

Loan Terms Modification Request

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request a modification of my adjustable-rate loan, account number [Insert Account Number]. Due to [briefly explain reason for modification request, e.g., financial hardship, change in income], I am seeking to adjust the current terms of my loan.

Specifically, I would like to discuss the possibility of the following modifications:

- Adjustment of the interest rate to a fixed rate
- Extension of the loan term
- Modification of the payment schedule

I believe that these adjustments would allow me to better manage my payments and ensure that I can continue to meet my financial obligations. I am committed to fulfilling my loan responsibilities and would greatly appreciate your consideration of my request.

Thank you for your time and attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]