

# Inquiry About Long-Term Loan Terms

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

Subject: Inquiry Regarding Long-Term Loan Terms

Dear [Lender's Name],

I hope this message finds you well. I am writing to seek clarification on the terms of a long-term loan that I am considering. Specifically, I would like to understand the following details:

- Interest rate and whether it is fixed or variable.
- Repayment schedule and any associated fees.
- Any penalties for early repayment.
- Required documentation and eligibility criteria.
- Potential impact on my credit score.

Thank you for your assistance. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]