

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Loan Provider's Name  
Loan Provider's Address  
City, State, Zip Code

Dear [Loan Provider's Name],

I am writing to formally request an adjustment to the payment terms of my current loan (Account Number: [Your Account Number]). Due to [brief explanation of your situation, e.g., financial difficulties, job loss, unexpected expenses], I am finding it increasingly challenging to meet the existing payment schedule.

I would greatly appreciate your consideration in adjusting my loan terms to accommodate my current financial situation. Possible options that could alleviate my burden include a temporary reduction in payments, an extension of the loan term, or a pause in payments for a limited time.

I value my relationship with [Loan Provider's Name] and am committed to fulfilling my obligations. I believe these adjustments will enable me to meet my payment responsibilities more effectively.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,  
[Your Name]