

# Modification Request for Debt Consolidation Loan Terms

Date: [Insert Date]

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

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

Dear [Lender's Name],

I am writing to formally request a modification to the terms of my debt consolidation loan with account number [Insert Account Number]. Due to [briefly explain your financial hardship or reasons for modification request], I am seeking changes to my loan terms to make my payments more manageable.

Specifically, I would like to request the following modifications:

- Reduction of the interest rate from [current rate] to [desired rate].
- Extension of the repayment term from [current term] to [desired term].
- Modification of the monthly payment amount to [desired payment].

I believe these changes will help me to stay current on my payments and avoid default. I am committed to fulfilling my obligations and appreciate your consideration of this request.

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

Sincerely,

[Your Name]