

# Prepayment Penalty Waiver Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a waiver of the prepayment penalty associated with my loan account, number [Insert Loan Number]. I am currently facing special circumstances that make it difficult for me to adhere to the original terms of my loan.

Due to [briefly explain special circumstances, e.g., medical issues, job loss, etc.], I am unable to continue with my current loan obligations without incurring significant financial hardship. I believe that granting this waiver will allow me to manage my financial situation more effectively.

I appreciate your understanding and consideration of my request. I am eager to discuss this matter further and provide any necessary documentation to support my application. Thank you for your time.

Sincerely,

[Your Name]