

Request for Loan Restructuring

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Title]

[Lender's Institution]

[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 restructuring of my current loan (Loan Number: [Insert Loan Number]) with [Lender's Institution]. Due to [briefly explain your situation, e.g., unforeseen financial difficulties], I am unable to meet the existing terms of my loan.

I kindly ask that you consider restructuring my loan without any additional charges. A revised payment plan would greatly assist me in managing my financial responsibilities and maintaining my commitment to repaying the loan.

I appreciate your understanding and consideration of my request. I am hopeful we can discuss this matter further and arrive at a mutually agreeable solution.

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

Sincerely,

[Your Name]