Request for Loan Interest Rate Modification

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 modification of the interest rate on my existing loan with account number [Insert Account Number].

Given the current economic conditions and my positive payment history, I believe that a reduction in the interest rate would make the loan more manageable and align better with prevailing market rates.

I would appreciate it if you could consider my request and inform me of any documentation or information you may need from my side to facilitate this process.

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

Sincerely,

[Your Name]