

Request for Personal Loan Negotiation

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

Subject: Request to Negotiate Personal Loan Terms

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a negotiation of the terms of my personal loan, account number [Insert Account Number]. Due to [briefly describe your situation, e.g., unforeseen circumstances, change in income], I am experiencing some difficulties in adhering to the current repayment schedule.

Given my history with [Lender's Company Name] and my commitment to fulfilling my obligations, I would appreciate the opportunity to discuss potential adjustments, such as [suggest possible adjustments, e.g., reduced interest rate, extended repayment period].

Thank you for considering my request. I look forward to your understanding and am hopeful we can come to a mutually beneficial agreement.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]