rate Reconsideration

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name]
[Bank/Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a reconsideration of the interest rate applied to my loan account number [Account Number].

Due to [briefly state your reasons, e.g., changes in financial circumstances, improved credit score, or market conditions], I believe a review of my current interest rate is warranted. I have always strived to meet my obligations and maintain a good standing with your institution.

I would appreciate the opportunity to discuss this matter further and explore the possibility of adjusting the interest rate to reflect my current situation. Please let me know if you require any additional information or documentation to facilitate this request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]