

Loan Restructuring Request

[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 for Mortgage Assistance

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request assistance regarding the restructuring of my mortgage loan due to [briefly explain your financial hardship, e.g., loss of job, medical bills, etc.].

My mortgage account number is [Account Number]. I have been a loyal customer since [Year], and I have consistently made payments until [mention any relevant circumstances].

Given my current financial situation, I kindly ask for your consideration in restructuring my loan terms to make it more manageable. I believe that with timely adjustments, I can continue to meet my obligations and maintain my property.

I am willing to discuss any options available, including potential forbearance, repayment plans, or reduced interest rates. Please let me know the documentation needed and the best way to proceed.

Thank you for your understanding and assistance in this matter. I look forward to your prompt response.

Sincerely,

[Your Name]