

Loan Restructuring Inquiry

To: [Loan Officer's Name]

[Bank/Financial Institution Name]

[Bank Address]

[City, State, Zip Code]

Date: [Insert Date]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to inquire about possible restructuring options for my current loan with [Bank/Financial Institution Name]. Due to [briefly explain your situation, e.g., changes in income, financial difficulties], I am facing challenges in meeting my repayment obligations.

I would appreciate your guidance on the available options for restructuring my loan, including any potential modifications to the repayment schedule, interest rates, or other relevant terms.

Thank you for considering my request. I look forward to your prompt response so that we may discuss this matter further.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]