

[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 hope this letter finds you well. I am writing to formally request a review of my current loan terms associated with account number [Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, change in income, etc.], I am finding it increasingly challenging to meet the current repayment obligations.

Given my history with your institution and my commitment to fulfilling my loan responsibilities, I would greatly appreciate your consideration for revised terms that would better suit my financial situation. Specifically, I would like to request [specific terms you are seeking, such as lower interest rates, extended repayment period, etc.].

I am hopeful for a positive resolution and am willing to provide any necessary documentation to support my request. Thank you for your understanding and consideration. I look forward to your prompt response.

Sincerely,
[Your Name]