

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

[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 inquire about the payment options available for my installment loan account ([Account Number]).

As I review my financial situation, I would like to explore different payment options that may be available to me. Specifically, I would appreciate information regarding:

- Any flexibility with the payment schedule
- Options for making additional payments or paying off the loan early
- Possible programs for financial hardship assistance
- Associated fees or penalties with these options

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

Sincerely,  
[Your Name]