

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

[Date]

[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 inquire about the possibility of modifying my loan repayment schedule for my account [Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, change in income], I am finding it increasingly challenging to maintain the current repayment plan.

I would like to explore options that could provide some relief, such as a temporary reduction in payment amounts or an extension of the repayment period. I appreciate your understanding and assistance in this matter.

Please let me know the necessary steps to initiate this process, along with any documentation you may require from my side.

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

Sincerely,
[Your Name]