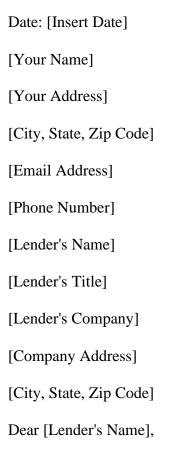
## **Loan Repayment Proposal**



I hope this message finds you well. I am writing to propose an alternative loan repayment schedule for my current loan due to recent adjustments in my income. Unfortunately, due to [briefly explain reason for income adjustment, e.g., job loss, reduced hours, etc.], I am experiencing financial difficulties.

I appreciate the support that [Lender's Company] has provided, and I am committed to repay my loan in full. To facilitate this, I would like to propose the following alternative repayment terms:

- Proposed new monthly payment: \$[proposed amount]
- Proposed repayment period: [insert duration]
- Start date for new payments: [insert date]

I believe these adjustments will allow me to continue meeting my loan obligations without defaulting. I am hopeful that you will consider my request favorably. I am willing to discuss this proposal further at your convenience.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]