

# Personalized Loan Adjustment Request

Date: [Insert Date]

To: [Lender's Name]  
[Lender's Title]  
[Lender's Company]  
[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 review and adjustment of my current loan terms. My account number is [Insert Account Number]. Due to [briefly explain your situation, e.g., changes in income, unexpected expenses], I am finding it increasingly challenging to meet my monthly payment obligations.

In light of my circumstances, I would greatly appreciate your assistance in discussing potential options, which may include [options such as lowering the interest rate, extending the loan term, or postponing payments]. I believe that an adjustment could greatly alleviate my financial burden and allow me to meet my obligations more comfortably.

Thank you for considering my request. I look forward to your prompt response and hope we can work together towards a suitable solution.

Sincerely,  
[Your Full Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]