

# Loan Repayment Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request an adjustment to the repayment terms of my current loan, account number [Account Number]. Due to [briefly explain reason, e.g., unforeseen financial difficulties], I am finding it challenging to meet the original repayment schedule.

In light of these circumstances, I would like to propose the following adjusted repayment terms:

- New monthly payment amount: [Proposed Amount]
- Proposed repayment duration: [Proposed Duration]
- Adjustment start date: [Start Date]

I believe that these new terms will enable me to meet my repayment obligations without defaulting on the loan. I am committed to fulfilling my responsibilities and appreciate your consideration of my request.

Thank you for your attention to this matter. I look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]