

# Request for Loan Terms Adjustment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review and adjustment of the terms of my loan account [Loan Account Number]. Due to [briefly explain reason, e.g., unforeseen financial difficulties, changes in income], I am finding it increasingly challenging to meet the current terms of my loan.

Given my situation, I would greatly appreciate your consideration of my request to [specific request, e.g., lower interest rate, extend the loan term, adjust monthly payments]. This adjustment would provide me with the necessary relief and allow me to continue fulfilling my obligations.

I am committed to ensuring that my loan is repaid and am hopeful that we can reach an agreement that benefits both parties. I am available for a discussion at your earliest convenience and can provide any documentation needed to support my request.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]