

# Home Loan Adjustment Proposal

Date: [Insert Date]

To,

[Lender's Name]  
[Lender's Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to propose an adjustment to my home loan account numbered [Insert Loan Number]. Due to [briefly explain your situation, e.g., financial hardship, job loss, etc.], I am finding it increasingly difficult to keep up with the current repayment schedule.

After reviewing my financial situation, I would like to propose the following adjustments:

- Reduction in monthly payment amount to [insert amount]
- Extension of the loan term by [insert years/months]
- Temporary interest rate reduction to [insert rate] for [insert time period]

These adjustments would greatly assist me in managing my finances during this challenging time and enable me to continue honoring my obligations to repay the loan.

I appreciate your consideration of this proposal and I am open to discussing other potential options that may be available. Please feel free to contact me at [your phone number] or [your email] at your earliest convenience.

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

Sincerely,

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