

Letter of Amicable Loan Negotiation

Date: [Insert Date]

From: [Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email]
[Your Phone Number]

To: [Lender's Name]
[Lender's Company]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my current loan situation with [Loan Amount] that was taken out on [Loan Start Date]. As circumstances have changed, I would like to negotiate more amicable terms for repayment.

Given my current financial status, I believe it would be mutually beneficial to explore options such as adjusting the payment schedule or potentially lowering the interest rate. I value my relationship with you and would like to find a solution that works for both parties.

Please let me know if we can arrange a meeting or a phone call to discuss this matter further. I appreciate your understanding and look forward to your prompt reply.

Thank you for your consideration.

Sincerely,
[Your Name]