Loan Conditions Modification Request

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 the conditions of my current loan (Loan Account Number: [Insert Loan Number]). Due to [briefly explain your reason, e.g., unforeseen financial difficulties], I am experiencing challenges in meeting the original terms of the loan.

In light of my circumstances, I respectfully seek adjustments to my repayment plan. I would like to propose [insert your proposed modification, e.g., a temporary reduction in payment, extension of loan term, etc.]. I believe this adjustment will enable me to maintain regular payments and fulfill my obligations without detrimental impact on my financial situation.

I appreciate your understanding and consideration of my request. I am willing to provide any additional documentation you may require to expedite the review process.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]