

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Loan Officer's Name]

[Bank/Institution Name]

[Bank/Institution Address]

[City, State, ZIP Code]

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request an alteration to my current loan repayment agreement with [Bank/Institution Name]. Due to [brief explanation of your situation, e.g., unforeseen financial difficulties], I am experiencing challenges in adhering to the original repayment schedule.

As per our original agreement dated [original agreement date], my loan account number is [loan account number]. I am kindly requesting the following modifications to the repayment terms: [clearly outline the proposed changes, e.g., an extension of the loan term, a temporary reduction in monthly payments, etc.].

I believe that these adjustments will enable me to fulfill my obligations without compromising my financial stability. I am committed to maintaining open communication with your office and appreciate any assistance you can provide in facilitating this request.

Thank you for considering my proposal. I look forward to your prompt response so we can discuss the possibility of adjusting my repayment terms.

Sincerely,

[Your Name]