

[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 message finds you well. I am writing to inquire about potential restructuring options for my existing loan numbered [Loan Number]. Due to [brief explanation of circumstances, e.g., unexpected financial difficulties], I am seeking alternatives that might help me manage my payments more effectively.

I would appreciate any information you could provide regarding the following:

- Options for interest rate reductions
- Possibilities for extending the loan term
- Any available grace periods on payments

Please let me know what information or documentation may be required from my side to facilitate this inquiry. I am hopeful that we can find a mutually agreeable solution.

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

Sincerely,

[Your Name]