

# Modification Request for Student 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]

## Subject: Request for Modification of Student Loan Terms

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of the terms of my student loan account [Account Number]. Due to [briefly explain your circumstances such as financial hardship, job loss, etc.], I am finding it increasingly difficult to meet my current payment obligations.

In light of my situation, I kindly request a modification to my loan terms, which could include [list specific modifications you are seeking, e.g., extended payment period, reduced interest rate, etc.]. I believe that with these changes, I can effectively manage my loan repayments and avoid defaulting on my obligations.

I have attached the necessary documentation to support my request, including [mention any documents like income statements, hardship letters, etc.]. I appreciate your consideration of my request and am hopeful for a positive response.

Thank you very much for your time and assistance. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require further information.

Sincerely,

[Your Name]