Letter of Expression of Intent for Loan Negotiation

Date: [Insert Date]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally express my intent to negotiate the terms of my current loan with [Lender's Company]. I appreciate the support you've provided thus far and would like to discuss potential adjustments to better align with my current financial situation.

Due to [briefly explain your situation, e.g., unforeseen circumstances, change in income], I believe that a reconsideration of my loan terms could be mutually beneficial. I am committed to fulfilling my obligations and would like to explore options such as [suggest options, e.g., reduced interest rates, extended repayment periods, etc.].

I would appreciate the opportunity to meet or discuss this matter further. Please let me know your available times, and I will do my best to accommodate.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]