## **Application for Loan Restructuring**

Date: [Insert Date]

To, [Lender's Name] [Lender's Address] [City, State, Zip Code]

Subject: Application for Loan Restructuring with Waived Fees

Dear [Lender's Name],

I am writing to formally request the restructuring of my existing loan account, #[Insert Loan Number], due to [brief explanation of the reason, e.g., financial difficulties, change in circumstances].

Given my current situation, I would like to request that any associated fees for this restructuring be waived. This would greatly assist me in managing my finances and ensuring timely repayment moving forward.

I appreciate the support your institution has provided me in the past and hope for a favorable consideration of my request. Please let me know if any additional documentation is required to process this application.

Thank you for your attention to this matter.

Sincerely, [Your Name] [Your Address] [City, State, Zip Code] [Your Contact Number] [Your Email Address]