

Loan Repayment Negotiation Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my loan (Account Number: [Insert Account Number]) and propose an adjustment to my repayment terms.

Due to [brief explanation of your circumstances, e.g., unforeseen financial difficulties, job loss, medical expenses], I am currently unable to meet the original repayment schedule. I value my financial commitments and would like to continue honoring my obligation.

I propose the following adjustments to my repayment plan:

- Reduced monthly payment of [insert amount]
- Extended repayment period of [insert number of months/years]

I believe this arrangement will allow me to manage my finances more effectively while ensuring that the loan is repaid in full. I appreciate your understanding and consideration of my request.

Please let me know a convenient time for us to discuss this matter further. I am hopeful that we can come to an agreement that works for both parties.

Thank you for your attention to this matter.

Sincerely,

[Your Name]