

Loan Repayment Adjustment Appeal

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 am writing to formally appeal for an adjustment to my current loan repayment terms. Due to [briefly explain your situation, e.g., unexpected medical expenses, job loss], I am finding it increasingly difficult to meet my original repayment obligations.

My loan account number is [Insert Account Number], and I have diligently worked to maintain timely payments. However, the circumstances I am facing have made this challenging. I kindly ask if you could consider modifying my repayment terms to better suit my current financial situation.

I believe that with adjusted terms, I can continue to honor my commitment to repay this loan without defaulting. I am open to discussing options that may be available, such as [suggest specific adjustments, e.g., lowering monthly payments, extending the loan term, or temporary forbearance].

Thank you for considering my request. I hope to hear from you soon to discuss this matter further.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]