

Loan Restructuring Request

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 penalty-free restructuring of my loan, account number [Insert Account Number]. Due to [briefly explain your circumstances, e.g., financial hardship, job loss, medical issues], I am unable to maintain my current payment schedule.

I believe that restructuring my loan will not only assist me in staying current with my payments but also enhance my ability to meet my financial obligations moving forward. I respectfully request a review of my situation and consideration for the restructuring options available.

Thank you for your understanding and support. I look forward to your positive response.

Sincerely,

[Your Name]