

[Company Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Bank or Financial Institution Name]

[Address]

[City, State, Zip Code]

RE: Notice of Interest Rate Restriction / Cap - Loan Account: [Loan Number]

Dear [Contact Name],

This letter serves as formal notification regarding the interest rate provisions applicable to the commercial loan referenced above, dated [Original Loan Date].

Pursuant to Section [Insert Section Number] of the Loan Agreement, we are formally invoking the interest rate restriction clause. As defined in our agreement, the interest rate for the period beginning [Start Date] and ending [End Date] shall be subject to the following restriction:

- **Maximum Interest Rate (Cap):** [Insert Percentage]%
- **Basis for Restriction:** [e.g., Contractual Cap, Index Benchmark Limit, or Legal Usury Limit]

We request that you update your billing records to reflect this restriction immediately. Please provide a revised amortization schedule or a written confirmation acknowledging that the interest rate has been capped in accordance with the terms of our agreement.

Should you have any questions or require further documentation regarding this request, please contact [Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Printed Name]

[Title]

[Company Name]