

# Home Loan Restructuring Offer

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]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a restructuring of my home loan account, [Loan Account Number]. Due to [brief explanation of financial hardship or situation], I am experiencing difficulty in meeting my current repayment obligations.

To facilitate continued payments and avoid default, I propose the following restructuring options:

- Adjustment of my monthly payment amount
- Extension of the loan term
- Lowering the interest rate

I believe that these adjustments will help me manage my finances better while ensuring that I remain committed to repaying the loan in a timely manner.

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

Sincerely,

[Your Name]