

Loan Restructuring Request

Date: [Insert Date]

To,

[Lender's Name]

[Lender's Address]

Subject: Request for Loan Restructuring

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a restructuring of my auto loan with account number [Insert Account Number]. Due to [briefly explain your situation, e.g., job loss, medical expenses], I am facing difficulty in meeting the current payment obligations.

To ensure that I can continue making payments and prevent any further issues, I would like to discuss potential restructuring options. Specifically, I am seeking [mention specific request, e.g., a reduced interest rate, an extended repayment term, or a temporary payment reduction].

I appreciate your understanding and consideration of my situation. Please let me know a convenient time for us to discuss this matter further. I am committed to fulfilling my obligations and sincerely hope we can find a workable solution.

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

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]