

Request for Restructuring Loan Terms

[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],

I hope this message finds you well. I am writing to formally request a restructuring of the terms of my loan with account number [Loan Account Number]. Due to [briefly explain your situation, e.g., "recent financial difficulties"], I am finding it increasingly challenging to meet the current payment obligations.

Having been a loyal customer since [Year], I am committed to fulfilling my obligations. However, I am seeking a modification of the loan terms to [suggest specific changes, such as "extend the payment period" or "lower the interest rate"], which I believe will enable me to manage my payments more effectively.

I appreciate your consideration of my request and would be happy to discuss this matter further. Thank you for your understanding and support during this challenging time.

Sincerely,
[Your Name]