

**[Your Name]**

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

**[Lender's Name]**

[Lender's Address]

[City, State, Zip Code]

**Subject: Request for Loan Assistance**

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request assistance with my current loan obligations due to the continuing rise in interest rates that have significantly impacted my financial situation.

As you are aware, I have been a borrower with your institution since [Year]. Despite my efforts to manage my finances responsibly, the recent increases in interest rates have made it increasingly challenging to meet my monthly payments.

I would like to discuss options for loan modification, deferment, or any assistance programs available that could help ease this burden. My commitment to fulfilling my loan obligations remains strong, and I believe that together we can find a workable solution.

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

Sincerely,

[Your Name]