## **Request for Loan Restructuring**

Date: [Insert Date]

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

[Lender's Name]
[Lender's Title]
[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 restructuring of my loan due to the unforeseen financial burdens caused by the ongoing pandemic. The impact of [specific circumstances, e.g., job loss, reduced income] has significantly hindered my ability to meet my current repayment obligations.

Despite my best efforts to manage my finances, the extraordinary situation has overwhelmed my resources. I believe that restructuring my loan would allow me to continue making payments while I work toward stabilizing my financial situation.

I would appreciate your consideration of this request. I am happy to discuss any possible options or adjustments that could assist in this matter. Thank you for your understanding and support during these challenging times.

Sincerely,

[Your Name]