

Request for Hardship Consideration

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request your consideration for a temporary hardship regarding my personal loan (Account Number: [Insert Account Number]). Unfortunately, I have recently encountered significant medical expenses which have created an unexpected financial burden on me.

Due to [briefly explain medical condition or situation], I have incurred substantial medical bills that have severely impacted my ability to meet my loan obligations. My health situation has resulted in [explain loss of income or additional expenses, if applicable], making it challenging to maintain my previous payment schedule.

In light of this situation, I am kindly requesting a temporary forbearance or modification to my repayment terms. I believe that a revised payment plan would allow me to manage these expenses while still fulfilling my loan obligations over time.

Thank you for considering my request. I am eager to discuss my situation further and explore possible options. Please feel free to contact me at [your phone number] or [your email address].

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]