

Loan Adjustment Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Loan Officer's Name]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request an adjustment to my loan terms. As a recent graduate, I am currently facing financial challenges as I transition into the workforce.

Details of my loan are as follows:

- Loan Account Number: [Insert Account Number]
- Loan Type: [Insert Type of Loan]
- Original Loan Amount: [Insert Amount]

Due to [briefly explain your situation, e.g., difficulty finding employment, lower than expected salary, etc.], I am seeking an adjustment that would allow for more manageable monthly payments.

I would appreciate your consideration of options such as [mention any specific adjustments you are seeking, e.g., deferment, reduced interest rate, extended repayment period].

Thank you for your attention to my request. I look forward to your favorable response.

Sincerely,

[Your Name]