

Loan Restructuring Demand Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Loan Restructuring of Home Equity Loan

Dear [Lender's Name],

I am writing to formally request a restructuring of my home equity loan with your institution, account number [Your Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, job loss, etc.], I am currently facing difficulties in meeting my monthly payment obligations.

To alleviate my financial burden, I would like to propose the following restructuring options: [enumerate your suggestions, e.g., lower interest rate, extended repayment term, temporary forbearance, etc.]. I believe these adjustments will enable me to continue making timely payments and avoid defaulting on the loan.

Please find attached any relevant documents that support my request, including [list documents, e.g., income statements, proof of hardship, etc.]. I appreciate your understanding and consideration of my situation.

I look forward to discussing this matter further and hope we can reach a mutually beneficial agreement. Please feel free to contact me at your convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Name]