## **Request for Change in Loan Terms**

Date: [Insert Date]

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

[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 a modification of my loan terms for the account number [Insert Account Number]. Due to [briefly explain your situation, e.g., financial hardship, unforeseen circumstances, etc.], I am hoping to change my loan terms without incurring any penalties.

I would appreciate your consideration of this request and look forward to discussing potential options that would assist me during this time. Please let me know if you require any additional information or documentation to support my request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely, [Your Name]