

Loan Adjustment Application

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Loan Officer's Name]

[Bank or Lender's Name]

[Bank or Lender's Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I am writing to formally request an adjustment to my loan terms for my account #[Your Account Number]. Due to [brief explanation of your circumstances, e.g., financial hardship, loss of income, etc.], I am experiencing difficulties in meeting my current loan obligations.

I would appreciate your consideration of my request for [specific adjustment you are seeking, e.g., a lower interest rate, extended repayment period, etc.]. I believe this adjustment will allow me to better manage my finances while still fulfilling my commitment to your institution.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]