

Request for Loan Restructuring Assistance

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Bank/Loan Officer's Name]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I am writing to formally request assistance regarding the restructuring of my loan with account number [Loan Account Number]. Due to [briefly explain the reason such as unforeseen circumstances, loss of employment, etc.], I am currently facing financial difficulties which have made it challenging for me to meet my loan repayment obligations.

In light of my situation, I would like to explore options for restructuring my loan, including but not limited to:

- Lowering the monthly payment amount
- Extending the repayment term
- Temporarily reducing or pausing payments

I am committed to repaying my loan and sincerely hope that we can work together to reach a solution that is mutually beneficial. I would appreciate the opportunity to discuss this matter further and explore available options.

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

Sincerely,

[Your Name]