

Personal Loan Hardship Request

Date: [Insert Date]

Loan Officer

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request a hardship adjustment regarding my personal loan with account number [insert account number], due to the significant impact of [insert natural disaster, e.g., Hurricane, Flood, Fire] that recently affected my area.

As a result of the disaster on [insert date of disaster], I have faced [briefly describe the impact, e.g., loss of income, property damage]. This has severely impacted my ability to meet the monthly loan obligations.

In light of my current circumstances, I kindly request your assistance in reviewing my account and considering options such as a temporary payment reduction, deferment, or any other relief measures available under these unforeseen circumstances.

I am committed to fulfilling my loan responsibilities and would greatly appreciate your support during this challenging time. Please find attached any documents that support my request, including [mention any enclosed documents like insurance claims, income statements, etc.].

Thank you for your understanding and prompt attention to my request. I look forward to your reply.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]