

Personal Loan Repayment Adjustment Request

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date: [Insert Date]

Lender's Name

Lender's Address

City, State, Zip Code

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request an adjustment to my personal loan repayment terms. My loan account number is [Your Account Number].

Due to [briefly explain your reason, e.g., financial hardship, unexpected expenses], I am finding it increasingly difficult to meet the current repayment schedule. I would like to propose a modification that would allow for a more manageable repayment plan.

Specifically, I am requesting [detail the adjustments you are seeking, e.g., a temporary reduction in payment amount, extension of payment term, or a deferment of payments]. I believe this adjustment would greatly assist me in fulfilling my repayment obligations while navigating through this challenging time.

I appreciate your understanding and consideration of my request. I am hopeful we can reach an agreement that suits both parties. Please let me know if any additional information or documentation is needed.

Thank you for your attention to this matter, and I look forward to your prompt response.

Sincerely,

[Your Name]