Debt Restructuring Application

Date: [Insert Date]

To,

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Application for Debt Restructuring of Appliance Finance Loan

Dear [Lender's Name],

I am writing to formally request a restructuring of my appliance finance debt. My loan account number is [Insert Loan Account Number]. Due to [brief explanation of circumstances, e.g., job loss, medical expenses], I am facing difficulty in meeting my current payment obligations.

I sincerely request your assistance in restructuring the terms of my loan to enable me to continue making payments without defaulting. A revised payment plan that includes [suggestions for restructuring, e.g., lower interest rate, extended repayment period] would greatly help me in managing my finances more effectively.

I appreciate your understanding and assistance in this matter. I am hopeful for a favorable response at your earliest convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]