

Loan Restructuring Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 formally request a restructuring of my loan with [Loan Account Number]. Due to unforeseen circumstances, such as [briefly explain your situation, e.g., job loss, medical emergencies], I am facing financial difficulties that have made it challenging to meet my current repayment obligations.

In light of my current situation, I kindly request your consideration for restructuring my loan terms to make them more manageable. I believe that adjusting the interest rate, extending the repayment period, or any other alternative you can provide would significantly aid me in fulfilling my obligations.

Thank you for considering my application. I would greatly appreciate your understanding and support during this challenging time. Please let me know if any additional documentation is required.

Sincerely,

[Your Name]