Loan Renegotiation Request

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

[Lender's Name] [Lender's Company] [Company Address] [City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a renegotiation of my current loan payments for the loan account number [Loan Account Number]. Due to [brief explanation of your situation, e.g., financial difficulties, unexpected expenses], I am currently facing challenges making my payments as originally agreed.

In light of my circumstances, I would greatly appreciate the opportunity to discuss potential modifications to my payment schedule or terms. I believe that with a revised payment plan, I will be able to continue making my payments without further issues.

I am committed to resolving this matter and ensuring timely payments moving forward. Please let me know a convenient time for us to discuss this further, or if there are any forms or processes I should complete beforehand.

Thank you for your understanding. I look forward to your prompt response.

Sincerely, [Your Name]