

# Loan Payment Timeline Alteration 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 an alteration to the payment timeline of my loan with account number [Your Loan Account Number].

Due to [briefly explain your reasons, e.g., unforeseen circumstances, financial difficulties, etc.], I am finding it challenging to meet the current payment schedule. I would like to propose [new payment timeline or schedule] as a more manageable option.

I believe that this adjustment will allow me to continue making timely payments and avoid any negative impact on my credit history. I appreciate your understanding and support regarding this matter.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]