

# Request for Loan Repayment Terms Modification

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Office Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a modification of the repayment terms for my loan, account number [Your Account Number]. Due to [brief explanation of your circumstances, e.g., reduced income, unexpected expenses], I am finding it challenging to meet the current repayment schedule.

I would greatly appreciate the opportunity to discuss the possibility of [insert specific request, e.g., extending the loan term, reducing monthly payments, or altering the interest rate]. I believe that a modification would allow me to manage my obligations more effectively and ensure timely payments going forward.

Thank you for considering my request. I look forward to your response and hope to resolve this matter amicably.

Sincerely,

[Your Name]