

# Subject: Negotiation of Short-Term Loan Terms

Date: [Insert Date]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the terms of the short-term loan that we recently agreed upon. After reviewing the terms, I believe there are several areas that we could negotiate for a mutually beneficial agreement.

## Proposed Adjustments:

- **Loan Amount:** I would like to propose an increase in the loan amount to [Desired Amount] to better meet my needs.
- **Interest Rate:** I am hoping we can discuss lowering the interest rate from [Current Rate]% to [Proposed Rate]%.
- **Repayment Period:** Could we consider extending the repayment period from [Current Period] to [Proposed Period]?

I believe these adjustments will help me manage the loan more efficiently while ensuring that my obligations are met comfortably. I appreciate your understanding and am eager to find a resolution that works for both of us.

Please let me know a good time for us to discuss this further. Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Contact Information]