

Loan Repayment Restructuring Request

[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 am writing to formally request a restructuring of my loan repayment terms for my account number [Your Account Number]. Due to [briefly explain your reason, e.g., unforeseen financial hardship], I am currently facing difficulties in meeting the original repayment schedule.

I would like to propose the following adjustments to my repayment plan: [list your proposed terms, e.g., lower monthly payments, extended repayment period]. I believe that these changes will allow me to fulfill my obligations more effectively during this challenging time.

I appreciate your understanding and consideration of my request. I am hopeful for a positive response and am willing to discuss this matter further at your convenience. Thank you for your attention to this matter.

Sincerely,

[Your Name]