

Loan Payment Adjustment Proposal

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email Address]
[Your 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 propose an adjustment to the payment schedule for my loan account ([Loan Account Number]). Due to [briefly explain your reason, e.g., unexpected financial difficulties, job loss, etc.], I am finding it challenging to meet the current payment obligations.

To ensure I can continue making payments responsibly, I would like to propose the following adjustments:

- New Monthly Payment Amount: [Proposed Amount]
- Proposed Payment Due Date: [Proposed Due Date]
- Duration of Adjusted Payment Schedule: [Proposed Duration]

I believe this revised schedule will allow me to manage my finances more effectively while still honoring my commitment to repay the loan. I sincerely appreciate your understanding and consideration of my request.

Please let me know a convenient time to discuss this matter further. I am hopeful we can reach a mutually agreeable solution.

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

Sincerely,
[Your Name]