

# Proposal for Merging Existing Loans

Date: [Insert Date]

To: [Lender's Name]

From: [Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

## **Subject: Proposal for Loan Merger**

Dear [Lender's Name],

I hope this message finds you well. I am writing to propose the merging of my existing loans with your institution. As a loyal customer, I believe that combining these loans into a single agreement would provide several benefits, both for myself and your organization.

Currently, I have the following loans:

- Loan 1: [Loan Amount], [Interest Rate], [Monthly Payment]
- Loan 2: [Loan Amount], [Interest Rate], [Monthly Payment]
- Loan 3: [Loan Amount], [Interest Rate], [Monthly Payment]

Merging these loans would simplify my financial commitments and potentially reduce my overall interest rate and monthly payment. I believe a consolidated loan will provide a more manageable repayment plan. Additionally, this could enhance my credit profile as it would result in fewer outstanding accounts.

I would appreciate the opportunity to discuss this proposal further. Please let me know a convenient time for us to meet or a call to talk over the details.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]