

Loan Repayment Restructuring Appeal

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 restructuring of my loan repayment plan due to an unexpected drop in my income. My loan account number is [Insert Account Number].

Recently, I have encountered unforeseen circumstances that have significantly affected my financial stability, including [briefly explain the reason for income drop, e.g., job loss, medical emergency]. As a result, I am struggling to keep up with my current loan repayments.

To manage my finances more effectively, I kindly request your consideration for restructuring my loan repayments. I believe that adjusting the terms to [suggest new terms, e.g., lower payments, extended repayment period] would enable me to continue fulfilling my obligations.

I appreciate your understanding and support during this challenging time. If necessary, I am willing to provide any documentation to support my request. I look forward to your positive response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]