Official Request for Loan Term Adjustment

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 request an adjustment to the terms of my loan with account number [Your Loan Account Number]. Due to [briefly explain reason for request, e.g., financial difficulties, changes in income, etc.], I am finding it increasingly challenging to meet the current repayment schedule.

I kindly request a review of my loan terms, specifically to [mention the specific adjustment you are seeking, e.g., extending the repayment period, lowering the interest rate, etc.]. I believe this adjustment would enable me to continue making timely payments and fulfill my obligations to your institution.

I appreciate your attention to this matter and hope to discuss this request further. Please feel free to contact me at [Your Phone Number] or [Your Email Address] at your earliest convenience.

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

Sincerely,

[Your Name]