

[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],

Subject: Notification of Financial Hardship Affecting Auto Loan Payment

I hope this message finds you well. I am writing to formally notify you of my current financial hardship that has impacted my ability to make timely payments on my auto loan account #[Account Number].

Due to [brief explanation of hardship, e.g., unexpected medical expenses, job loss, etc.], I am experiencing significant financial strain, making it difficult to fulfill my monthly payment obligations.

I am committed to repaying my loan and would like to discuss potential options, such as a temporary reduction in payments, deferment, or any assistance programs that may be available. Your understanding and support during this challenging time would be greatly appreciated.

I look forward to your response and hope to find a mutually beneficial solution. Thank you for your understanding.

Sincerely,  
[Your Name]