

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Loan Officer's Name  
Bank Name  
Bank Address  
City, State, Zip Code

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a revision of the terms of my current loan, account number [Your Loan Account Number]. Due to [briefly explain the reason, e.g., unforeseen financial circumstances, loss of income], I am finding it increasingly difficult to meet the existing payment obligations.

To ensure I can continue to meet my financial commitments, I would like to request a review of my loan terms, specifically regarding [mention any specific term you want to change, e.g., interest rate reduction, extension of loan period]. I believe that a revised agreement would allow me to manage my payments more effectively and maintain my relationship with [Bank Name].

I appreciate your consideration of my request and would be grateful for the opportunity to discuss this matter further. Please feel free to contact me at [Your Phone Number] or [Your Email Address] at your convenience.

Thank you for your attention to this important matter. I look forward to your timely response.

Sincerely,  
[Your Name]