

# Letter of Demand for Penalty-Exempt Loan Restructuring

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

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

Dear [Lender's Name],

I am writing to formally request a restructuring of my loan account [Loan Account Number] in light of recent financial circumstances that have impacted my ability to meet the repayment terms.

Due to [brief explanation of circumstances, e.g., job loss, medical emergency], I am seeking a penalty-exempt restructuring solution that would allow me to successfully manage my financial obligations.

I propose the following terms for the loan restructuring: [Outline proposed terms, e.g., lower interest rate, extended repayment period]. I believe these adjustments will enable me to maintain my commitment to your institution while managing my current financial stress.

I kindly request your prompt attention to this matter and hope for a favorable response within [specific timeframe, e.g., 14 days from the date of this letter]. Thank you for considering my request.

Sincerely,

[Your Name]