Dear [Lender's Name],

I hope this message finds you well. I am writing to inquire about the options available for extending my personal loan, account number [Your Account Number]. Due to unforeseen circumstances, I am exploring the possibility of modifying the terms of my loan.

Could you please provide me with information regarding any extension options, associated fees, and the impact on my payment schedule? I would greatly appreciate your guidance on how I might proceed with this request.

Thank you for your assistance. I look forward to your prompt response.

Sincerely,
[Your Full Name]
[Your Address]
[Your Phone Number]
[Your Email Address]