

Negative Amortization Summary

Date: [Insert Date]

To: [Insert Recipient Name]

[Insert Recipient Address]

Dear [Insert Recipient Name],

I am writing to summarize the challenges I am currently facing regarding my loan, which has unfortunately led to negative amortization. The following points highlight my repayment difficulties:

- **Income Instability:** Over the past few months, my income has significantly decreased due to [Insert Reason], making it challenging to keep up with regular payments.
- **Rising Interest Rates:** Changes in interest rates have resulted in higher monthly payments than originally anticipated, exacerbating my financial strain.
- **Increased Living Expenses:** The cost of living has risen, putting additional pressure on my budget and impacting my ability to repay the loan.

I understand the implications of negative amortization and am actively seeking solutions to address these challenges. I would appreciate any guidance or options available to help manage this situation more effectively.

Thank you for your understanding. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]