

Loan Penalty Waiver Inquiry

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 the waiver of a penalty fee associated with my loan account #[Insert Loan Account Number], due to unexpected circumstances that have impacted my financial situation.

Unfortunately, [briefly explain your circumstances, e.g., loss of job, medical emergency, etc.], which has made it difficult for me to meet my payment obligations in a timely manner. I take my financial commitments seriously, and this situation is not reflective of my usual payment history.

Given these unforeseen challenges, I kindly ask you to consider waiving the penalty fees applicable to my loan account. I am committed to resuming my payments and ensuring that I remain compliant with the loan terms moving forward.

Thank you for your understanding and support during this difficult time. I look forward to your positive response.

Sincerely,

[Your Name]