

[Your Name/Business Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Loan Officer Name]  
[Bank/Lending Institution Name]  
[Bank Address]  
[City, State, Zip Code]

Subject: Counter-Offer for Business Loan Application #[Application Number]

Dear [Loan Officer Name],

Thank you for providing the loan offer dated [Date] for [Business Name]. We appreciate the opportunity to work with [Bank Name] to support our company's growth.

After reviewing the proposed terms, we are writing to request a reconsideration of the interest rate. The current offer of [Offered Rate]% is higher than we anticipated based on our current financial standing and market comparisons. We would like to propose a counter-offer of [Your Desired Rate]%.

We believe this adjustment is justified due to the following factors:

- [Reason 1: e.g., Significant improvement in our debt-to-income ratio over the last year]
- [Reason 2: e.g., Consistent revenue growth of X% as shown in our latest financial statements]
- [Reason 3: e.g., Competitive offers received from other institutions for similar loan amounts]

Our business remains committed to maintaining a strong partnership with [Bank Name]. We are confident that at the requested rate, this loan will provide the necessary leverage for our expansion while remaining within our sustainable debt service limits.

Please let us know if you require any additional documentation or if you would like to schedule a call to discuss this proposal further. We look forward to your positive response.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title]