

# Repayment Holiday Modification Application

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]

Subject: Application for Repayment Holiday Modification

Dear [Lender's Name],

I am writing to formally request a modification of my home equity loan repayment terms to include a repayment holiday due to [briefly explain your reason, e.g., financial hardship, medical expenses]. My loan account number is [Insert Loan Number].

Given my current circumstances, I would greatly appreciate your consideration of this request. I believe this temporary relief would enable me to manage my financial situation more effectively.

I am committed to maintaining open communication with your office and would be happy to provide any additional documentation or information required to process my application.

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

Sincerely,

[Your Name]