Loan Interest Rate Reconsideration Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[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 reconsideration of the interest rate on my loan (Account Number: [Your Account Number]).

Due to [briefly explain your reasons, such as changes in financial circumstances, improved credit score, market rate changes, etc.], I believe that a review of my current rate is warranted.

I have been a loyal customer since [Year] and have consistently made timely payments. In light of [additional justification], I kindly request that you reevaluate my current interest rate.

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

Sincerely,

[Your Name]