Petition for Easing Loan Terms

Date: [Insert Date]

To: [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 formally request a reassessment of my current loan terms due to unexpected health challenges that have arisen. My account number is [Insert Account Number].

Due to [briefly explain health condition], I have encountered significant financial difficulties that were unanticipated at the time the loan was initiated. These challenges have affected my ability to meet the original payment obligations, and I am seeking your understanding and support during this difficult time.

I respectfully ask if it would be possible to consider easing the terms of my loan, such as reducing my monthly payments or extending the repayment period. This adjustment would greatly assist me in managing my finances and ensuring that I can meet my commitments moving forward.

Thank you for considering my request. I appreciate your understanding and support and am looking forward to your favorable response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you need any further information.

Sincerely,

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