

# Loan Relief Modification Request

Date: [Insert Date]

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

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss my current loan situation and to propose a modification that I believe would be mutually beneficial.

Due to [brief explanation of circumstances such as job loss, medical issues, etc.], I am experiencing financial difficulties that have impacted my ability to meet the original terms of my loan. I am committed to fulfilling my obligations and want to work together to find a solution.

I would like to propose the following modifications to my loan:

- Lowered interest rate
- Extended loan term
- Temporary forbearance period

I believe that these adjustments will allow me to continue making payments consistently and will help prevent potential default. I am eager to discuss this matter further at your earliest convenience.

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

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