Inquiry for Loan Restructuring

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[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 inquire about the possibility of restructuring my current loan account [insert loan account number] due to [briefly explain your reason, e.g., financial difficulties, job change, etc.].

As per our initial agreement, I want to understand if there is an option for loan restructuring without any penalties incurred. I am committed to fulfilling my obligations and believe that restructuring could assist me in staying on track with my payments.

Please let me know what documentation is required for this inquiry and any potential options available for me.

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

Sincerely,

[Your Name]