

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Notification of Financial Hardship

Dear [Creditor's Name],

I am writing to inform you that I am currently experiencing financial hardship that is affecting my ability to make my auto loan payments. Due to [briefly explain the reason for hardship, e.g., job loss, medical expenses, etc.], I am struggling to meet my financial obligations.

My account number is [Your Account Number]. I would like to request your assistance in finding a solution that can help me navigate this difficult time. This may include a temporary payment reduction, deferment, or any other options you may have available.

Thank you for your understanding and support. I look forward to your prompt response.

Sincerely,

[Your Name]