

Subject: Appeal for Lower Auto Loan Monthly Payments

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a reconsideration of my current auto loan monthly payments for my account number [Your Account Number].

Due to [briefly explain your circumstances, e.g., a recent job loss, increased living expenses], I am finding it increasingly difficult to meet my current financial obligations. I value my relationship with [Lender's Company Name], and I wish to continue making timely payments.

In light of my situation, I would like to kindly request a review of my loan terms, with the hope of adjusting my monthly payments to a more manageable amount. I believe this adjustment will enable me to maintain my account in good standing and fulfill my loan obligations without default.

Thank you for considering my request. I appreciate your understanding and support during this challenging time. I look forward to your prompt response.

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