

# Loan Modification Request

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 a modification of the terms of my existing loan with the account number [Insert Loan Account Number]. Due to [briefly explain your situation, e.g., financial hardship, job loss, etc.], I am finding it increasingly difficult to meet the current payment schedule.

To better manage my financial obligations, I would appreciate your consideration of the following modifications:

- [Proposed change #1, e.g., reduced interest rate]
- [Proposed change #2, e.g., extended repayment period]
- [Proposed change #3, e.g., temporary payment reduction]

I believe these changes will greatly aid me in fulfilling my obligations while ensuring that I remain in good standing with [Lender's Name]. I kindly request a prompt response to my proposed modifications and am willing to provide any additional documents or information required to evaluate this request.

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

Sincerely,

[Your Name]