

# **Inquiry Regarding Loan Interest Rate Modification**

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Loan Officer's Name]

[Bank/Financial Institution's Name]

[Bank Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to inquire about the possibility of modifying the interest rate on my existing loan [Loan Number or Type of Loan]. Given the current market conditions and my commitment to maintaining my financial obligations, I would like to explore options for a more favorable interest rate.

Having been a loyal customer of [Bank/Financial Institution's Name] for [number of years], I believe that a modification could not only benefit my financial situation but also enhance my long-term relationship with your institution.

I would greatly appreciate the opportunity to discuss this matter further and would be thankful if you could provide information regarding the criteria and process for considering a loan modification.

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

Sincerely,

[Your Name]