

# Loan Payment Restructuring Request

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 restructuring of my current loan payment plan due to [briefly explain reason, e.g., unforeseen financial circumstances, job loss, etc.].

Account Number: [Your Account Number]

My initial loan agreement, dated [insert date], specified a monthly payment of [insert amount] due on the [insert due date]. Due to [reason for request], I am unable to meet these current payment terms. I would greatly appreciate your consideration in restructuring the payment plan to better suit my current financial situation.

Proposed New Payment Plan:

- New Monthly Payment Amount: [insert proposed amount]
- New Due Date: [insert proposed due date]
- Duration of New Payment Plan: [insert duration]

I am committed to repaying this loan and believe that this adjustment will allow me to do so without further defaults. I appreciate your understanding and assistance in this matter.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]