

Date: [Insert Date]

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

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

Subject: Application for Sympathetic Debt Restructuring

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a sympathetic restructuring of my current debt obligations with [Lender's Name/Company]. Due to [brief explanation of circumstances, e.g., unforeseen medical expenses, job loss, etc.], I have encountered difficulties in meeting my monthly payments.

As a loyal customer, I value our relationship and am committed to resolving my financial situation. Therefore, I would like to propose a restructuring plan that could make my payments more manageable. [Briefly outline your proposed plan, e.g., reduced monthly payments, longer repayment terms, temporary deferment, etc.].

I believe that with your support, I can navigate this challenging time and fulfill my obligations in the long term. I am willing to provide any additional information you may need to assess my situation and will be grateful for your understanding and assistance.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]