

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]
[Loan Officer's Name]
[Bank's Name]
[Bank's Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],
Subject: Loan Negotiation Request

I hope this message finds you well. I am writing to discuss the terms of my loan application for [loan amount] regarding [specific purpose of the loan].

I would like to propose a review of the interest rate and terms currently offered. Based on my [credit history, financial situation, or comparable market rates], I believe a more favorable rate of [proposed interest rate] would be beneficial.

I appreciate your consideration of my request and am open to discussing this further at your earliest convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]