

Loan Modification Request Due to Natural Disaster

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 hope this message finds you well. I am writing to formally request a modification of my installment loan due to the significant impact of the recent natural disaster, [specify the disaster, e.g., hurricane, flood], which has severely affected my financial situation.

As a result of the disaster, I have faced [briefly describe your circumstances, e.g., loss of income, damage to property], making it increasingly difficult for me to meet my current loan obligations. I am committed to repaying my loan but kindly request your assistance in modifying the payment terms.

I would appreciate the opportunity to discuss potential options for restructuring my loan, such as a temporary reduction in payments, an extended repayment period, or any other measures that could help me during this difficult time.

Thank you for considering my request. I look forward to your prompt response and hope to find a mutually beneficial solution.

Sincerely,

[Your Name]

[Loan Account Number]