Letter of Appeal for Loan Condition Change

Date:
To: [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 reconsideration of the current conditions of my loan with account number [Account Number]. Due to [briefly explain your situation, e.g., unexpected financial hardship, job loss, medical expenses], I am finding it increasingly difficult to meet the existing terms.

Given my circumstances, I would like to propose [state your proposed changes, e.g., a reduced interest rate, extended repayment period]. I believe that modifying these terms would greatly assist me in fulfilling my obligations while ensuring that I can remain a responsible borrower.

I appreciate your understanding and consideration of my appeal. I am committed to maintaining open communication and working closely with you to resolve this matter. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information or documentation.

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

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