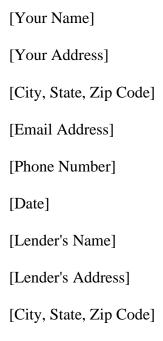
## Request for Modification of Payday Loan Terms



## **Subject: Request for Modification of Payday Loan Terms**

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of the terms of my payday loan account number [Your Loan Account Number]. Due to unforeseen circumstances, including [briefly explain your situation, e.g., job loss, medical emergency], I am finding it increasingly difficult to meet the current repayment terms.

In light of these challenges, I would like to propose the following modifications: [list your proposed changes, such as extended repayment period, reduced payment amount, or lower interest rate]. I believe these adjustments will provide me with the necessary time to recover while ensuring that I fulfill my obligations to your institution.

I appreciate your understanding and consideration of my request. Please let me know how we may proceed or if any additional information is required to review my situation.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]