

[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 am writing to formally request a consideration for adjusting the terms of my loan, account number [Your Loan Account Number]. Due to [brief explanation of the reason, e.g., financial hardship, change in circumstances], I am seeking to [specific request, e.g., extend the loan term, reduce monthly payments].

My current financial situation has become increasingly challenging due to [details about your circumstances]. This adjustment would significantly aid me in managing my finances more effectively while continuing to fulfill my obligation to your institution.

I appreciate your understanding and consideration of my request. I am willing to discuss this matter further and provide any necessary documentation that may assist in the evaluation of my situation.

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

Sincerely,

[Your Name]