

Debt Repayment Modification Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Modification of Student Loan Repayment Terms

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of my current student loan repayment terms due to [briefly explain your reason, e.g., financial hardship, change in employment, etc.]. My account number is [Your Account Number].

As you may be aware, [mention any relevant details about your situation that may affect your repayment capability, e.g., loss of job, medical expenses]. Because of these circumstances, I am having difficulty meeting my current repayment obligations.

I would like to kindly ask if it is possible to discuss any options for adjusting my repayment plan, which may include [mention any options you are considering, e.g., extended repayment, income-based repayment]. I am committed to repaying my loans and wish to find a mutually agreeable solution.

Please let me know a convenient time for us to discuss this matter further. Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]